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COASTAL REALTOR®

# Newsletter

Official Publication of the Newport Beach Association of REALTORS®



**COASTAL REALTOR®**

*Newsletter*

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*Official Publication of the  
Newport Beach Association  
of REALTORS®*

401 Old Newport Blvd., Ste. 100  
Newport Beach, CA 92663  
(949) 722-2300

The purpose of the Newport Beach Association of REALTORS® 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.

Editor

Kimberly Foreman, RCE  
Janelle Genovese

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Federal law prohibits discrimination based on race, color, religion, sex, handicap, familial status or national origin in connection with the sale of rental of residential real estate, in advertising the sale or rental of housing, in the financing of housing, and in the provision of real estate brokerage services.



# ***PRESIDENT'S MESSAGE***



**2026 NBAOR President  
John Yasko**

Newport Beach Association of REALTORS® board members and I just returned from a week of C.A.R. Spring Meetings and Legislative Day in Sacramento, where we spent a full day advocating for homeownership in California with our local legislators. I want to express my gratitude to Reuben Gullede, Chris Maddy, Cari Young, Rob Norquist, and our CEO Kimberly Foreman, for their time away from home and their businesses in order to represent the Newport Beach Association of REALTORS®, and you, our members. I too am honored to share my time with each of you. And yes, after several days of meetings, legislative sessions, and hotel coffee, we were all very happy to return home.

May is typically when the real estate market finds its rhythm. I don't think it's coincidental that historically one of the best weeks to list a home for sale often follows the April 15 tax filing deadline. Once people finish writing checks to the IRS, suddenly moving doesn't seem like such a bad idea after all.

The days start getting longer, activity picks up, and momentum builds. This year, however, the story became a bit more complex after February 28.

The data I am looking at shows that demand is still there. Pending home sales have ticked up modestly, and mortgage rates have eased slightly in recent weeks following global economic and geopolitical volatility, offering some relief to buyers. But at the same time, nearly 13% of transactions fell out of escrow in March according to one source, one of the highest rates we've seen for this time of year. This follows a very solid January and February locally. That tells us something important, today's consumer is active, but cautious. Buyers are more selective, more sensitive to rates and pricing, and more willing to walk away if something doesn't feel right.

At the national level, we're also seeing a period of recalibration. Despite the significant changes to commission structures over the past year, transactions continue to move forward, and the market has proven to be more resilient than many expected. However, the bigger challenges remain: affordability, housing supply, and ensuring fair access to opportunities for all buyers and sellers.

One of the most important conversations in our industry right now centers on the rapid evolution of the MLS and how listings are distributed. From private listings and pre-marketing strategies to new discussions around data ownership and platform control, the way properties are brought to market is changing in real time. It is a sensitive conversation at the local, state, and national level.

Here in Southern California, we're already seeing some changes take shape. CRMLS recently began syndicating "Coming Soon" listings to public portals through IDX feeds, expanding visibility and giving consumers a more complete view of the market earlier in the process. CRMLS now also limits the display of most photos, other than the main photo, of sold properties from IDX and syndicated

# ***PRESIDENT'S MESSAGE CONTINUED***

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displays. I view this as positive because it helps address seller and buyer privacy and safety concerns by removing interior photos from the internet while still allowing agents to comply with reporting closed sale data and keeping accurate data and photos available to MLS member agents, brokers, and appraisers. This is a meaningful shift and reflects the ongoing effort to balance innovation, seller strategy, and transparency.

But with these changes and possible future changes come important questions. How do we ensure equal access to information? How do we maintain a level playing field for buyers? And how do we continue to deliver the highest level of exposure for our sellers – or minimal exposure if a seller wants that option?

These questions all point back to one central responsibility: protecting the consumer.

While innovation is necessary and, in many cases, beneficial, not all change impacts the marketplace equally. Limiting distribution, restricting data, or reducing exposure may serve certain strategies, but they can also create unintended consequences. A transparent, cooperative marketplace has long been the foundation of our industry, and it remains critical to achieving fair and successful outcomes.

We're also seeing housing challenges addressed more directly at the local level across Orange County and Southern California. In San Diego, a proposed vacant property tax aims to encourage underutilized homes back into circulation to help provide housing relief. The measure, which has been approved by the Council for the ballot, targets approximately 5,100 homes left vacant for more than 182 days a year. If voters approve it in June, owners will pay \$8,000 annually beginning in 2027, rising to \$10,000 in subsequent years. Corporate-owned vacant properties would face additional surcharges of \$4,000 in 2027 and \$5,000 thereafter. Primary residences and rental properties are excluded, as are owners of small residential properties of four units or fewer who occupy one unit as their primary residence.

In Anaheim, backers of a proposed rent control initiative have been gathering signatures to qualify the proposal for the November 2026 ballot. If adopted by Anaheim voters, the measure would significantly increase regulatory costs and operational burdens for rental property owners and managers of nearly 60,000 rental households in that city. The proposal would impose provisions that would apply beyond the existing statewide rent cap law.

Under the proposal, the most significant provisions would limit annual rent increases to 80% of the Consumer Price Index, with a cap of 3%; roll back rents to Jan. 1, 2026; expand restrictions on just-cause evictions; increase relocation assistance to as much as four months of U.S. Department of Housing and Urban Development fair market rent; and create a rent board and rent registry, along with associated fees that have not yet been determined.

# ***PRESIDENT'S MESSAGE CONTINUED***

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While the intent is to provide stability for tenants, it raises important questions about long-term sustainability as property owners continue to face rising costs for insurance, maintenance, labor, and regulatory compliance.

In our own jurisdiction, the Costa Mesa City Council recently explored implementing a rental registry and expanded eviction reporting requirements but ultimately backed away from the proposal after concerns were raised about costs, the administrative burden on the city, and potential impacts on the housing market.

These efforts reflect a broader trend, that is local governments are becoming more active in addressing housing availability and affordability. As REALTORS®, it's important that we stay informed and engaged, as these policies have real implications for property owners, tenants, the overall housing supply, and our clients.

When you step back and look at all of this together, a clear picture emerges. Our industry is evolving. The market is sensitive. And the consumer needs guidance now more than ever.

Lastly, I also want to make mention of a scam currently targeting real estate agents. Several members have reported receiving emails from individuals posing as buyers, expressing interest by email in further discussing a listing. If you reply, you may receive a response from a "wife" or "husband" requesting a Zoom meeting link to "discuss further." DO NOT CLICK. These links are fraudulent and are being used to phish for personal and account information. As technology evolves, so do the tactics used by bad actors. Awareness and vigilance remain our first line of defense.

That's where you come in.

In a market like this, success is no longer just about generating activity – it's about execution. Pricing strategy, negotiation, communication, and navigating transactions through to closing have never been more important. Our role as trusted real estate advisors is what brings stability to an otherwise uncertain environment.

As we move deeper into the spring season, I encourage each of you to stay informed, stay engaged, and continue to elevate the professionalism that defines our industry.

Let's make it a strong May!



*John Yasko*

# PROMINENT

ESCROW SERVICES

## MEET TEAM JASON

### JASON MILLER

With 25 years of escrow experience in Southern California's premier coastal markets, Jason is a luxury Escrow Officer known for expertly closing high-value, complex transactions in Newport Beach and surrounding communities.

### BETTY HERNANDEZ

Betty brings over 20 years of escrow experience, specializing in residential sales and delivering smooth, detail-driven transactions from start to finish.

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Proudly independent and not affiliated with any brokerage, allowing us to remain completely neutral while always putting your best interests first.



23 Corporate Plaza Dr, Suite 200, Newport Beach, CA, 92660

Jason Miller | Escrow Officer | Direct (949) 258-4804 [Jason@ProminentEscrow.com](mailto:Jason@ProminentEscrow.com)

[www.prominentescrow.com](http://www.prominentescrow.com)

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# Representing Newport C.A.R. Spring Business Meetings



# C.A.R. RECAP: 2026 LEGISLATIVE DAY & SPRING BOARD OF DIRECTORS

More than 2,000 REALTORS® converged on Sacramento this week to advocate for homeownership and housing policy. Here are the highlights.

## REALTORS® made their voices heard in Sacramento

On Legislative Day, members met with over 90% of state legislators, bringing real client stories to key policy discussions. Top priorities included support for SB 1238 (HOA disclosure reform), opposition to SB 1406 (doubling the liquidated damages cap in condo transactions), and funding for the California Dream for All down payment assistance program. Members also rallied behind Sen. Hertzberg's \$25 billion bond initiative — the "California Middle-Class Homeownership and Family Home Construction Act of 2026" — which officially qualified for the November ballot on April 22.

### Board Actions

The Board adopted "for" positions on two ballot initiatives: one requiring a two-thirds vote for local special taxes (Howard Jarvis), and one to streamline CEQA review (CA Chamber of Commerce). The CID Task Force's nine proposed actions on HOA insurance transparency were also approved, including requiring homeowner votes before underinsuring common property.

### MLS Policy Updates

Three Model MLS Rule changes were approved: REALTORS® must now report aggregate seller concessions on closed sales; listing photos will auto-limit in IDX/syndicated feeds after closing; and the ban on IDX display of Coming Soon listings has been lifted.

**2027 Leadership:** Mark Peterson (President), Staci Caplan (President-elect), Nikki Coppa (Treasurer), Phil Hawkins (CEO/State Secretary).

**All-Member Townhall — Wednesday, May 6 | 9–10 a.m.**  
**C.A.R.'s Leadership Team will recap Board decisions and share what's ahead for members.**

[Watch Recording](#)



NEWPORT BEACH ASSOCIATION OF REALTORS®

# CHARITY POKER TOURNAMENT

WEDNESDAY, JUNE 24, 2026

*Flemings Newport Beach*

455 Newport Center Dr, Newport Beach, CA 92660

4:00 PM CHECK-IN

4:30 PM PLAY STARTS

**ENTRY: \$125**

Re-Buys Available (unlimited until break)  
Casino Game Tables available for non-poker players

PROCEEDS BENEFITTING



FEDERAL TAX ID: 95-2884608

## REGISTRATION

Full Name \_\_\_\_\_

I want to: **Play Poker** or **Spectate and/or Play other Casino Games**

Player I'd like to sit next to if space is available: \_\_\_\_\_

Full Name \_\_\_\_\_

I want to: **Play Poker** or **Spectate and/or Play other Casino Games**

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## PAYMENT INFORMATION

Name on Card \_\_\_\_\_ Amount to Charge \_\_\_\_\_

Credit Card # (Circle Visa or MasterCard) \_\_\_\_\_

CVC \_\_\_\_\_ Expiration Date \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

(PLEASE MAKE CHECKS PAYABLE TO "NBAOR")

NEWPORT BEACH ASSOCIATION OF REALTORS®

# CHARITY POKER TOURNAMENT

WEDNESDAY, JUNE 24, 2026

*Flemings Newport Beach*

455 Newport Center Dr, Newport Beach, CA 92660

PROCEEDS TO BENEFIT: FEDERAL TAX ID 95-2884608

## SPONSORSHIP OPPORTUNITIES:

**ROYAL FLUSH:** Includes- 8 tickets, Presented By on the Flyer, Logo prominently featured on Main Banner, Logo featured at Poker Tables, Verbal Recognition during event, and logo on Playing cards  
**\$4000**

**FOUR OF A KIND:** Includes- 4 tickets, Logo prominently featured on Main Banner, Logo featured at Poker Tables, Verbal Recognition during event, and logo on cocktail napkins  
**\$1500**

**FULL HOUSE:** Includes- 2 tickets, Logo featured on Main Banner, Logo featured at Poker Tables, and Verbal Recognition during event  
**\$750**

**ALL IN:** Includes- 1 ticket, Logo featured on Main Banner, and Verbal Recognition during event  
**\$350**



**I WOULD LIKE TO SPONSOR THE NEWPORT BEACH ASSOCIATION OF REALTORS® BENEFITTING CHILDHELP.**

NAME(S): \_\_\_\_\_

COMPANY: \_\_\_\_\_ PHONE: \_\_\_\_\_

PLEASE CHARGE MY CREDIT CARD: \$ \_\_\_\_\_ FOR \_\_\_\_\_ SPONSORSHIP LEVEL

VISA / MC (ONLY) #: \_\_\_\_\_ EXP DATE: \_\_\_\_\_ CVC: \_\_\_\_\_

OR ENCLOSED IS MY CHECK IN THE AMOUNT OF: \_\_\_\_\_ FOR \_\_\_\_\_ SPONSORSHIP LEVEL

**SORRY NO REFUNDS**

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NEWPORT BEACH ASSOCIATION OF REALTORS®

# CHARITY POKER TOURNAMENT

WEDNESDAY, JUNE 24, 2026

*Flemings Newport Beach*

*455 Newport Center Dr, Newport Beach, CA 92660*

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FEDERAL TAX ID 95-2884608

Childhelp is committed to giving every child a chance at a better life through prevention programs, treatment services, and education focused on ending child abuse.

\* \_\_\_\_\_ YES, I wish to donate a Silent Auction item for the 20256 Charity Poker Tournament to be held on Wednesday, June 24, 2026. *I understand that my donation must be received at the Association Office no later than June 10, 2026 .*

I plan to give the following:

Item Description: \_\_\_\_\_

Value:\$ \_\_\_\_\_

Please recognize my company as:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

**All donations must be received no later than June 10, 2026  
in order to be recognized in the program.**  
**Newport Beach Association of REALTORS®**  
**401 Old Newport Blvd., Suite 100, Newport Beach, CA 92663**  
**(949) 722-2300**

# WELCOME

## REALTOR® MEMBERSHIP

**Nick Anderson** – Shorecrest Real Estate  
**Chris Barnhart** – Compass  
**Sarah Birger** – Coldwell Banker Realty  
**Crosby Grigsby** – Surterre Properties  
**Nicole Kawal** – Coldwell Banker Realty  
**Roya Lotfi** - Coldwell Banker Realty  
**Michael Mahon** – First Team Real Estate  
**Isabella Merino** – Compass  
**Ethan Nguyen** – LPT Realty  
**Tamara Norgren** – Coldwell Banker Realty  
**Jennifer Roman** – Lisa Risner, Broker  
**Nihaara Sairsingh** – LPT Realty  
**Alfred Serventi** – Nissi Agents  
**Jonathan Stark** – Michael Stark, Broker  
**Rachel Wilt** - Compass

## MEMBER TRANSFERS

**Tyler Brown** – from Compass to Serhant California Inc  
**Anne Clougherty** – from Compass to Serhant California Inc  
**Sara Ioffrida** – from Compass to Serhant California Inc  
**Daniel Lisauskas** – from Compass to Serhant California Inc  
**Amy Long** – from Compass to Serhant California Inc  
**Philip Meeker** – from Compass to Serhant California Inc  
**Jarett Richards** – from Berkshire Hathaway HomeServices to The Agency

## DESIGNATED REALTOR® MEMBERSHIP

**Ezra Leyton**- Serhant California Inc.  
**Lisa Risner**- Lisa Risner, Broker

## Milestone Anniversaries

### **40 Years!**

Manny Stellino

### **30 Years!**

Jon Dishon • Karly Brown

### **20 Years!**

Mary Pat Earl • Ken Shaw

### **10 Years!**

Keyvan Kiafer • Andrew Ly • Lisa Doan-Mihn • Daniel Morgan • Michelle Akers • Devon Wortmann

### **5 Years!**

Tisha Prieto • Jennifer Jackson Martin • Sabrina Alvarado • Jennifer Rollo • Alexander Bones • Daniel Lisauskas • Shelly Angel

### **1 Year!**

Kim Cartwright • Jess Young • Andrea Lange



# BRANDI RIVERA

## SENIOR ESCROW OFFICER

18200 Von Karman Ave, Suite 700  
Irvine, CA 92612

O: 949.359.8345

[brivera@GenEscrow.com](mailto:brivera@GenEscrow.com)



*Brandi brings 28 years of experience in escrow, backed by a deep understanding of the real estate industry from customer service to complex transactions. As a trusted, neutral professional, she protects her clients' funds and information while providing reassurance, clarity, and exceptional service—especially for first-time homebuyers.*

## SERVICES OFFERED:

*Let's Open  
Escrow!*



- Resales
- Refinances
- REO's
- Short Sales
- Reverse Mortgages
- Commercial Escrows



# *AFFILIATE OF THE MONTH*

# *SEAN SKAGGS*



**Mutual of Omaha**  
REVERSE MORTGAGE

## *ABOUT ME*

It's an honor to be recognized as Affiliate of the Month and I'm truly grateful to be part of such a collaborative and supportive community.

According to Mobility Market Intelligence (MMI), a leading mortgage and real estate data service, more Newport Beach homeowners chose to work with me for their reverse mortgage needs than anyone else this past year.

Reverse mortgages are the only type of financing I specialize in, and my business is built entirely through local relationships, not national marketing. That focus has helped me better understand the goals, challenges, and preferences unique to this market.

I'm thankful for every client and partner who's made that possible and excited to continue helping older homeowners create financial flexibility, whether that means solving a problem or opening new opportunities.

714-875-7979 | [sean.skaggs@mutualmortgage.com](mailto:sean.skaggs@mutualmortgage.com)

# NEWPORT BEACH ASSOCIATION OF REALTORS® AFFILIATE ROSTER



## Architect/Builder

NEWPORT RESOURCE MGMT.	RUSH HILL	<a href="mailto:RUSH@NRMSERVICES.COM">RUSH@NRMSERVICES.COM</a>	949-939-2570
JULIE LAUGHTON DESIGN BUILD & JLGC	JULIE LAUGHTON	<a href="mailto:JULIE@JULIELAUGHTON.COM">JULIE@JULIELAUGHTON.COM</a>	(714) 305-2861

## Escrow

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## Health Benefits

BENEFITS STORE, INC.	ROGER SMITH	<a href="mailto:AFFILIATE@BENEFITSSTORE.COM">AFFILIATE@BENEFITSSTORE.COM</a>	925-855-9500
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## Home Warranty

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FIDELITY HOME WARRANTY	MIA BEATIFICATO	<a href="mailto:MIA.BEATIFICATO@FNF.COM">MIA.BEATIFICATO@FNF.COM</a>	714-497-5837
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## Legal

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## Misc.

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MY NHD	LINA KING	<a href="mailto:LINA@MYNHD.COM">LINA@MYNHD.COM</a>	949-945-3526

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## Title

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CONSUMER'S TITLE COMPANY	GRATIA HANSEN	<a href="mailto:GRATIA@CTCCAL.COM">GRATIA@CTCCAL.COM</a>	949-510-3980
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TICOR TITLE	STACEY ANGSTEAD	<a href="mailto:STACEY.ANGSTEAD@TICORTITLE.COM">STACEY.ANGSTEAD@TICORTITLE.COM</a>	760-214-3211
TICOR TITLE	STEPHANIE DORR	<a href="mailto:STEPHANIE.DORR@TICORTITLE.COM">STEPHANIE.DORR@TICORTITLE.COM</a>	949-294-3360
USA NATIONAL TITLE	LISA RUNYON	<a href="mailto:LRUNYON@USA-NTC.COM">LRUNYON@USA-NTC.COM</a>	949-933-0693
WFG TITLE	ROBERT TOFFEL	<a href="mailto:ROBERT.TOFFEL@YAHOO.COM">ROBERT.TOFFEL@YAHOO.COM</a>	949-702-3027



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***COMING SOON LISTINGS  
ENTERED SINCE MARCH 10 WILL  
NOW BE PUBLICLY SYNDICATED***

## **CRMLS UPDATE**

Due to the 21-day Coming Soon period, listings entered into the MLS on or after March 10 will now begin appearing in IDX syndication and be visible on public portals and third-party sites.

This update was made in response to feedback from CRMLS users and their clients. Increased exposure for sellers, greater buyer interest, and improved transparency and cooperation between agents are key benefits.

Please note, showings are still not permitted while a listing is in Coming Soon status. Listings must be changed to Active before any showings can take place.

No action is required. You may begin seeing more Coming Soon listings visible to the public.

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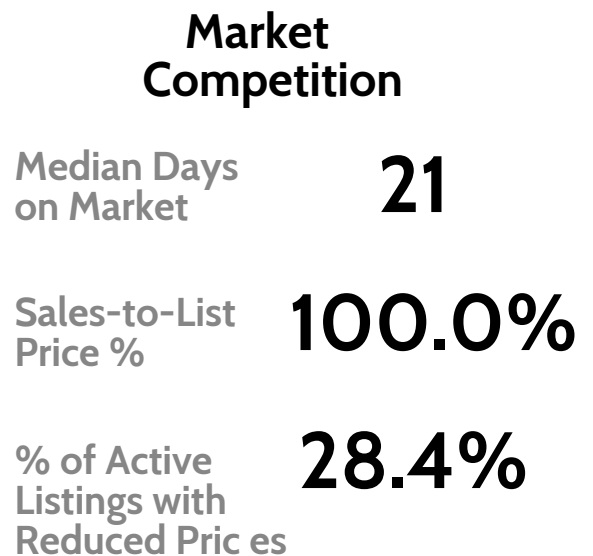
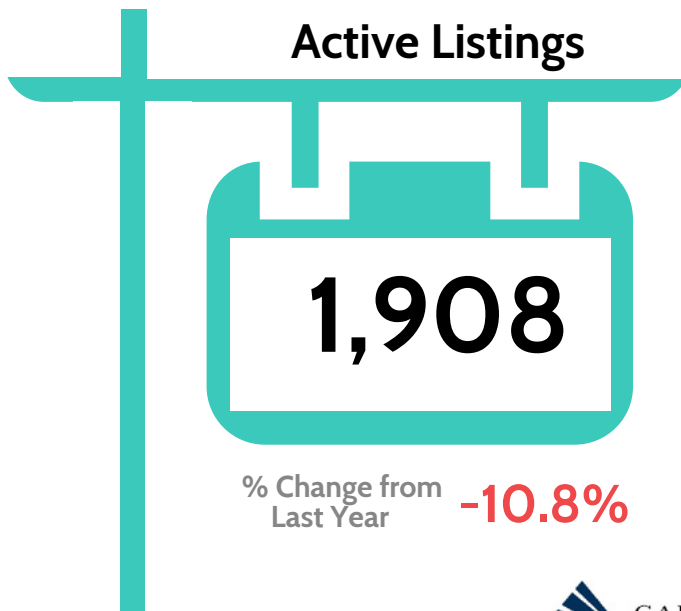
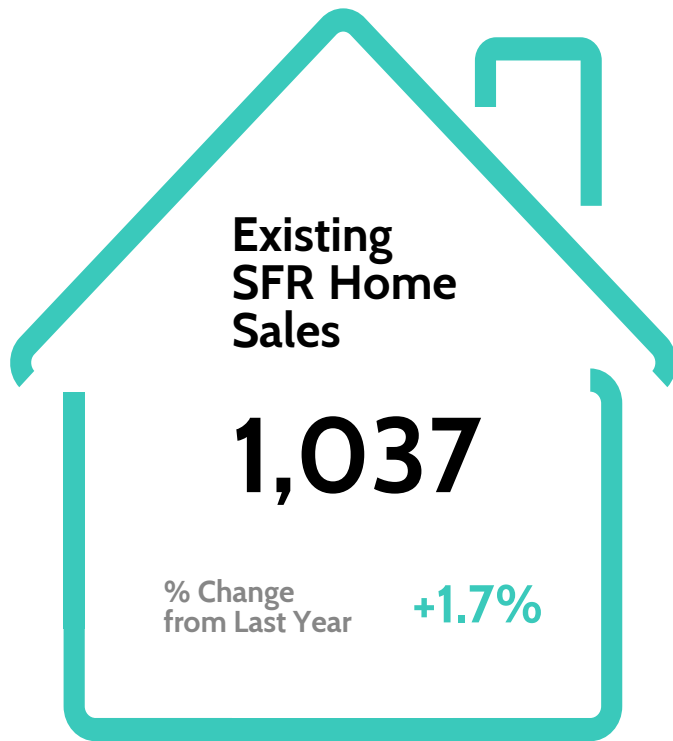
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# Monthly Market Report

## Orange County

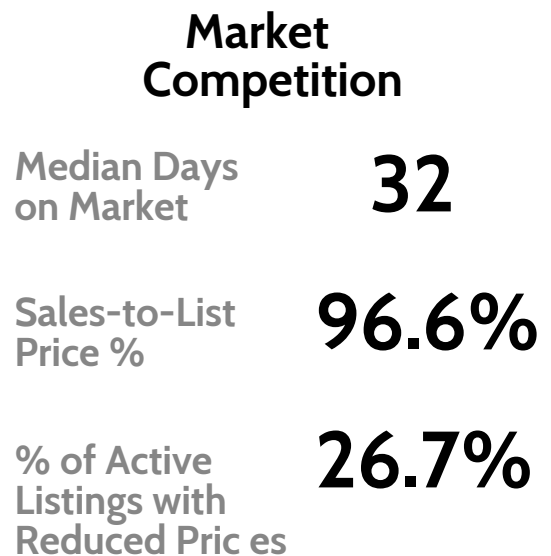
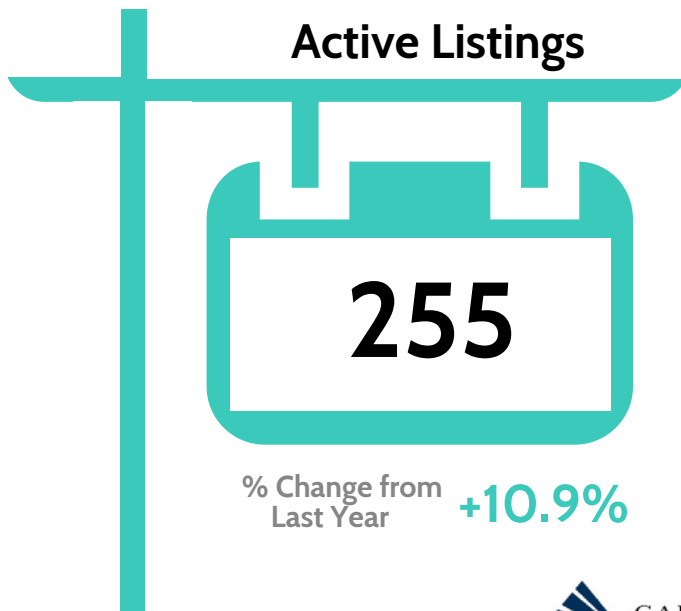
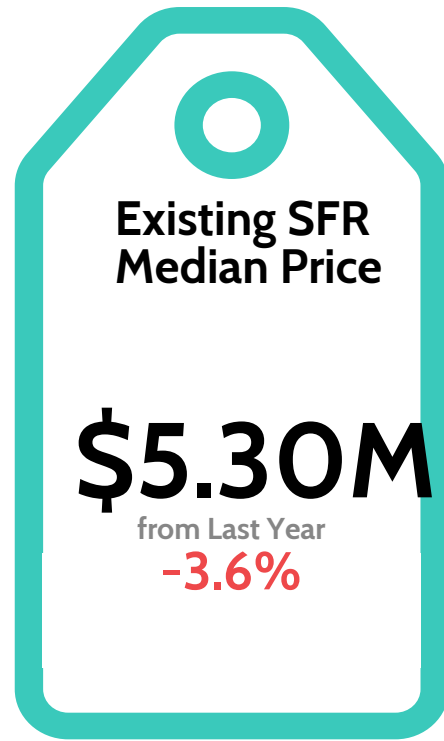
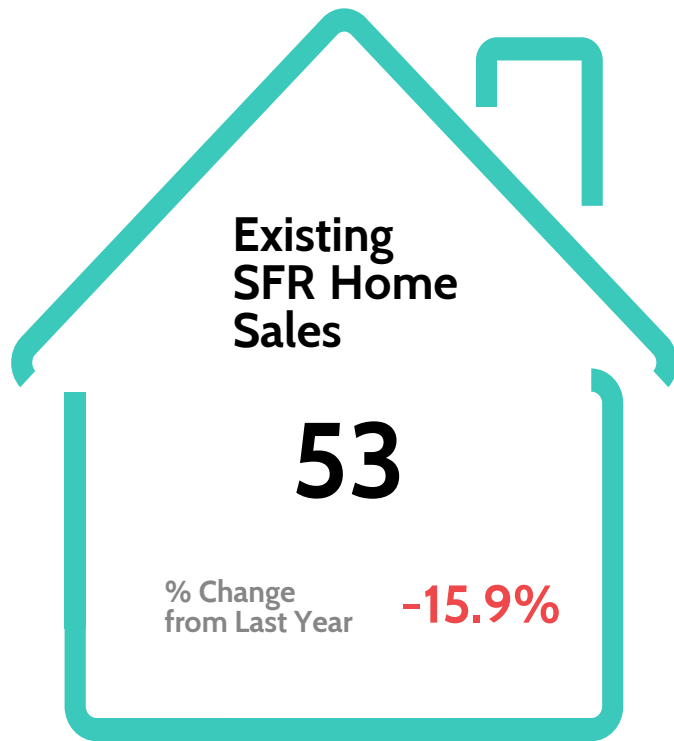
### March 2026



# Monthly Market Report

## Newport Beach, California

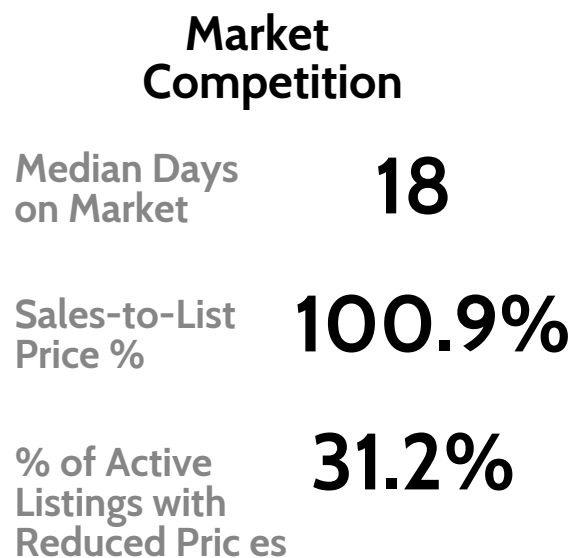
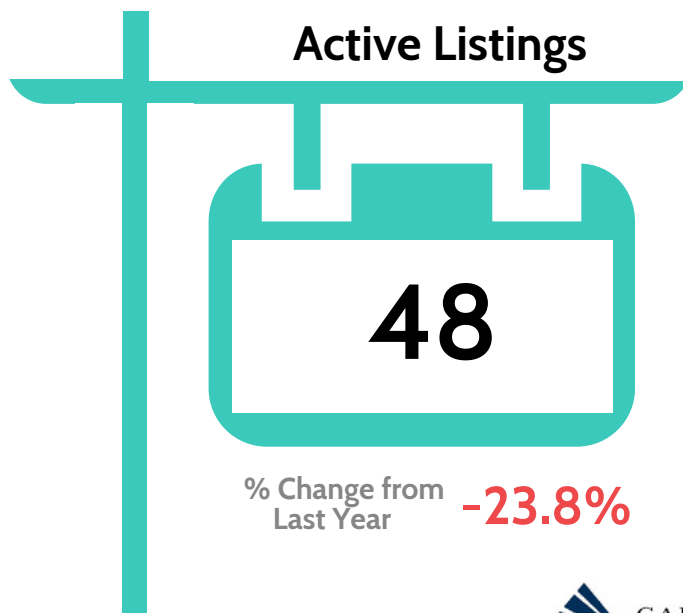
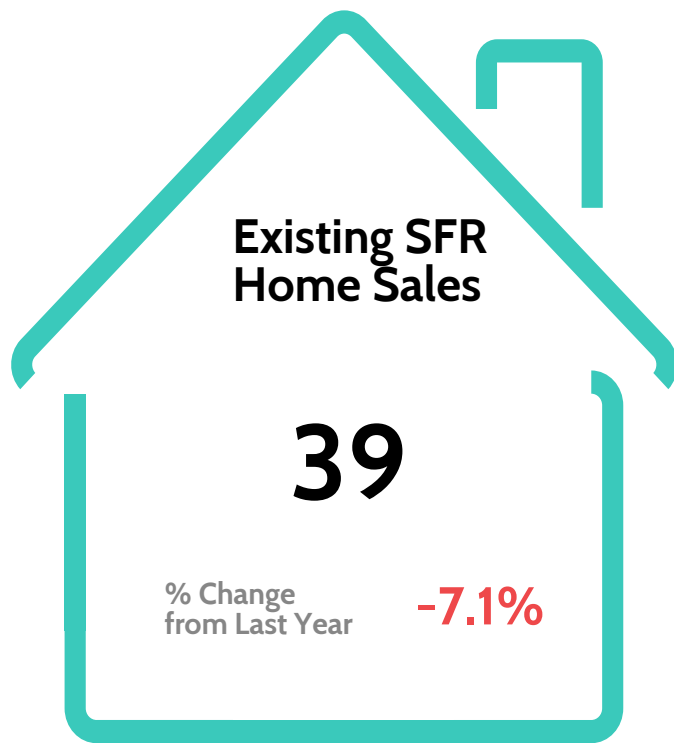
### March 2026



# Monthly Market Report

## Costa Mesa, California

### March 2026





# CALIFORNIA COMMENTARY

## TAXPAYER PROTECTION INITIATIVE QUALIFIES FOR THE NOVEMBER BALLOT

*By Jon Coupal*

In a major victory for California taxpayers, the Local Taxpayer Protection Act to Save Proposition 13 has qualified for the November 2026 ballot. Last Tuesday, the California Secretary of State reported that proponents, led by the Howard Jarvis Taxpayers Association, had turned in more than enough valid signatures to county registrars, ensuring that voters will be given an opportunity to restore the original intent of Proposition 13.

This important new taxpayer initiative would not have been necessary were it not for the unrelenting attacks on Proposition 13 by anti-taxpayer forces that began in 1978, immediately after its passage. These include decisions by a hostile California judiciary which, especially in the last two decades, have sided with the government and its special interest benefactors by creating loopholes that significantly weakened taxpayer protections that had stood for over 40 years.

Perhaps the worst of these unjustified loopholes occurred in 2017 with the California Supreme Court's ruling in *California Cannabis Coalition v. City of Upland*. That ruling, although somewhat oblique, gave the green light to local governments to impose local special taxes without the two-thirds vote required by the plain language of Prop. 13, if the taxes were put on the ballot by signatures on petitions instead of an action by the government.

In response, local governments exploited the ruling to impose all kinds of unconstitutional taxes – backed by tax-and-spend special interests – costing taxpayers billions of dollars that they would not have had to pay if the courts had followed the letter and the spirit of the law.

The Local Taxpayer Protection Act to Save Proposition 13 Act of 2026 will reverse the court-created loophole in the two-thirds vote requirement and revive this important taxpayer protection. But there's more.

In addition to restoring the two-thirds vote for local special taxes, the Act will also restore the limitation on equity-stealing real estate transfer taxes. For decades, even before Prop. 13, taxes on the sale or transfer of real property were limited to \$1.10 per \$1,000 of property value. However, following Prop. 13's passage, many cities began imposing real estate transfer taxes in excess of \$45 per \$1,000 of value. Even worse, because of the Upland decision, local governments operating behind the front of "citizen groups" can propose "special taxes" by initiative, evading the requirement of a two-thirds vote of the electorate to pass. And while the courts originally said transfer tax revenue must go into a municipality's general fund, special taxes under Upland can be exclusively directed to whatever the local government, or special interest group, wants. The worst abuse of the Upland ruling occurred in Los Angeles where, because of Measure ULA, high-value properties are now subject to a punishingly excessive transfer tax.



# *CALIFORNIA COMMENTARY*

## *TAXPAYER PROTECTION INITIATIVE QUALIFIES FOR THE NOVEMBER BALLOT*

*By Jon Coupal*

Even though the express language of Prop. 13 prohibits any “transaction tax or sales tax on the sale of real property,” courts have created – out of whole cloth – a convoluted series of decisions to allow them to be imposed.

The Local Taxpayer Protection Act to Save Proposition 13 prohibits the transfer tax loophole from being used in the future and “sunset” both special and general transfer taxes that exceed the existing state limit of 0.11%, ending abusive tax measures such as Measure ULA in two years.

While California desperately needs comprehensive tax relief, the qualification of the Local Taxpayer Protection Act to Save Proposition 13 for the November ballot is an important first step in reclaiming California for the state’s beleaguered taxpayers. It is the citizens who are paying way too much in taxes for poorly delivered public services by a corrupt and indolent political machine.

Moreover, while the qualification was a necessary step in achieving relief for taxpayers, it is not sufficient. Taxpayers must now run an aggressive campaign between now and election day to secure the victory we need. It is bound to be a bruising battle against entrenched special interests.

But given what is at stake, taxpayers are clearly up to the task.



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## LOWER BAY DREDGING UPDATE

A major milestone has been reached on the Lower Bay Dredging Project. The final disposal scow of unsuitable material has been shipped to the Port of Long Beach for ocean disposal, completing the most challenging phase of the project. Securing a placement site for this material was critical to moving the entire lower harbor dredging effort forward, and we are grateful to the Port of Long Beach for accommodating our material through their Pier G Slip Fill Project.

Work will continue through the summer, but the disposal process going forward will be significantly quicker and simpler. Remaining material will be taken to the EPA-approved ocean site located approximately six miles from the Entrance Channel. We appreciate the harbor community's patience and cooperation as we head into the busy summer season.



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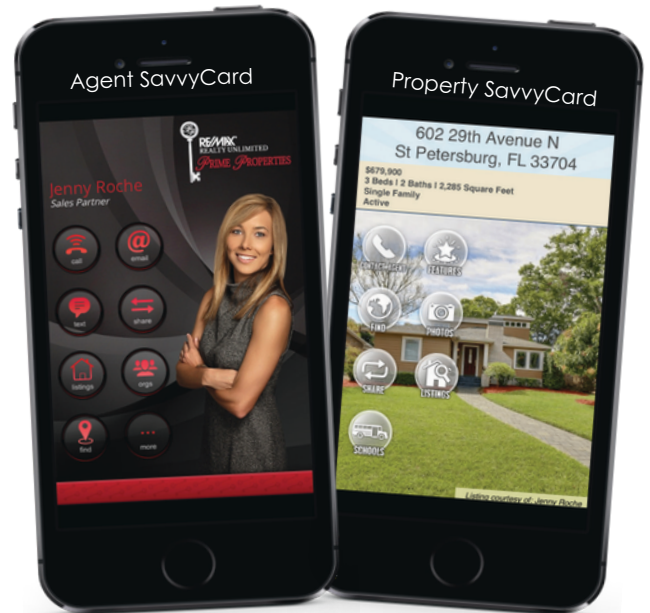
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Lee Childress REALTOR®, Premiere Homes Group

"SavvyCard is the best Real Estate tool I have, in fact I am closing on a Property this weekend because of it. I love that it reports referrals back to me. This is how I got my last customer."



Tim Guppton REALTOR®/Broker, Realty One

"To be able to text people I meet a tool with an MLS search right to their phone is a great way to keep them locked in with me as their agent. And, having the seller share their listing to their circle of friends reaches a whole new level of potential clients through social media, too."



Shelly Hartman - Broker Associate, RE/MAX Realty Consultants

"Property SavvyCards are super easy to post to Facebook and the ability for me to access SellerShare™ at the time put the listing into Matrix is awesome. My listings are getting a lot of activity, which is what all us agents want."

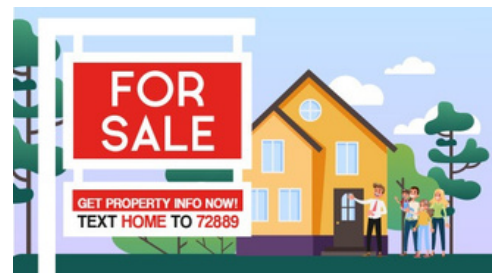
(Continued on back)

# SavvyCard® for Real Estate Agents

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  - Sales Strategy Videos
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## CITYWIDE TREE CANOPY

Costa Mesa's urban forest plays a vital role in the environmental quality, public health, water management, economic stability, and overall character of our city. Expanding the tree canopy, particularly in areas with lower coverage, has been identified as a priority by the City Council.

Currently, Costa Mesa has 13.88% tree canopy cover citywide, with coverage across the six council districts ranging from 12.73% to 16.34%. Growing that number requires planting and maintaining new trees in both public rights-of-way and on private properties.

To support this effort, the City launched the "Celebrate America 250 by Planting 250 Trees" initiative. As part of the kickoff, 80 trees were planted at the Earth Day/Arbor Day Festival on April 18th at various City parks. We will continue sharing updates on our progress in the coming months.

Want to be part of it? Plant a tree on your property, snap a photo, and submit it using the link below by June 15th for a chance to win a pair of tickets to see Harry Potter and the Cursed Child at the Segerstrom Center!



***Plant Your Tree***



# 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.

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- ☑ **Maximize Contributions** – Take advantage of higher contribution limits to grow your retirement fund faster.
- ☑ **Lower Costs** – Minimize administrative expenses with a streamlined, cost-efficient approach.
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- ☑ **Smart Tax Strategies** – Enjoy both **pre-tax** and **Roth post-tax options** for greater flexibility.



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# SOLO(k) SOLUTION



## Newport Beach Association of Realtors RETIREMENT PLAN EXCHANGE<sup>®</sup>

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: \$43,500<sup>1</sup>
- 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

\*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.



NEWPORT BEACH  
ASSOCIATION OF REALTORS<sup>®</sup>

Fiduciary-Plus<sup>®</sup>



## INVESTMENT STRUCTURE - FIDUCIARY-PLUS

TARGET DATE FUNDS/ASSET ALLOCATION FUNDS	
<p><b>TARGET DATE FUNDS (QDIA)</b>            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 2055 Ret Acct            State Street Target Retirement 2060 Ret Acct            State Street Target Retirement 2065 Ret Acct</p>	<p><b>ASSET ALLOCATION FUNDS</b>            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</p>
PASSIVE CORE OPTIONS	
<p><b>INTERMEDIATE-TERM BOND</b>            Fidelity U.S. Bond Index Ret Acct</p> <p><b>LARGE CAP BLEND</b>            Fidelity 500 Index Ret Acct</p> <p><b>MID CAP BLEND</b>            Fidelity Mid Cap Index Ret Acct</p>	<p><b>SMALL CAP BLEND</b>            Fidelity Small Cap Index Ret Acct</p> <p><b>WORLD/FOREIGN STOCK</b>            Fidelity Total International Index Ret Acct</p>
ACTIVE CORE OPTIONS	
<p><b>CASH EQUIVALENT</b>            Transamerica Stable Value Advantage</p> <p><b>INTERMEDIATE-TERM BOND</b>            Metropolitan West Total Return Bond Ret Acct            PIMCO Income Ret Acct</p> <p><b>LARGE CAP VALUE</b>            BlackRock Equity Dividend Ret Acct</p> <p><b>LARGE CAP GROWTH</b>            JPMorgan Large Cap Growth Ret Acct</p> <p><b>SMALL CAP VALUE</b>            DFA U.S. Targeted Value Portfolio Ret Acct</p>	<p><b>SMALL CAP GROWTH</b>            Janus Henderson Trilon Ret Acct</p> <p><b>REAL ESTATE</b>            DFA Global Real Estate Securities Ret Acct</p> <p><b>WORLD/FOREIGN STOCK</b>            MFS International Diversification Ret Acct</p>

By providing information about the SoloK Plan, the Newport Beach Association of REALTORS® is not endorsing, recommending, or offering this plan as financial advice. The information provided is for informational purposes only and should not be considered a substitute for personalized investment advice from a qualified financial professional. Newport Beach Association of REALTORS® has not reviewed or evaluated the suitability of the SoloK Plan for any individual member. Each member is solely responsible for conducting their own due diligence and investigation before deciding to participate in this program. This includes carefully reviewing the plan documents, understanding the fees and expenses involved, and assessing the plan's investment options based on their individual financial goals and risk tolerance.

Newport Beach Association of REALTORS® specifically disclaims any and all liability arising from the use of the SoloK Plan. Members acknowledge that their participation in the plan is their own choice and assume all risks associated with such participation.

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. All Transamerica companies identified are affiliated.

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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# May

## CALENDAR OF EVENTS

# 2026

Sun

Mon

Tue

Wed

Thu

Fri

Sat

**1**

**2**

**3**

**4**

**Affiliate Meeting**  
1:00pm

**5**

Getting Started with zipForms - Basics  
10:00 AM  
Close Deals and Stay Out of Court Disclosures 10:00AM

**6**

Supra eKey Basic & Professional Training  
8:00AM  
CCRE Workshop Series: Local Government & Community Partnering for Success 2:00PM

**7**

Negotiation Basics for REALTORS®  
10:00AM  
Explore Advanced Tools in zipForms 1:00PM

**8**

45 Hour License Renewal Course  
9:00am

**9**

**10**

**11**

Mastering Real Estate Representation

**12**

Digital Signatures inside zipForms & Transact 11:00AM

**13**

NAR's SRES® Designation 2 Day  
9:00AM  
CCRE Workshop Series: Local Government & Community Partnering for Success 2:00PM

**14**

NAR's SRES® Designation 2 Day  
9:00AM  
Boost Efficiency and Productivity in zipForms 1:00PM

**15**

**16**

**17**

**18**

CRMLS Matrix: Realist Tax  
9:00AM

**19**

C.A.R. Expert Office Hours  
10:00am

**20**

CCRE Workshop Series: Local Government & Community Partnering for Success 2:00PM

**21**

Real Estate Kickstarter

**22**

45 Hour License Renewal Course  
9:00am

**23**

**24**

**25**

**Memorial Day Office Closed**

**26**

Growing Green: Environmental Awareness and Your Real Estate Practice

**27**

CCRE Workshop Series: Local Government & Community Partnering for Success 2:00PM

**28**

Advanced Negotiation Basics for REALTORS®  
10:00 AM

**29**

**30**

*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**