

SEPTEMBER 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.



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PRESIDENT'S MESSAGE



2026 NBAOR President
John Yasko

Over the past two months, I have written about a housing market that has felt unusually quiet. Showings slowed, buyers became more deliberate, mortgage rates have remained stubbornly elevated, and sellers understandably began asking, “What is going on with the market?” As we head into September, I think the answer is becoming clearer. There is no one single housing market.

Here in Orange County, Steven Thomas of Reports On Housing recently characterized our market as having shifted into a slight buyer’s market. That is an important change, but it does not mean we are experiencing a housing crash or anything resembling 2008. What it does mean is that the balance of negotiating power has shifted. Buyers generally have more choices, more time to make decisions, and greater leverage to negotiate price, credits, repairs, and other terms. Sellers, meanwhile, are discovering that simply putting a home on the market is no longer enough.

Perhaps the simplest way to describe the change is this: We are moving from a market where sellers could often dictate the terms to one where sellers increasingly have to earn the buyer.

Pricing matters. Condition matters. Presentation matters. Marketing matters. And the way we prepare and position a property from the beginning matters more than it did when nearly everything seemed to sell.

Yet this is also a very different housing slowdown from the one many of us, at least those of us who have been in the business long enough to remember it, experienced during the Great Recession. California homeowners remain extraordinarily

PRESIDENT'S MESSAGE *continued*



equity-rich, and only a very small percentage of mortgages are underwater. Millions of homeowners also continue to hold mortgage rates substantially below today's levels, giving them little financial motivation to sell unless they truly need or want to move. That has created an unusual housing cycle in which transaction volume has absorbed much of the adjustment rather than home values. In other words, a "slow" market does not necessarily mean a "weak" market.

Mortgage rates remain one of the biggest forces shaping the market, and anyone waiting for dramatically lower rates may need to adjust their expectations. Recent forecasts have moved higher, with Fannie Mae projecting mortgage rates around the upper-6% range at year-end. Perhaps the next phase of the housing market will not begin when rates finally change...It may begin when our expectations do.

Buyers and sellers may gradually have to adapt to a world where mortgage rates remain higher than the historically low levels we became accustomed to several years ago. For buyers, that may mean recognizing the opportunities that exist today. More inventory, longer market times, and less competition can create negotiating opportunities that could disappear if mortgage rates eventually decline and buyer demand increases. For sellers, it may mean accepting that waiting for the market of 2021 or 2022 to return is not necessarily a strategy. And even here in Orange County, saying that we are in a "buyer's market" still does not tell the whole story.

A condominium may be experiencing a very different market than a detached home. A \$2 million property may behave very differently than a \$6 million property. Newport Beach is not Costa Mesa, and Newport Coast is not Corona del Mar. Even within those communities, individual neighborhoods, streets, and specific properties can experience dramatically different levels of demand.

The luxury market provides a great example. My broker Coldwell Banker Global Luxury, recently released its 2026 Mid-Year Report, which found that luxury sales increased approximately 4.3% year over year, even while the broader housing market remained relatively flat. Affluent buyers, particularly at the highest end of the wealth spectrum, are often less dependent on mortgage financing. Their purchasing decisions can be influenced more by investment portfolios, business wealth, liquidity, equity markets, and long-term wealth planning than by a quarter-point movement in mortgage rates.

We are even seeing what economists have described as an AI-driven wealth effect in markets such as San Francisco, where newly created technology wealth has contributed to

PRESIDENT'S MESSAGE *continued*



extraordinary activity in portions of the luxury market. Closer to home, SpaceX's recent IPO has also created significant new wealth for employees holding company equity, potentially adding another source of purchasing power within Southern California.

But wealthy buyers are not necessarily less discerning buyers. A buyer may have the ability to spend \$5 million, \$10 million, or considerably more and still be unwilling to overpay. Today's luxury buyer is increasingly analytical and often less willing to compromise. Turnkey condition matters. Architecture matters. Privacy matters. Views, land, and irreplaceable locations matter. Expensive and desirable are not always the same thing.

Affordability remains another major challenge, and it extends well beyond mortgage rates. Insurance premiums, property taxes, maintenance, inspections, repair costs, and other expenses all affect the true cost of homeownership. Recent research suggests that younger buyers are responding by becoming increasingly willing to expand their geographic search rather than dramatically expand their housing budget. For many Gen Z buyers, affordability may even be changing one of real estate's oldest rules: "location, location, location." For the next generation, the search radius may be becoming almost as important as the price range.

We are also seeing the housing-affordability debate play out right here in the communities we serve. In Newport Beach, the City Council recently modified affordability requirements for for-sale housing in the Airport Area Residential Overlay. The previous requirement that 15% of units be affordable to low-income households was changed to 6% low-income and 8% moderate-income housing after economic analysis concluded that the previous requirement could make many for-sale projects financially infeasible. This matters because the Airport Area represents roughly 25% of Newport Beach's planned housing capacity. Newport Beach's Housing Element calls for planning capacity for 4,845 housing units, spread across very-low-, low-, moderate-, and above-moderate-income categories.

Just a few miles away, Costa Mesa is considering redevelopment of the former Fairview Developmental Center. Earlier this month, the Planning Commission voted 4–2 to recommend the 4,000-unit Fairview Developmental Center plan to the City Council despite many speakers expressing similar concerns: traffic funneling onto Harbor Boulevard, a secondary access road cutting through the golf course, and open space that falls short of the City's own parkland standards. The proposal is now expected to go before the Costa Mesa City Council, tentatively on September 15.

Together, these discussions illustrate just how complicated California's housing challenge has become. We need more housing and greater affordability, but communities must also

PRESIDENT'S MESSAGE *continued*



wrestle with construction economics, infrastructure, traffic, land use, and impacts on existing neighborhoods.

There are rarely simple answers when housing affordability and housing production meet. But REALTORS® should be informed and engaged because these decisions ultimately affect housing supply, affordability, property values, and the future of the communities we serve. Kimberly Foreman and I, along with member Vanessa Moore, this past month engaged with Senator Tony Strickland to discuss a few housing bills.

Another issue that continues to evolve rapidly is the debate over private listings and cooperation. What began largely as an MLS-policy and brokerage discussion has expanded into questions involving seller choice, consumer access, fair housing, competition, and the value of MLS data. This month, the NAACP called for states to establish additional safeguards around private listing networks, expressing concern that limited-access inventory could restrict housing opportunities for buyers who are not connected to a particular brokerage or network. At the same time, advocates for private and phased marketing argue that sellers should retain meaningful control over how and when their property is marketed, particularly when privacy, security, or market strategy are important considerations. There are legitimate issues on both sides.

Technology is creating other challenges as well. Rental scammers are becoming increasingly sophisticated, copying legitimate listings, stealing photography, and finding new ways around online security measures. Artificial intelligence can now make fraudulent advertisements, communications, and even identities more convincing than ever. As REALTORS®, we should remain vigilant about how our listings appear online and remind consumers to verify both the property and the person representing it before transferring money or providing sensitive information.

That is particularly appropriate to remember this month because September is REALTOR® Safety Month. REALTORS® routinely meet people we do not know, enter vacant homes, and conduct appointments alone. Safety can never become an afterthought.

On Wednesday, September 16 at 9:00 a.m., NBAOR will host a REALTOR® Safety Webinar with Newport Beach Police Department Crime Prevention Specialist Sara Verschueren. She will provide practical safety information for property showings, client meetings, and everyday situations. I encourage every member to participate.

Then, on Monday, September 28 at 10:00 a.m., please join us at the Newport Beach Civic Center for our Annual Membership Meeting & Economic Forecast with C.A.R. Chief Economist Jordan Levine.

PRESIDENT'S MESSAGE *continued*



Considering everything we are discussing today, including mortgage rates, affordability, changing buyer behavior, and the direction of the housing market, I cannot think of a better time to hear directly from C.A.R.'s chief economist about what he sees ahead for California and Orange County.

And finally, please save Tuesday, October 13 for one of our Association's favorite annual traditions, the NBAOR Annual Charity Fashion Show Luncheon at the Hyatt Regency Newport Beach. Registration and the silent auction begin at 11:00 a.m., followed by the luncheon and fashion show at noon. Proceeds benefit the Orange County Youth Sports Foundation, helping young people facing physical or mental disabilities or financial hardship participate in sports activities they might otherwise be unable to enjoy. Early-bird tickets are \$150 per person before October 1, and if you would like to contribute an item to the silent auction and receive recognition in the program, donations should be received by September 14.

I hope to see many of you at all three events!

Best Regards,

John Yasko



SEPTEMBER
IS
REALTOR®
SAFETY MONTH





**NEWPORT
BEACH**

ASSOCIATION OF REALTORS®

2027 Board of Director Election

Election Date: Tuesday, September 22nd

Absentee Balloting Begins: Tuesday, September 15th

Officers:

President - Reuben Gulledge, Reuben Gulledge, Broker

Vice President- Chris Maddy, Pacific Sotheby's Int'l Realty

Secretary- Rebecca Anderson, Surterre Properties

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REALTOR® SAFETY

WEBINAR

with

SARA VERSCHUEREN,

NBPD CRIME PREVENTION SPECIALIST

September is REALTOR® Safety Month. REALTORS® face risks every day, so staying alert and protecting yourself is vital. Learn practical safety tips for showings, client meetings, and everyday situations, plus resources to help you stay alert and prepared.



SHOWING
SAFETY



CLIENT
MEETINGS



PERSONAL
AWARENESS



WEDNESDAY

SEPTEMBER 16

🕒 **9:00 AM**



NBAOR MEMBERS: FREE

| NON-MEMBERS: \$25



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**NEWPORT
BEACH**
ASSOCIATION OF REALTORS®





**NEWPORT
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ASSOCIATION OF REALTORS®

ANNUAL MEMBERSHIP MEETING & Economic Forecast



CAR Chief Economist
Jordan Levine

MONDAY, SEPTEMBER 28, 2026

10:00 AM



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SILENT AUCTION



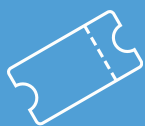
LUNCHEON & FASHION SHOW



TUESDAY, OCTOBER 13, 2026

HYATT REGENCY NEWPORT BEACH

1107 Jamboree Road, Newport Beach, CA 92660



GET YOUR TICKETS!

PROCEEDS TO BENEFIT:


**ORANGE COUNTY
YOUTH SPORTS
FOUNDATION**



NEWPORT BEACH ASSOCIATION OF REALTORS®

2026 ANNUAL CHARITY FASHION SHOW LUNCHEON

SILENT AUCTION

TUESDAY, OCTOBER 13, 2026

HYATT REGENCY NEWPORT BEACH

1107 Jamboree Road, Newport Beach, CA 92660

11:00 AM Registration/Silent Auction

12:00 PM Fashion Show Begins

Benefitting



ORANGE COUNTY
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Federal Tax ID #07-471251

OCYSF provides funding to youth who have physical/mental disabilities or financial hardships, to participate in sports activities they otherwise would not be able to attend.

.....

* _____ YES, I wish to donate a Silent Auction item for the 2026 Annual Charity Fashion Show Luncheon to be held on Tuesday, October 13, 2026. *I understand that my donation must be received at the Association Office no later than September 14, 2026 in order to be recognized in the program.*

I plan to give the following:

Item Description: _____

Value:\$ _____

Please recognize my company as: _____

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Address: _____

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**All donations must be received no later than September 14, 2026
in order to be recognized in the program.**

Newport Beach Association of REALTORS®

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

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2026 ANNUAL CHARITY FASHION SHOW LUNCHEON

TUESDAY, OCTOBER 13, 2026

HYATT REGENCY NEWPORT BEACH

1107 Jamboree Road, Newport Beach, CA 92660

11:00 AM Registration/Silent Auction | 12:00 PM Luncheon/Fashion Show

Live and Silent Auctions & Fashion Boutique

Proceeds to Benefit: Federal Tax ID #07-471251



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YOUTH SPORTS
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BRONZE: Includes (2) Tickets & Business Card Program Ad
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GOLD: Includes (4) Tickets & (1) Full Page Program Ad
Price: \$1,500.00 (Member Pricing) \$1,750.00 (Non-Member Pricing)

PLATINUM: Includes (10) Tickets & Full Page Program Ad, Special Announcements
During the Fashion Show, Special Noting on Invitation/Emails &
Press Releases (Ad Size: 7.5" h x 4.5" w)
Price: \$2,500.00 (Member Pricing) \$2,750.00 (Non-Member Pricing)

Sponsorships must be received by Friday September 19th for program publication

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Epara Abudureheman
Coldwell Banker



Evan Balsis
Coldwell Banker



Antony Bitar
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Christie Carrillo
IS Luxury



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Arbor Real Estate



Liz Hansche
*Berkshire Hathaway
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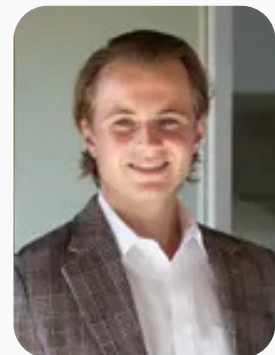
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*Berkshire Hathaway
Homeservices*



Kristine Smith
Surterre Properties



Jennifer Thomas
Surterre Properties



Harrison White
Compass

2026 STATE OF THE COUNTY LUNCHEON



The Newport Beach Chamber of Commerce recently hosted its 4th Annual State of the County Luncheon at the Balboa Bay Resort, bringing together business and community leaders for an engaging conversation about Orange County's past, present, and future.

The program featured Orange County Supervisors Katrina Foley and Donald P. Wagner, along with Jon Gould, Dean of UC Irvine's School of Social Ecology. The speakers shared their perspectives on the issues, priorities, and opportunities shaping Orange County and its communities.

The annual luncheon provides a valuable opportunity for local business professionals, residents, public officials, and community leaders to come together and stay informed about what is happening throughout the county.

Thank you to the Newport Beach Chamber of Commerce for hosting another informative event and continuing to bring our local community together.



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Heather Kidder - Arbor Real Estate to Pacific Sotheby's Int'l Realty
Steven Lavalley - eXp Realty of Sothern California to ATTY Inc.
Jamie McKinnon - Compass to Plus Real Estate
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Sara Taylor - Arbor Real Estate to Pacific Sotheby's Int'l Realty
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1 Year!

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YOUR BUYERS ARE BEING WATCHED AT SHOWINGS AND IT'S COSTING DEALS

"A new LendingTree survey showed nearly 3 out of 4 recent homebuyers noticed cameras or recording devices during a home showing, and 1 in 5 left because of them. While the number of sellers recording during a showing shouldn't surprise buyers, considering most people have smartphones with them everywhere, this survey shows it does put off some buyers.

The survey showed that surveillance during home showings has become routine and that buyer discomfort is affecting deals. Among recent buyers, 19% said they left a showing because of recording devices, 18% said they decided not to make an offer, and 34% said knowing recording equipment was used would make them less likely to submit one."

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First American
Natural Hazard Disclosures

AFFILATE

of the Month

CANDY BABCOCK

I have been working for First American Natural Hazard Disclosures as the Rep for South Orange County for over 20 years. It has always been important to me to work for the Best of the Best and that is exactly what First American is to me. We have been producing NHD reports for 50 years and just keep getting better. I'm very lucky to have a vast amount of resources available to me including our own amazing Tax Team and GIS Team who are superheroes to me, and available to you as well. The education aspect of my job is very important to me. Every time a new Disclosure pops up I will jump through hoops to educate myself on every aspect of it so I am able to pass that expertise on to Agents. All this and more to ensure that you have the best possible product, protection and service.

I truly love my job. I am a born and raised New Yorker who moved to California for 2 reasons, to finish my Bachelor's degree and to experience living in a different part of the country. I attended Pepperdine University with the anticipation of graduating then moving back to New York. Well, I graduated, found and fell in love with South Orange County and never moved back to NY. I live in San Clemente with my husband Bill, a retired Police Officer.

I am honored to be a member of the First American Family, honored to be a member of the Newport Beach Association of Realtors, and most important, honored to be your NHD provider.

Wishing you all a successful, prosperous and, blessed year!! Thank you!



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PROPERTY LENDING GROUP	ALEX KAZARYAN	ALEX@PROPERTYLENDING.COM	818-497-4072
REVERSE MORTGAGE EDUCATORS	RYAN KLEIS	RYAN@REVERSEMORTGAGEEDUCATORS.COM	714-609-0196
UNITED AMERICAN MORTGAGE CORP.	MARK SIMON	MARK@MARKFORMORTGAGE.NET	949-246-5880
WELLS FARGO HOME MORTGAGE	MORAD RAHEB	MORAD.RAHEB@WELLSFARGO.COM	310-467-4411
MOMENTUM LENDING	JEFFREY HAYES	JEFFREY.HAYES@MY.MORTY.COM	949-201-4755



NATURAL HAZARDS

COMPANY	CONTACT	EMAIL	PHONE
FIRST AMERICAN NATURAL HAZARD DISC.	CANDY BABCOCK	CBABCOCK@FIRSTAM.COM	714-309-6447
MY NHD	ROBERTA CURLENDER	ROBERTA@MYNHD.COM	949-322-5220
MY NHD	LINA KING	LINA@MYNHD.COM	949-945-3526



PHOTOGRAPHY

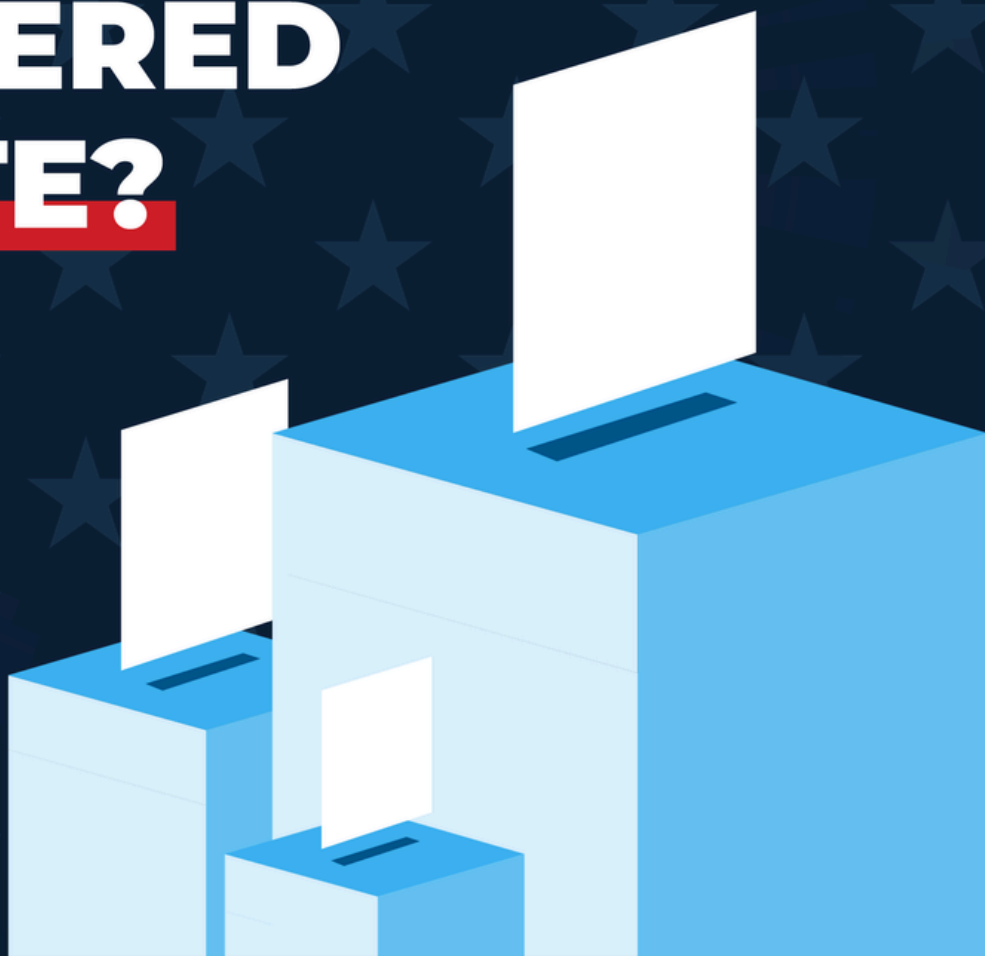
COMPANY	CONTACT	EMAIL	PHONE
PREVIEWFIRST	PAOLO BIANCALANI	PAOLO@PREVIEWFIRST.COM	949-527-1702
ROBERT ORTIZ PHOTOGRAPHY STUDIO	BOB ORTIZ	BOB@BOBORTIZ.COM	949-289-2912
JPT STUDIO	JOSEPH PESIRI	INFO@JTPSTUDIO.COM	949-922-1500



TITLE

COMPANY	CONTACT	EMAIL	PHONE
CHICAGO TITLE	PETER NOURSE	PETER.NOURSE@CTT.COM	949-463-3999
CONSUMER'S TITLE COMPANY	BRYON BASHORE	BRYON.BASHORE@CTCCAL.COM	714-975-1773
CONSUMER'S TITLE COMPANY	GRATIA HANSEN	GRATIA@CTCCAL.COM	949-510-3980
FIRST AMERICAN TITLE INSURANCE	GEORGE SINES	GSINES@FIRSTAM.COM	714-250-4951
FIRST AMERICAN TITLE	HALLIE PACKARD	HPACKARD@FIRSTAM.COM	949-500-3501
FIRST INTEGRITY TITLE COMPANY	CARTER GASKILL	CARTER.GASKILL@FIRSTINTEGRITYTITLE.COM	(949) 923-7584
LAWYERS TITLE	MARTHA GEWERTZ	MGEWERTZ@LTIC.COM	949-500-5884
LAWYERS TITLE	NATALIE SHAW	NATALIE.SHAW@LTIC.COM	949-887-8443
OLD REPUBLIC TITLE	HOPE CARR	HCARR@ORTC.COM	949-400-7642
PACIFIC COAST TITLE COMPANY	CHRISTY COFFEY	CCOFFEY@PCT.COM	949-887-0338
TICOR TITLE	STACEY ANGSTEAD	STACEY.ANGSTEAD@TICORTITLE.COM	760-214-3211
TICOR TITLE	STEPHANIE DORR	STEPHANIE.DORR@TICORTITLE.COM	949-294-3360
USA NATIONAL TITLE	LISA RUNYON	LRUNYON@USA-NTC.COM	949-933-0693
USA NATIONAL TITLE COMPANY	DEREK GRAHAM	DGRAHAM@USA-NTC.COM	949-584-2570
USA NATIONAL TITLE COMPANY	PARKER THOMPSON	PTHOMPSON@USA-NTC.COM	9493507649
WFG TITLE	ROBERT TOFFEL	ROBERT.TOFFEL@YAHOO.COM	949-702-3027

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STRICT NEW LANDSCAPING RULES WILL IMPACT MILLIONS OF CALIFORNIANS IN FIRE-PRONE AREAS

California just approved sweeping new landscaping rules that will impact millions of homeowners in fire-prone areas.

The new “Zone Zero” rules ban plants and most combustible items within 5 feet of homes, an area where experts say homes are most vulnerable to ignition from embers.

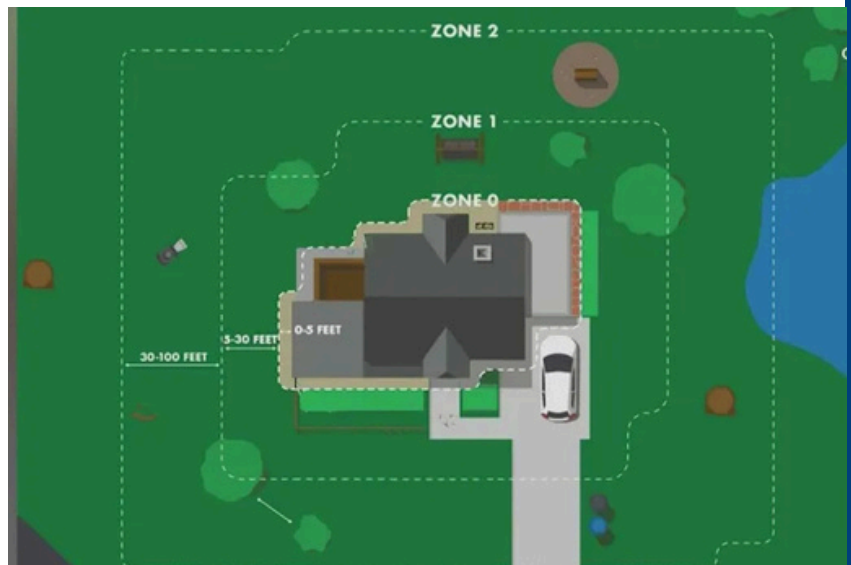
Existing homeowners living in “high-hazard” zones will have up to five years to comply with “Zone Zero,” while new construction must adhere to the new rules immediately.

After nearly six years of debate and backlash, California’s Board of Forestry and Fire Protection voted Wednesday unanimously to adopt these new requirements.

New rules for ‘Zone Zero’:

- No plants within 1 foot of a home
- First 5 feet are free of combustible materials
- No wooden sheds in “Zone 0”
- Wooden fences cannot attach to house

It’s important to note that the removal of trees is not required, but branches should be trimmed back to at least 10 feet from chimneys and 5 feet above roofs.



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August 1, 2026

California Latest Market Data

SUPPLY & DEMAND



0.0%

517

Closed Sales per Day



-13.2%

498

Pending Sales per Day



-5.6%

618

New Listings per Day

MARKET COMPETITIVENESS



+3 days

27

Median Days on Market*



0.2%

39.9%

Share of Actives Reduced**



0.9%

0.61

Inventory Replenishment Rate+

REGIONAL SALES TREND, WEEK-OVER-WEEK CHANGE

Regional metrics represent weekly changes in closed sales by C.A.R. defined market region.



Metrics represent a snapshot of MLS activity as of the week ending date shown.

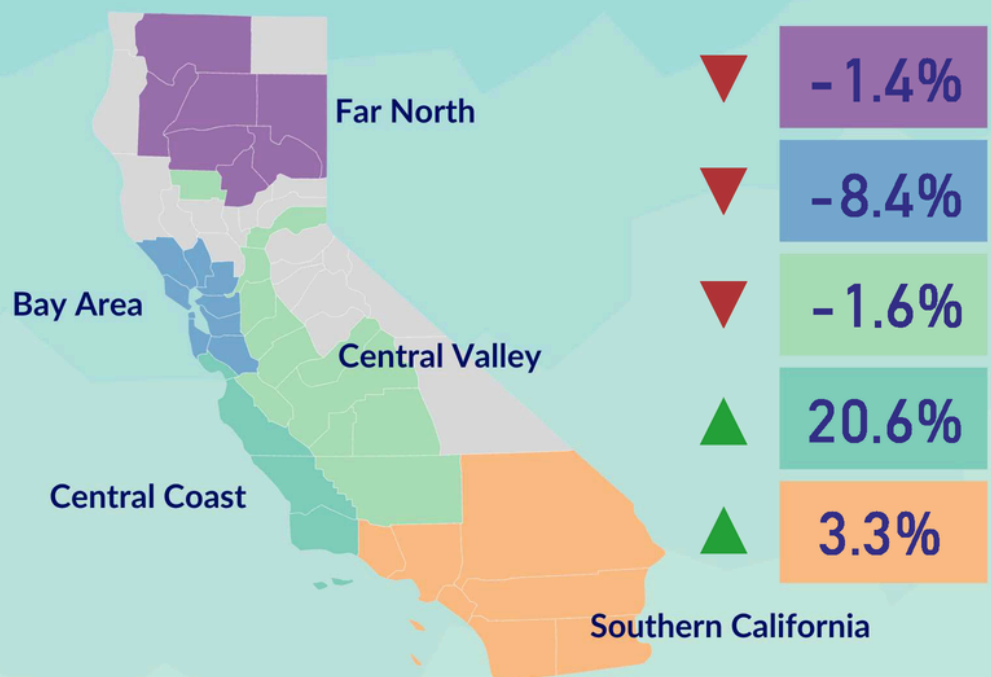
Week-over-Week (WoW) reflects the percent change from the prior week's reported metrics.

*Days on Market reflects the median time from listing to contract for homes sold.

**Price reductions reflect the share of active listings that have lowered their list price at least once.

***Point Difference

+ Values above 1.0 indicate supply expansion; values below 1.0 indicate inventory contraction.



Monthly Market Report

Orange County

July 2026

Existing
SFR Home
Sales

1,129

% Change
from Last Year **+0.2%**

Existing SFR
Median Price

\$1.46M

from Last Year
+4.3%

Active Listings

2,520

% Change from
Last Year **-8.3%**

Market
Competition

Median Days
on Market **26**

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

% of Active
Listings with
Reduced Prices **38.6%**



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Monthly Market Report

Newport Beach, California

July 2026

Existing
SFR Home
Sales

72

% Change
from Last Year **+50.0%**

Existing SFR
Median Price

\$5.06M

from Last Year
-4.8%

Active Listings

244

% Change from
Last Year **-13.2%**

Market
Competition

Median Days
on Market **40**

Sales-to-List
Price % **97.3%**

% of Active
Listings with
Reduced Prices **33.2%**



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Monthly Market Report

Costa Mesa, California

July 2026

Existing SFR
Home Sales

38

% Change
from Last Year **-7.3%**

Existing SFR
Median Price

\$1.76M

from Last Year
+5.7%

Active Listings

64

% Change from
Last Year **-11.1%**

Market
Competition

Median Days
on Market **26**

Sales-to-List
Price % **98.4%**

% of Active
Listings with
Reduced Prices **35.9%**



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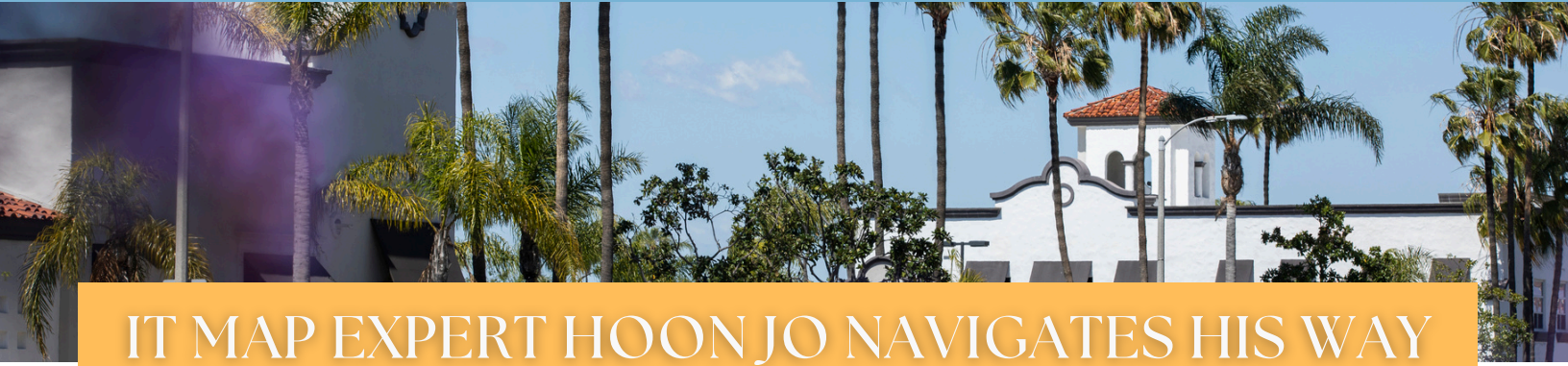
POLICE HEADQUARTERS EVALUATION: NEW RESOURCES AND WAYS TO PARTICIPATE

You can access the latest news and updates about the future Newport Beach Police Headquarters on our recently launched website, NewportBeachPoliceHQ.com.

This site serves as your central hub for information during the multi-year evaluation process for a new police headquarters. You can explore why we need a new facility and review the four potential options we are currently evaluating. The site also features a helpful FAQ section that answers common questions from our community.

Community participation continues to drive this process forward, and we encourage you to attend and participate in upcoming Police Headquarters Advisory Committee meetings. Join us for the next Advisory Committee meeting on Wednesday, September 2, at 3 p.m. at the Civic Center Community Room, located at 100 Civic Center Drive.

Visit NewportBeachPoliceHQ.com today to stay engaged and informed!



IT MAP EXPERT HOON JO NAVIGATES HIS WAY TO A CITY MANAGER LEADERSHIP AWARD

City Manager Cecilia Gallardo-Daly presented the City Manager Leadership Award winner for the month of August to IT Programmer Analyst Hoon Jo.

“Since his arrival in Costa Mesa in 2020, Hoon has supported and collaborated with nearly every City department providing them with his GIS expertise,” Gallardo-Daly said. “His efforts have not gone unnoticed, and I greatly appreciate his technical abilities and map-making skills. I am thankful he is part of our team and happy to present him with this award.”

Jo’s work includes creating maps and applications for Police, Fire, Dispatch, Planning, Transportation, Engineering, Maintenance Services, the City Manager’s Office, Parks & Communities, and others.

His effort includes responding to various map requests, maintaining data such as address and street layers, supporting mapping applications, administering the City’s GIS enterprise environment, and coordinating with outside agencies, including neighboring cities, the Orange County Fire Authority, Orange County Public Works, CAL FIRE, and sometimes even the U.S. Department of Transportation.

Jo has enjoyed maps since childhood. He majored in Geography and Environmental Studies at UCLA and completed a Master of Science in Geographic Information Studies at CSULB. Before Costa Mesa, he worked for the City of El Segundo, the Orange County Fire Authority, and Riverside County Flood Control on various GIS projects.

He is a certified GIS Professional, a credential that reflects years of professional experience, dedication, and study outside of work. He also holds an FAA Remote Pilot Certificate for drone operations. He looks forward to creating more maps and applications for the city to support better decision-making.



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.
- ✓ **Expert Guidance** – Backed by **Marc DiDomenico & Erica Sylvia, Transamerica**, and **TAG Resources** to ensure expert support.
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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.



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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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September

CALENDAR OF EVENTS

2026

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

Getting Started with
zipForms - Basics
10:00 AM

2

3

Explore
Advanced Tools
in zipForms
1:00PM

4

5

6

7

Office Closed
Labor Day

8

Matrix: Managing
Listings 10:00 AM
Digital Signatures
inside zipForms &
Transact 11:00AM

9

Realist Tax
2:00PM

10

Boost Efficiency
and Productivity in
zipForms 1:00PM

11

45 Hour License
Renewal Course
9:00am

12

13

14

Affiliate Meeting
1:00pm

15

C.A.R. Expert Office
Hours 10:00am
RentEdge: Discover the
next-gen rental tool in
your MLS 10:00 AM

16

REALTOR® Safety
Webinar 9:00am

17

18

Matrix:
Searching 101
10:00AM

19

20

21

SkySlope & Breeze:
Documents and
Disclosures Made
Easy 2:00PM

22

Growing Green:
Environmental
Awareness and
Your Real Estate
Practice

23

Real Estate
Kickstarter

24

25

45 Hour License
Renewal Course
9:00am

26

27

28

CRMLS Matrix:
Agent Essentials
9:00AM
Annual Membership
Meeting & Economic
Forecast 10:00am

29

CubiCasa: Create
Floor Plans in
Minutes
2:00PM

30

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Estate
Representation

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