

JULY 2026

COASTAL REALTOR® NEWSLETTER

OFFICIAL PUBLICATION OF THE
NEWPORT BEACH ASSOCIATION OF REALTORS®





COASTAL REALTOR®

NEWSLETTER

Official Publication of the
Newport Beach Association of REALTORS®

ABOUT NBAOR

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.



401 Old Newport Blvd.,
Ste. 100
Newport Beach, CA 92663



(949) 722-2300

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PRESIDENT'S MESSAGE



2026 NBAOR President
John Yasko



Happy 4th of July!

As we celebrate our 250th Independence Day and the freedoms we enjoy as American's, I was reminded last week (June 15) while at N.A.R. in Washington D.C. by Pulitzer Prize-winning historian, Doris Kearns Goodwin, who is a renowned presidential historian and best-selling author, that homeownership has long been a part of the American Dream. Property rights, economic opportunity, and the

ability to build generational wealth through homeownership remain central to our communities, our economy, and our profession.

I had the privilege of attending the National Association of REALTORS® Legislative Meetings in Washington, D.C., from June 14 to June 18, representing the Newport Beach Association of REALTORS® alongside thousands of REALTORS® from across the country. While much of the real estate industry media in recent weeks has focused on interest rates, artificial intelligence, lawsuits, and industry disruption, my biggest takeaway from attending the 2026 N.A.R. Legislative meetings was much simpler, historically, homeownership has long been the cornerstone of the American Dream and remains so today.

REALTORS® continue to show up each and every day, in good times and bad. We show up for our clients, our communities, and we show up for one another.

Speaking of showing up for one another, have you heard of the REALTORS® Relief Fund? The purpose of the REALTOR® Relief Fund is "Providing housing-related assistance to disaster impacted communities through the generosity of REALTORS®, state and local associations and industry partners". The fund was created 25 years ago, within hours of the September 11, 2001 terrorist attacks and over the last 25 years, has disbursed \$52 million dollars to victims. Over last two years alone, the REALTORS® Relief Foundation has delivered more than \$19.5 million in aid across 47 disasters

PRESIDENT'S MESSAGE *continued*



nationwide, from wildfires and floods to hurricanes and tornadoes.

We need to continue to support the funds so as REALTORS®, we are there for our community in a time of needs. Our Newport Beach Association of REALTORS® needs to do our part, and we have launched to get at least 25 of our local members to donate \$25 each (or more!) by July 31. If you can help, reach out to our very own RRF “Ambassador”, Rebecca Anderson, Surterre Properties. [Instagram Message from Rebecca Anderson and How to Donate](#) Now that is showing up for one another!

I was encouraged to see REALTORS® from every state united in Washington D.C. in advocating for policies that protect private property rights, promote homeownership, improve housing affordability, and strengthen our profession. It was a great reminder that while we may compete in business with each other, we stand together when it comes to protecting the future of homeownership and serving the public.

REALTORS® asked to support and pass several bills, including the More Homes on the Market Act (H.R. 1340) to unlock existing inventory. The bill would have doubled the capital gains exclusion on the sale of a primary residence from \$500,000 to \$1,000,000 for married couples and \$250,000 to \$500,000 for individuals and index the exclusion going forward. The current exclusion discourages sales, worsening the housing inventory crisis. California is especially impacted. 30% of California homeowners, nearly 2.3 million households, would face capital gains taxes if they sold today. This act would reduce that number to 947,000 (or 12%), unlocking 1.35 million homes in our state.

REALTORS® asked Congress to support and pass H.R. 3526, Uplifting First-Time Homebuyers Act, to give first-time home buyers greater access to their own retirement savings when purchasing a home.

Congress was also asked to pass H.R. 2410, the Revitalizing Downtown's and Main Streets Act, to help the conversion of underused commercial properties into residential and mixed-use housing. And finally, we asked for support of H.R. 1105, the Disaster Resiliency

PRESIDENT'S MESSAGE *continued*



and Coverage Act to ease the cost of fire and natural disaster hardening of homes with grants and tax incentives. H.R. 1105 would ease the financial burden of hardening homes as many insurers have exited the California insurance marketplace.

Upon returning home, like you, I am watching to see if Congress, and the President pass the N.A.R. Board of Directors also approved several important actions. National dues will remain unchanged at \$156 per member for 2027, and the Board elected its 2027 Leadership Team. Congratulations to California REALTOR® Dave Walsh, who was elected Region 13 Vice President and will continue representing our state's interests at the national level.

The Board also spent considerable time discussing Professional Standards and the REALTOR® Code of Ethics. One proposal would have required REALTORS® to disclose to clients when they lacked sufficient knowledge or experience regarding a particular property type or geographic area. Can you imagine back when you were new in the real estate profession and would have to disclose to a client that you lacked knowledge or experience because you have not yet sold a home? After thoughtful discussion, directors voted to send the proposal back to committee for further consideration, meaning no new disclosure requirement was adopted and members' existing obligations under Article 1 will remain unchanged.



Another important change was approved to Standard of Practice 16-11. Under the revised standard, REALTORS® representing buyers on unlisted properties must make any request for compensation from an unrepresented seller no later than the presentation of the offer, rather than during the initial contact. The amendment reflects today's post-settlement environment and helps ensure a buyer's negotiating position is not compromised by raising compensation discussions too early in the process.

One of the things I appreciate most about our local, C.A.R. and N.A.R. REALTOR® organizations is that difficult issues are debated openly and respectfully. Healthy discussion isn't a weakness; it's one of the greatest strengths of these organizations. While we don't

PRESIDENT'S MESSAGE *continued*



always agree with each other on every policy, we continue working toward the same goal: protecting consumers while maintaining the highest standards of professionalism.

Back here in California, our housing market continued to demonstrate remarkable resilience last month. The statewide median home price in CA recently reached another all-time high, even as affordability remains one of our greatest challenges. At the same time, inventory has improved in many markets, pending home sales are increasing, and buyers are gradually adapting to today's mortgage rates.

Yet the affordability challenges are impossible to ignore. I read a report last week that shows that one in three Americans under the age of 35 still lives with their parents, and California now has more than 100 cities where a "starter home" is valued at over \$1 million. These statistics remind us that housing affordability isn't simply a real estate issue—it's becoming a generational issue.

As REALTORS®, we understand that solving California's housing challenges will require cooperation among state and local governments, policymakers, builders, community leaders, and our industry. Expanding housing opportunities while protecting the quality of our neighborhoods won't happen through a single policy or headline. It will require thoughtful leadership and continued advocacy.

Technology is also reshaping our profession at an incredible pace. Artificial intelligence, evolving listing policies, new consumer search tools, and changing business models are transforming the way we work. Consumers have access to more information than ever before. Information has become easier to access; wisdom, however, still takes experience. I have said this many times, our value has never been simply providing information. It comes from interpreting the facts, negotiating effectively, solving problems, managing risk, building relationships and helping clients confidently navigate one of the most important financial decisions of their lives.

This 4th of July, I remain grateful for our volunteers, committee members, directors, affiliates, and staff who generously invest their time and talents to make NBAOR one of the strongest REALTOR® associations in California and personally want to thank each of you that planned and executed a successful charity Poker Tournament at Flemings on June 24 that benefited Child Help USA. Thank you to Mariners Escrow for being the title sponsor, and the many businesses and organizations that made donations for the silent auction. Our events are great examples of our REALTORS® coming together and serving our community! Your commitment makes our association stronger and better equipped to serve our members.

PRESIDENT'S MESSAGE *continued*



Again, I am grateful to have represented our Association in Washington D.C. and it couldn't have been a better time for my first visit ever to D.C., as our nation was beginning America 250 celebrations. I took full advantage of my free time and took in as much of our history and government in action as possible, including an hour sitting in the gallery of the Senate watching a vote.

Thankfully... nobody asked me to explain mortgage rates to Congress!

Wishing you and your families a safe, relaxing, and happy Fourth of July!

John Yasko

REALTORS®

LEGISLATIVE MEETINGS 2026



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EVENT RECAP

Charity Poker Tournament

What an incredible night!



Our Charity Poker Tournament was an incredible evening of friendly competition, networking, and giving back. From the poker tables and casino games to the silent auction, the event brought our REALTOR® community together in support of Childhelp OC. We extend our sincere thanks to our Presenting Sponsor, Mariners Escrow, and our Event Sponsors, CRMLS, My NHD, and Reverse Mortgage Educators for their generous support. We would also like to recognize our Event Chair, Hope Carr of Old Republic Title, and our committee members, Rose Chavez of Generations Escrow and Dee Anna Pope of Pacific Horizon Escrow Group, whose dedication and hard work helped make this event possible.



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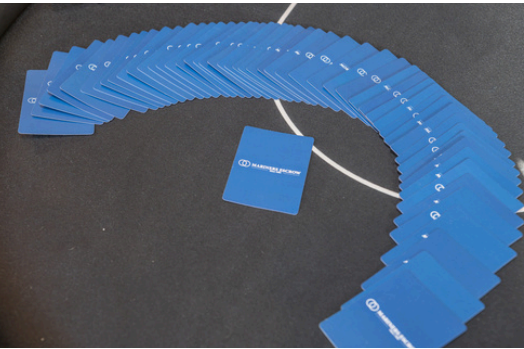
EVENT SPONSORS





Charity Poker Tournament

A special thank you to Bob Ortiz for capturing the energy and memorable moments throughout the night. Most importantly, thank you to everyone who attended, donated, volunteered, and participated. Your generosity helps support the important work of Childhelp OC, making a meaningful difference in the lives of children in our community





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How do you apply this knowledge and boost your day-to-day business without doing more than what you're already doing?

SPEAKER

RYAN KLEIS

Reverse Mortgage
Educator

**JULY
1**

**FREE LUNCH AND LEARN!
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BRANDI RIVERA

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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.

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Full Day (8 Hours)	\$600	\$750
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COMPANY	CONTACT	EMAIL	PHONE
PREVIEWFIRST	PAOLO BIANCALANI	PAOLO@PREVIEWFIRST.COM	949-527-1702
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PHISHING SCAMS ON THE RISE

Real estate professionals are being warned about a growing phishing scam targeting listing inquiries sent through popular real estate platforms, according to alerts circulating across the industry and advisories from the California Department of Real Estate.

Agents report receiving messages that appear to reference legitimate property listings and often include friendly follow-up requests to schedule a Zoom call. According to reports from multiple markets, the Zoom links are malicious and designed to install malware on a device. Once installed, the software can monitor email conversations involving title companies, lenders, and clients in an attempt to intercept wiring instructions and redirect funds.

Industry professionals report seeing multiple suspicious inquiries each day. Common warning signs include repeated inquiries from the same individual across multiple listings in a short period of time, vague or generic messages, and unsolicited requests to move conversations to video calls before any direct phone contact or in-person showing.

The DRE also warned consumers and licensees about scammers impersonating licensed real estate professionals through fake social media accounts, online listings, websites, and email addresses. According to the advisory, scammers may use legitimate agents' names, license numbers, photos, and other publicly available information to appear credible while engaging in fraudulent real estate activity, including home buying and property management scams.

The DRE advises consumers and licensees to verify identities carefully and remain cautious when communicating online. The agency noted that scammers can easily create fraudulent websites, email addresses, and business profiles designed to mimic legitimate real estate professionals and companies.

C.A.R.'s IT team has provided the following recommendations and best practices to avoid falling for a scam:



PHISHING SCAMS ON THE RISE

Recommended Protections

- Keep computers, phones, and tablets updated with the latest operating system and security patches
- Use reputable antivirus or endpoint security software, such as: Microsoft Defender, Malwarebytes, Bitdefender, Sophos Home, CrowdStrike Falcon or SentinelOne (for small businesses)
- Enable multi factor authentication (MFA) on email, banking, and cloud accounts
- Never approve unexpected or unsolicited MFA prompts
- Avoid clicking Zoom or Teams links from unknown contacts or unsolicited inquiries
- Never give remote access to your computer, phone, or tablet to someone you do not know
- Do not install remote access or “screen sharing/support” software unless you personally initiated the request with a trusted provider
- Always verify financial requests or wiring instructions by phone using a known, trusted number not one provided in an email or message
- Use a password manager and avoid reusing passwords across accounts
- Enable MFA and biometric authentication whenever available
- Be cautious during video calls if audio, facial expressions, timing, or movements appear unnatural, delayed, overly smooth, or simply “off” as deepfake technology continues to improve

If You Clicked a Suspicious Link or Think Your Device or Email Was Compromised

- Disconnect the device from Wi Fi or the internet immediately if it behaves suspiciously
- Run a full antivirus and malware scan
- Change passwords for email, banking, and business systems from a separate, trusted device
- Review email settings for suspicious inbox rules or forwarding addresses
- Check sent mail and recent login activity for anything unfamiliar
- Remove browser extensions, apps, or software you do not recognize
- Uninstall any remote access or screen sharing tools you did not intentionally install
- Notify anyone involved in active transactions if email access may have been compromised
- Contact your bank immediately if financial or payment information may have been exposed



PHISHING SCAMS ON THE RISE

Signs You May Have Been Compromised

- Emails are disappearing or marked as read without your action
- Contacts report receiving messages you did not send
- Strange login alerts or unexpected MFA notifications
- New inbox rules or forwarding addresses you did not create
- Browser redirects, pop ups, or unusual device slowness
- New browser extensions, apps, or software appearing without your knowledge
- Webcam light turning on unexpectedly
- Mouse movement or applications opening without your interaction
- Security software becoming disabled unexpectedly
- Password reset notices you did not request
- Clients questioning sudden changes to wiring or payment instructions

The DRE recommends reporting suspected fraud to the Internet Crime Complaint Center (IC3), as well as to the DRE complaint portal, local law enforcement, the California Attorney General, the Federal Trade Commission, the Federal Bureau of Investigation, and the Consumer Financial Protection Bureau.

C.A.R. is also offering a Cybercrime & Transaction Fraud Certification course designed to help members identify scams, prevent fraud, and better protect clients during transactions. The four-hour certification course is available free to C.A.R. members using discount code FREECERT through C.A.R. Education.

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680 Newport Center Dr., Suite 175
Newport Beach, CA 92660

Monthly Market Report

Orange County

May 2026

Existing SFR
Home Sales

1,089

% Change
from Last Year **+2.1%**

Existing SFR
Median Price

\$1.49M

from Last Year
+6.4%

Active Listings

2,277

% Change from
Last Year **-11.9%**

Market
Competition

Median Days
on Market **23**

Sales-to-List
Price % **100.0%**

% of Active
Listings with
Reduced Prices **34.5%**



CALIFORNIA
ASSOCIATION
OF REALTORS®



Monthly Market Report

Newport Beach, California

May 2026

Existing
SFR Home
Sales

62

% Change
from Last Year **+24.0%**

Existing SFR
Median Price

\$4.62M

from Last Year
-15.9%

Active Listings

277

% Change from
Last Year **+1.8%**

Market
Competition

Median Days
on Market **58**

Sales-to-List
Price % **96.4%**

% of Active
Listings with
Reduced Prices **28.9%**



CALIFORNIA
ASSOCIATION
OF REALTORS®



Monthly Market Report

Costa Mesa, California

May 2026

Existing SFR
Home Sales

35

% Change
from Last Year **-18.6%**

Existing SFR
Median Price

\$1.65M

from Last Year
-14.3%

Active Listings

66

% Change from
Last Year **+15.8%**

Market
Competition

Median Days
on Market **20**

Sales-to-List
Price % **98.8%**

% of Active
Listings with
Reduced Prices **33.3%**



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IF YOU GIVE A WEB BROWSER A COOKIE... YOU MAY BECOME THE TARGET OF A LAWSUIT: WHAT REALTORS® NEED TO KNOW ABOUT THE CALIFORNIA INVASION OF PRIVACY ACT

In the last few years, an almost-60 year-old law has resurfaced to haunt website owners. Originally enacted in 1967, the California Invasion of Privacy Act (“CIPA”) was meant to address actions such as wiretapping and use of other techniques to eavesdrop on private telephonic communications. Among other things, the law prohibits the use of a “pen register” or “trap and trace device,” both of which are surveillance tools, without a judicial order or consent from the person being tracked.

Fast forward to the 2020s, and plaintiffs have gotten creative about applying CIPA to modern technologies that weren’t even contemplated when the law was enacted – particularly, commonly-used website tracking tools that allow businesses to track the activity of website visitors and gather information about visitor behavior that may be useful for analytics, advertising, and other purposes. The gist of the claims is that 1) use of website tracking technology, such as cookies, pixels, tags, and beacons, constitutes the use of a “pen register” or “trap and trace device” to “record” a user’s interactions with the website, and 2) deploying such technology without first obtaining consent from the website visitor constitutes an invasion of privacy under CIPA.

CIPA allows for a broad private right of action, the civil penalty is the greater of \$5,000 per violation or three times the amount of actual damages, and there is no safe harbor provision. As such, there has been a proliferation of legal demands, many from opportunistic plaintiffs who scan websites to identify potential violations, sent to businesses both large and small alleging CIPA violations. In some instances, these threats have proceeded to litigation, including class actions, with mixed and sometimes conflicting results. (As of the publication of this article, no claim has yet been fully litigated to a final judgment on the merits.)

So, why does CIPA matter to REALTORS®?

Many REALTORS® have websites for their businesses and might use various types of tracking technology (for example, services like Google Analytics) to gauge website metrics. These tools typically allow the website owner to ascertain how many people visit the website, when they visit the website, what pages they visit, and other activities that visitors might engage in while on the website. They may also collect other information from visitors such as IP addresses, email addresses, browser settings, device metadata, operating systems, geolocation data, and session information. The use of website tracking technology to obtain these kinds of information may subject REALTORS® to opportunistic demands and lawsuits alleging CIPA violations.



IF YOU GIVE A WEB BROWSER A COOKIE... YOU MAY BECOME THE TARGET OF A LAWSUIT: WHAT REALTORS® NEED TO KNOW ABOUT THE CALIFORNIA INVASION OF PRIVACY ACT

How can REALTORS® use website tracking tools while reducing the risk of being the target of a legal demand or action?

CIPA prohibits the use of “pen registers” and “trap and trace devices” without first obtaining a court order or the consent of the person being tracked.

Practically speaking, most businesses will not be able to obtain a court order to place tracking technology on their websites. As such, the only feasible way most REALTORS® can reduce their risk is to comply with CIPA by obtaining consent from their website visitors.

What does consent look like under CIPA?

Consent involves the visitor receiving notice of the deployment of tracking technology on the website and agreeing to its use to collect and share (if applicable) information. Importantly, courts have held that having a terms of use and privacy policy on a website is not by itself sufficient to constitute consent. Retroactive consent has also been deemed insufficient.

The notice must be reasonably conspicuous – for example, it cannot be in small print, it must use font colors that do not blend with the background, and it cannot be hidden somewhere on the website. However, it may include a link to a more comprehensive notice that explains what information is collected and how that information will be used or shared. For example, a pop-up banner that states that the website uses cookies, links to a more comprehensive notice, and allows visitors to consent to the use of cookies may comply with CIPA.

Brokers and agents operating websites should consult with their legal counsel for how to best obtain the consent of their website visitors and how to deploy tracking tools to ensure that tracking does not occur without such consent.

Any other best practices?

In addition to ensuring that consent is obtained for website tracking activities, website operators should regularly review their website policies (such as the terms of use and the privacy policy) to ensure that they accurately reflect the business’s actual practices and comply with all applicable laws. Transparent, comprehensive disclosures and clear instructions on how a website visitor may opt out of tracking technologies (if used) are important tools for mitigating risks associated with CIPA.



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WITTE HALL GRAND OPENING

The Newport Beach Public Library invites you to celebrate the Witte Hall Grand Opening with a weekend of exciting events! We hope to see you there!

Witte Hall is located on the Central Library campus at 980 Avocado Avenue, Newport Beach. Parking is available in the library lot or the City Hall structure.

COMMUNITY OPEN HOUSE & FAMILY SUMMER CELEBRATION

Saturday, July 11 | 2:00–4:00 pm

Stahr Courtyard & Witte Hall

A family fun celebration featuring face painting, balloon twisting, magic shows, hands-on kids' art, a butterfly garden, music, photo ops, giveaways, Summer Reading sign-ups, a Newport Beach Theatre Arts performance, and a reading with Officer Bubbles from the Newport Beach Animal Shelter!

AUTHOR EVENT WITH SURF LEGEND SHAUN TOMSON

Saturday, July 11 | 7:00 pm | Witte Hall

Join surf legend and bestselling author Shaun Tomson for an inspiring evening on resilience and purpose, rooted in a life riding the world's best waves. Free, registration required.

SUNDAY MUSICALE FEATURING A CELLO QUARTET

Sunday, July 12 | 3:00 pm | Witte Hall

Enjoy a free performance by a cello quartet featuring Wonsun Keem, In Hee Na, Crystal Soo-Jung, and Andy Su. Seating is first come, first served. Funded by the Friends of the Newport Beach Public Library.

SavvyCard® for Real Estate Agents

Take Your Leads Back from the Portals

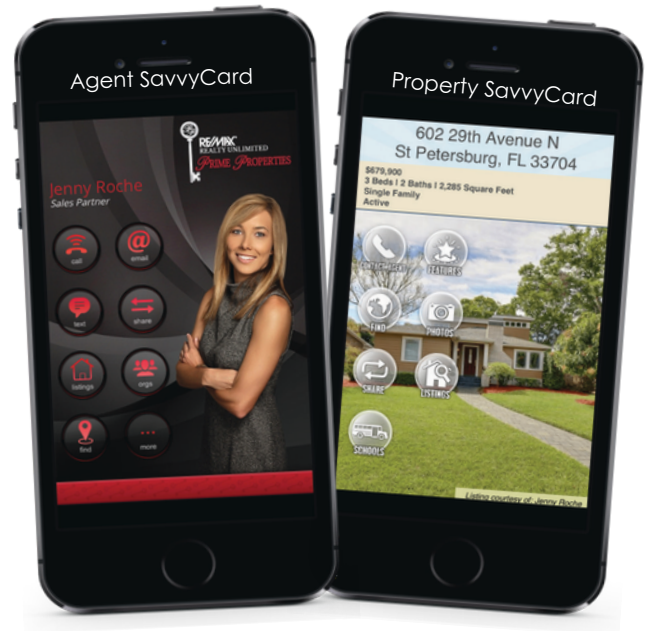
SavvyCard® for Real Estate uses MLS data to automatically create and maintain lead generating SavvyCards for you and your listings. Use SavvyCards to generate leads online through Social Media and through your customer's friends and family, quickly and inexpensively!

Grow Your Business

- Generate leads with push-button ease
- Empower your referral networking
- Increase social media exposure
- Close more deals

Valuable Tools at Your Fingertips

- Stand-alone web apps for you and all your listings
- Lead capture forms
- Push-Button social media marketing
- Real-time referral notifications (with contact info)



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 Gupton 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."

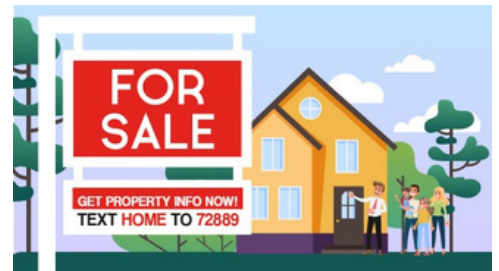
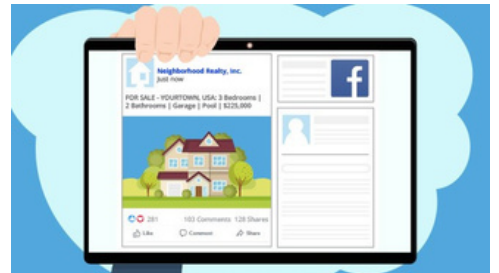
(Continued on back)

SavvyCard® for Real Estate Agents

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- SavvySchool - Your on demand resource center
 - Orientation & Training Videos
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 - Sales Strategy Videos
 - Downloadable Tutorials & Guides
- Automated Facebook Ads - Done-for-You Facebook Ads service
 - Maximize lead generation
 - Maximize brand exposure
 - Maximize social engagement
- SavvySigns - Uses geo-location to provide buyers immediate access to property information
 - Easy to use - text HOME to 72889
 - No set-up, maintenance, installs or downloads
 - Universal sign rider for all your listings
- SellerShare - A powerful push button marketing tool
 - Brings your sellers into the marketing process
 - Leverages your seller's sphere of influence
 - Puts your "for sale" sign in your seller's digital front yard



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SAVE THE DATES



Set your calendar for the following meetings of the Fairview Developmental Center Specific Plan



FDC: From Draft to Decision Community Meeting
Thursday, July 23, 6:00 - 8:00 p.m.
Norma Hertzog Community Center, 1845 Park Ave.



Planning Commission Study Session
Monday, July 27 - 6:00 p.m.
City Hall - Council Chambers, 77 Fair Drive



Planning Commission Hearing
Monday, August 10 - 6:00 p.m.
City Hall - Council Chambers, 77 Fair Drive



**Scan the QR Code or visit FDCHousingPlan.com
to access the latest version of the EIR and an
updated Draft Specific Plan available on July 14**





LEARN, PARTICIPATE AND STAY INVOLVED IN THE FUTURE OF THE FAIRVIEW DEVELOPMENTAL CENTER

Whether you're new to the conversation or have followed the Fairview Developmental Center (FDC) planning process from the start, join us for three milestone meetings as the Draft FDC Specific Plan heads to the Planning Commission and City Council.

An updated Draft Specific Plan, reflecting public comments from the March release, will be available by July 14.

From Draft to Decision Community Meeting

Thursday, July 23 | 6 – 8 p.m.

Norma Hertzog Community Center, 1845 Park Ave., Costa Mesa

Join Economic and Development Services Director Carrie Tai for a town hall discussion covering housing, open space, mobility, infrastructure, and community benefits – and what they mean for the site's future. Spanish translation, refreshments, and City staff will be on hand.

Planning Commission Study Session

Monday, July 27 | 6 p.m.

City Hall Council Chambers, 77 Fair Drive, Costa Mesa

Planning Commissioners begin their public review of the Draft Plan. Residents can listen, learn, and give public comment.

Planning Commission Hearing

Monday, Aug. 10 | 6 p.m.

City Hall Council Chambers, 77 Fair Drive, Costa Mesa

The Commission formally reviews the Draft Plan and considers recommendations for City Council – another key opportunity for resident input.

Visit FDCHousingPlan.com for the latest Draft Specific Plan and EIR starting July 14.



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, cost-efficient 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.



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SOLO(k) SOLUTION



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

*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.

¹ Maximum profit share is contingent upon income.



NEWPORT BEACH
ASSOCIATION OF REALTORS[®]



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 2055 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	SMALL CAP BLEND Fidelity Small Cap Index Ret Acct WORLD/FOREIGN STOCK Fidelity Total International 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 GROWTH Janus Henderson Triton Ret Acct REAL ESTATE DFA Global Real Estate Securities Ret Acct WORLD/FOREIGN STOCK MFS International Diversification Ret Acct

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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July

CALENDAR OF EVENTS

2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Stayin' Alive in 2026 10:30 AM	2 Office Closes at 12:00 PM	3 Office Closed	4 Happy Fourth of July!
5	6	7 Getting Started with zipForms - Basics 10:00 AM Residential Property Management	8	9 Managing Single Family Homes and Two to Four Unit Residences 10:00 AM Boost Efficiency and Productivity in zipForms 1:00PM	10 45 Hour License Renewal Course 9:00am	11
12	13 Affiliate Meeting 1:00pm	14 Digital Signatures inside zipForms & Transact 11:00AM Larger Apartment Buildings and Commercial Properties	15 Growing Green: Environmental Awareness and Your Real Estate Practice	16 Using the Wildfire Disclosure Report to Protect and Strengthen the Deal Trust Funds, Fair Housing, & Legal Aspects of Property Management	17	18
19	20 Mastering Real Estate Representation	21 C.A.R. Expert Office Hours 10:00am	22	23 Real Estate Kickstarter	24 45 Hour License Renewal Course 9:00am	25
26	27 CRMLS Matrix: Creating a CMA 9:00AM	28	29	30	31	

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