

OCTOBER 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

The Newport Beach Association of REALTORS® held our Annual Membership Meeting and I had the privilege of moderating the event. I opened the meeting with our Association's Mission Statement: "Supporting our local real estate professionals and encouraging the highest standard of practice to best serve the community."

That is why our local Association exists, and it is what guides our direction, it was a great reminder.

The Annual Membership Meeting was sponsored by Rosie Poole of First American Home Warranty, Dylan Mason of NextGen Coastal Property Management, and Rebekah Mathieson of Prominent Escrow.

We also welcomed two special guests. Ron Reyes, our C.A.R. Government Affairs Field Representative, shared an update on the legislative work C.A.R. is doing on behalf of its members, and we had the privilege of hosting C.A.R. Senior Vice President and Chief Economist Jordan Levine for his economic update and forecast.

Ron Reyes reminded us that when most REALTORS® think of C.A.R., they think of the forms we use. But what if the State of California took away your independent contractor status? What if you became an employee of a broker and had to punch in and out on a time clock? You probably would not be paid a great salary, and you would not share in the profits made on a closed sale.

What if you were taxed on a sale and required to write a check

PRESIDENT'S MESSAGE *continued*



to the State and IRS right there at closing? What if you took a client to view a lot being developed into townhomes by a developer, wrote an offer, your client placed a deposit into escrow, and the developer was allowed to take that deposit out of escrow and use it for whatever they wanted? What if the developer did not finish the project for several years, or at all? Would it make sense to allow a developer access to earnest money deposits?

What if the Legislature required landlords to allow tenants to have pets? Not service animals, but pets. And not just one or two dogs. We are talking a few cats, a couple of birds and a pot bellied pig, 11 animals in total. Yes, that was actually proposed.

And here is one more. Today, when a \$900,000 sale occurs, clients pay a transfer tax of about \$1,100. What if, beginning January 1, that increased to as much as \$27,000? Would any of these things impact your business? Have you heard about these new laws? Probably not. Do you know why? Because C.A.R. helped stop these proposed bills before most C.A.R. members ever had to know about them.

Last year, approximately 5,000 pieces of legislation were introduced in California. About 40 percent, or more than 2,000 bills, were related to real estate.

That is part of what your C.A.R. membership and REALTOR® Action Fund does for you. Having C.A.R. working on these issues allows us to stay focused on helping our clients. It was a great reminder of what our C.A.R. dues provide to us as members, even if sometimes the best work they do is on legislation we never have to hear about again.

Next up was Jordan Levine, Senior Vice President and Chief Economist at C.A.R. So, what should we expect next year?

Well, to fully understand the data and Jordan's outlook, I recommend attending the C.A.R. REImagine! Expo in Long Beach on October 7. Jordan will present his Housing Market Keynote speech at a luncheon from 12:00 PM to 1:30 PM. California's housing market is evolving, and if you want to stay ahead of what is coming next, you can join Jordan for approximately \$155 and walk away with the data, trends and expert insights needed to understand today's most pressing housing issues, advise your clients with confidence and plan for what comes next.

If you missed our free event with his presentation on September 28, and it's hard to believe that all of our members didn't attend, I will give you my condensed version, but it's not the same!

Read the rest of the President's Message on Page 27



**NEWPORT
BEACH**
ASSOCIATION OF REALTORS®

Congratulations

TO THE NEWLY ELECTED 2027 DIRECTORS

Officers:

President – Reuben Gulledge, Reuben Gulledge, Broker
Vice President – Chris Maddy, Pacific Sotheby's Int'l Realty
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REALTOR® SAFETY

WEBINAR



Staying Safe on the Job: REALTOR® Safety Webinar

In recognition of REALTOR® Safety Month, NBAOR welcomed Sara Verschueren, Crime Prevention Specialist with the Newport Beach Police Department, for a REALTOR® Safety Webinar focused on practical steps real estate professionals can take to protect themselves while working with clients and throughout their daily routines.

Because REALTORS® often meet new people, work alone, and visit unfamiliar properties, Sara emphasized the importance of taking a proactive approach to personal safety. One of the first steps is protecting your personal information. Members were encouraged to be mindful of what they share on social media, particularly information that could make it easy for someone to find their home address or details about their family.

Another important topic was screening new clients. Before working with someone new, REALTORS® should take steps to confirm who they are and consider doing a basic background check. Sara also recommended holding the first meeting with a new client in a public place rather than immediately meeting alone at a property.

Members were also reminded to use the buddy system whenever possible. If you do need to work alone, make sure a trusted colleague, friend, or family member knows where you are and who you are meeting. Sharing your location with someone you trust can provide an additional layer of protection. Situational awareness was another key takeaway from the webinar. Pay attention to unusual or suspicious behavior, know where the exits are when entering a property, limit distractions, and trust your intuition. REALTORS® may also want to consider carrying personal safety tools such as a panic button, whistle, or personal alarm and keeping a portable phone charger nearby. Sara also reminded attendees that 911 can be reached by text when it is not possible or safe to speak on the phone.

Even small choices can make a difference. Clothing with pockets can make it easier to keep a phone or safety device accessible, while simple jewelry may attract less unwanted attention. When possible, avoid isolated areas and remember that drawing attention by using your voice, an alarm, or a whistle can be an important safety tool.

Thank you to Sara Verschueren and the Newport Beach Police Department for taking the time to share these valuable reminders with our members. REALTOR® Safety Month may take place in September, but staying aware, prepared, and connected should be a priority all year long.

ANNUAL MEMBERSHIP MEETING & ECONOMIC FORECAST

NBAOR welcomed members to our Annual Membership Meeting & Economic Forecast on September 28, featuring Jordan Levine, Senior Vice President and Chief Economist for the California Association of REALTORS®. Levine presented his 2026 California Housing Outlook: The Good, Bad, and Ugly, breaking down the economic forces shaping today's housing market and what they mean here in Newport Beach.

The Big Picture

Levine covered inflation, interest rates, consumer confidence, affordability, inventory, and home prices. On the national front, headline inflation stands at 3.4%, and markets are not currently pricing in rate cuts. The 30-year fixed mortgage rate reached 6.95% in September.

The Lock-In Effect

Interest rates remain a major theme, particularly the "lock-in" effect among existing homeowners. According to the data presented, 61% of outstanding California mortgages are still below 4%, giving many homeowners a strong incentive to stay put rather than sell.

That shows up in how long Californians are holding their homes. Sellers now own for an average of 15 years before selling. Levine pointed to low existing mortgage rates, low property taxes, potential capital gains, concerns about where they could afford to go next, and the choice to remodel instead of move.

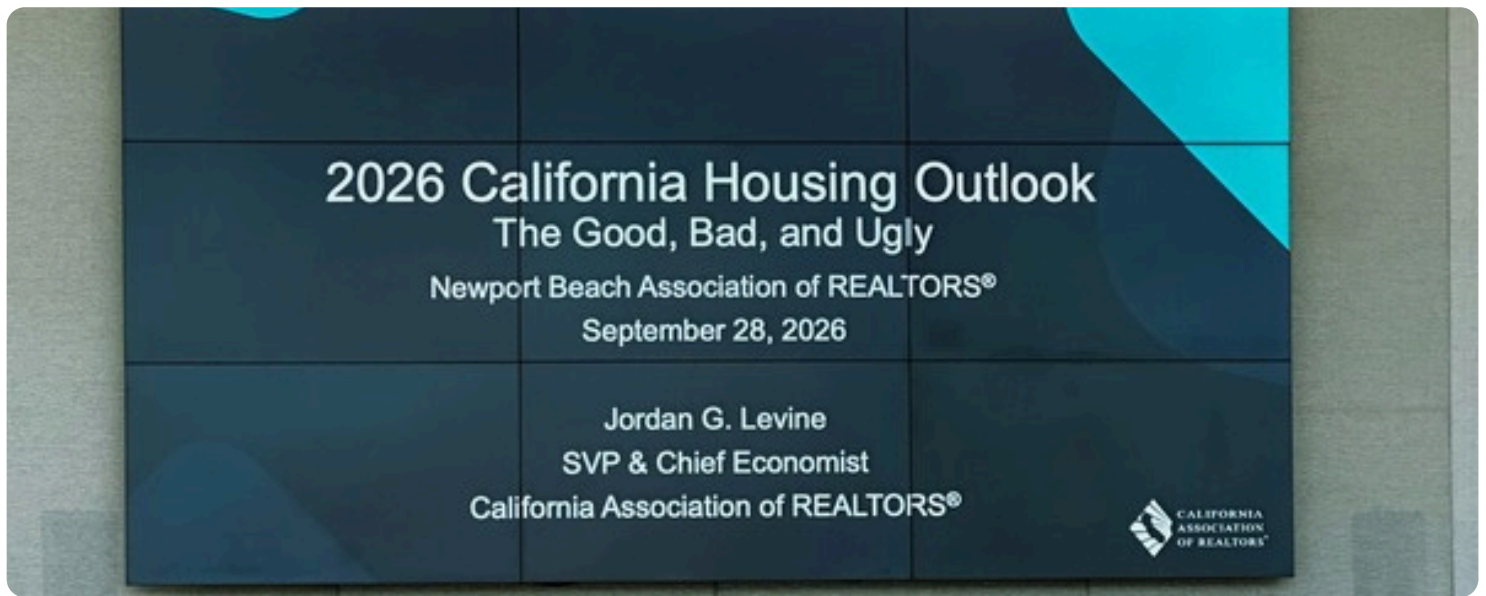


A Closer Look at Newport Beach

Through August 2026, the local market looked like this:

- Median home price: approximately \$5.1 million
- Home sales (year to date): 441
- Active listings: 245 (monthly average)
- Median days on market: 35
- Active listings with a price reduction: 29.1%





Newport Beach's median price has climbed from approximately \$2.1 million in 2015 to \$5.1 million in 2026 year to date.

Levine noted that inventory remains tight and prices are still rising, but the market is less competitive than it was a year ago. His advice to sellers was clear: pricing matters. With nearly three in ten active listings taking a price reduction, homes priced right from the start are the ones seeing results.

Supply and Affordability

Levine also highlighted the gap between California's housing needs and the pace of new construction. For Newport Beach, the presentation showed a 6th Cycle RHNA allocation of 4,845 units, or roughly 605 per year, compared with 129 permits issued in 2025.

Thank you to Jordan Levine for sharing his expertise and giving our members valuable insight into the economy and housing market. We also extend our appreciation to First American Home Warranty, NextGen Coastal, and Prominent Escrow Services for sponsoring this year's event and supporting NBAOR and our members.

Thank you to everyone who joined us for another great Annual Membership Meeting. We look forward to continuing to provide our members with timely information, education, and resources to help them navigate an ever-changing real estate market.





When your buyers want a larger loan, we're ready to make it happen

Learn more about how our local market knowledge and jumbo loan options which may help your affluent buyers bring their plans to life.

For questions about services or help getting started, call or text anytime for assistance.



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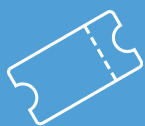
LUNCHEON & FASHION SHOW



TUESDAY, OCTOBER 13, 2026

HYATT REGENCY NEWPORT BEACH

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Christie Carrillo
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Heather Kidder
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prompts for real
estate tasks



EXPLORE

tools that save
time and boost
productivity



ASK

questions and
get real-world
tips

SPEAKER
DANNY LISAUSKAS



Wednesday

OCTOBER 21

11:30 AM – 1:00 PM



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Multi-Chamber Sunset Mixer & Cruise

**The Networking Power of FOUR Chambers
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Thursday, October 29, 2026

Boarding - 5:30 pm • Cruise - 6:30 pm to 8:30 pm
2400 West Coast Hwy.

Welcome aboard the diamond in the Newport Beach fleet - the largest charter yacht in the harbor on three spacious decks. "Endless Dreams" has been featured on CSI: Miami, HBO's Entourage, Showtime's Dexter, and the KTLA Morning Show. Enjoy delicious food and beverages, soak in beautiful ocean views and network with members from all four Chambers and the Association of Realtors.

Welcome Glass of Champagne or Cider
No-Host bar • Raffle Prizes • Complimentary Hors D'oeuvres

THIS EVENT WILL SELL OUT. RSVP AND PAY PRIOR TO EVENT.

Members: \$65 • Potential members: \$80 | No refunds
Reservations required for all attendees. No Day-of signups.

Register at www.newportbeach.com

PLEASE NOTE!

The boat leaves the dock at 6:30 pm sharp and returns at 8:30 pm.

PARKING

Use the public lots adjacent to Avon Street from Tustin Ave. or Riverside Ave. (from PCH)
Street parking (ParkMobile App). Ride sharing recommended to save time and stress.

ROOKIE OF THE YEAR NOMINATION

Nominate [HERE!](#)

THIS AWARD IS PRESENTED TO A
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REALTOR® OR COMMITTEE
MEMBER OF 5 YEARS OR LESS FOR
THEIR EXEMPLARY EFFORTS IN
IMPROVING AND SUPPORTING THE
REALTOR® ORGANIZATION, THE
REAL ESTATE PROFESSION AND
THEIR COMMUNITY.

REALTOR® OF THE YEAR NOMINATION

Nominate [HERE!](#)

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EXEMPLARY EFFORTS IN
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WELCOME

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Ingrid Marcellino- Industrial Brokers

MEMBER TRANSFERS

Greg Atwell from Pacific Sotheby's Int'l to Coldwell Banker Realty

Coleen Brennan from Engel & Voelkers Newport Beach to Compass

Marlene Castellanos from Pacific Sotheby's Int'l Realty to Coldwell Banker Realty

Maureen Dawn from Surterre Properties to Plus Real Estate

Bill Forsythe from Engel & Voelkers Newport Beach to Compass

Brian Fox from Keller Williams Legacy to eXp Realty of California

Justin Keith from Compass to Plus Real Estate

Michael Shank from Compass to Plus Real Estate

Manmeet Singh from The Brokeredge to eXp Realty of California

Samantha Virk from Douglas Elliman of CA. to Regency R.E. Brokers

Milestone Anniversaries

50 Years!

Linda Taglianetti

10 Years!

Kirsten Schmieder • Courtney Lucas •
Christopher Bellot • Keylin Kim

30 Years!

Tomi Anne Flaherty • Kimberly Bibb

5 Years!

Cindy Corbin • Elizabeth Gould • Oliva DeCero
• Mary Mix • Daniel Pedersen • Susan Waldron
• Alexa Mills

20 Years!

Lucy Limbasan • Alison Castner •
Gia Dalmacio

1 Year!

Bobby Madison • Alexander St. Charles •
Rachel Stalnaker



In Remembrance

The Newport Beach Association of REALTORS® remembers and honors three valued members who have recently passed away. We are grateful for their contributions to our Association and the lasting connections they made within our REALTOR® community. Our heartfelt condolences go out to their families, friends, and colleagues.



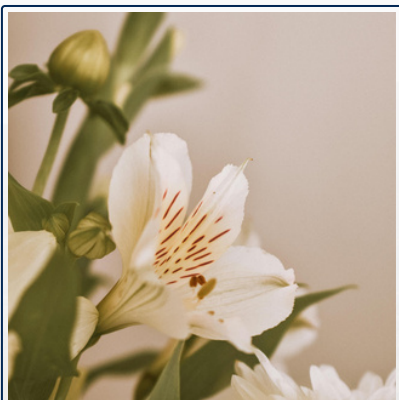
Judy Mertz *Member Since '85*

Judy was a dedicated member of NBAOR, serving on the Board of Directors from 2001 to 2005, including as Secretary in 2003 and Treasurer in 2005. She was also a longtime member of the Professional Standards Committee, generously giving her time and expertise in service to our Association and its members.



Marilyn Read *Member Since '88*

Marilyn was a valued member of the Newport Beach real estate community, known for her optimism, kindness, and generosity. After beginning her career as an elementary school teacher, she transitioned into real estate, where she spent many successful years helping families find their dream homes. Her dedication to her clients, community, and family will be fondly remembered.



Mary Stapleton *Member Since '83*

We remember Mary as a valued member of the Newport Beach Association of REALTORS®. We are grateful to have had her as part of our REALTOR® community and extend our heartfelt condolences to her family, friends, and colleagues.



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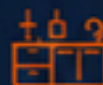
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MEET GINA DELUCA: MEMBERSHIP SUPPORT (MLS)



We're excited to officially introduce Gina DeLuca, our new Membership Support (MLS) at the Newport Beach Association of REALTORS®!

Gina joined NBAOR this past month, and some of you may have already had the chance to meet her. If you've stopped by the office recently to purchase signs or forms, set up a Supra lockbox, or needed assistance at the front desk, there's a good chance Gina has already helped you!

She has quickly gotten the hang of things and jumped right into her new role, assisting members and learning the ins and outs of the MLS so she can be another helpful resource for our membership.

As we all know, MLS questions can come in all shapes and sizes. Whether you need help navigating the system, making changes to a listing, locating a feature, troubleshooting an issue, or simply need someone to point you in the right direction, Gina is ready to help. She can walk members through many of the common questions that come up while using the MLS and connect you with additional resources when needed.

Beyond MLS support, Gina is also here to assist members with many of the day-to-day services available through the Association. From Supra and lockbox assistance to signs, forms, and general membership support, she is another friendly face you can turn to when you call or visit the NBAOR office.

Having knowledgeable, local support available is one of the many benefits of your NBAOR membership. Sometimes a quick phone call or conversation can save you time and frustration, and our team is here to make sure you have the resources you need to keep your business moving.

Gina has already been a wonderful addition to the office, and we're excited for even more of our members to get to know her. The next time you stop by, be sure to say hello, and of course, if you have an MLS question or need assistance, Gina is ready to help!

Please join us in welcoming Gina to the NBAOR team!



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Full Day (8 Hours)	\$600	\$750
Deposit	\$200	\$200

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Dee Anna Pope



As a Sales Executive with **Pacific Horizon Escrow**, Dee Anna is dedicated to helping real estate professionals deliver a seamless and elevated escrow experience. Known for building strong relationships and providing exceptional support, Dee Anna partners with agents throughout every stage of the transaction to ensure clear communication, efficient service, and successful closings.

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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



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MY NHD	ROBERTA CURLENDER	ROBERTA@MYNHD.COM	949-322-5220
MY NHD	LINA KING	LINA@MYNHD.COM	949-945-3526



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ROBERT ORTIZ PHOTOGRAPHY STUDIO	BOB ORTIZ	BOB@BOBORTIZ.COM	949-289-2912
JTP STUDIO	JOSEPH PESIRI	INFO@JTPSTUDIO.COM	949-922-1500



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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
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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



TITLE

COMPANY	CONTACT	EMAIL	PHONE
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TICOR TITLE	STEPHANIE DORR	STEPHANIE.DORR@TICORTITLE.COM	949-294-3360
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USA NATIONAL TITLE COMPANY	DEREK GRAHAM	DGRAHAM@USA-NTC.COM	949-584-2570
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PRESIDENT'S MESSAGE *continued*



Jordan opened his presentation by discussing the high cost of oil, or more specifically, the cost of energy, and how energy is a critical input, both directly and indirectly, throughout our economy. It shows up everywhere, including the real estate market. When energy costs increase, inflation rises, and that is something the Federal Reserve cares a lot about. That, and jobs.

The economy began the year making progress on inflation, but when geopolitical events began in March, inflation and costs started rising again.

Is the Fed going to reduce the Fed Funds rate? Not likely in the near term. Most economists believe we may see another increase in the Fed Funds rate. The takeaway is this: Do not advise your clients to wait because they expect mortgage rates to suddenly decline.

Jordan also discussed the impact of artificial intelligence and how it is helping create what economists call a K shaped economy. Higher income earners are doing well, while many others are treading water. Technology and AI workers have generally been earning well and may already own homes or become homeowners, make investments in equity markets and are purchasing rental properties. Others are not.

Jordan first showed us where we have been and then brought the discussion back to housing.

Existing single family home sales in California are flat but may finish the year slightly higher. Sales were up one month and down the next, with that pattern repeating throughout the year. Mortgage rates continue to drive much of the housing market in our state.

Locally, Jordan reported that the year-to-date median price in Newport Beach is \$5,100,000! That is half of the sales have been above and half below that value. We have had 441 sales, up 0.7 percent from last year. There has been an average of 245 active listings monthly, which is 1.9 percent below the prior year. Median days on market is 35 days, the sales price to list price ratio is 96.7 percent, and 29.1 percent of listings have experienced a price reduction. Mortgage delinquencies in California remain extremely low, the same in Orange County and 61 percent of California homeowners still have a mortgage rate below 4 percent.

Seller housing tenure also remains at a record high, currently about 15 years. According to one of Jordan's charts, only 15 years ago that number was approximately five years, but it has steadily increased since 2010.

PRESIDENT'S MESSAGE *continued*



Homeowners are holding onto their properties for longer periods of time, for several reasons. They may have a very low mortgage rate, low property taxes, want to avoid a capital gains tax hit, have questions about where they can afford to move, or simply decide to stay where they are and remodel.

Combine limited housing stock with the low rate of new homes being built in California, and it appears home values should remain strong.

The average age of a first-time home buyer is now 38, while the average age of a repeat buyer is 54. Regardless of market conditions, many consumers still need to participate in the housing market.

Inventory also remains tight. Jordan pointed out that at any given time over the past five or six years, Newport Beach has rarely had more than a couple hundred homes for sale, even while the economy continued to grow.

And inventory may get tighter.

Why? The reason active inventory is higher today than when mortgage rates were 3 percent is not because we are listing dramatically more properties. It is because more buyers are sitting on the sidelines and not purchasing, so those listings carry over into the following month.

Why is that relevant? Because if geopolitical events are resolved, oil prices and energy costs decline, mortgage rates come down and buyers reenter the market, we could very quickly find ourselves back where we were. Inventory could tighten again, which could put additional upward pressure on Newport Beach home prices.

Overall, Jordan remained fairly optimistic. For his full report, buy a ticket to see Jordan Levine deliver the keynote at C.A.R. REImagine! in Long Beach on October 7.

Jordan made another point that really stood out to me. In the very same market, some agents are experiencing phenomenal production and sales volume while others are struggling. Why is that some REALTORS® are doing well and others are not?

Last month, I wrote that there is no single housing market.

As we move into October, the events of the past several weeks, along with Jordan Levine's

PRESIDENT'S MESSAGE *continued*



economic update, have reinforced that point and added another important lesson: Strategy matters more than ever.

Today's market is full of contradictions. Buyers have greater negotiating leverage, yet the best homes can still sell quickly and above asking price. Mortgage rates have climbed to an average 30-year fixed rate of 7.5 percent, yet buyers who remain active generally have more choices and less competition. Sales have slowed and market times are increasing, but distressed properties remain almost nonexistent in Orange County.

The housing market is not the only thing changing. Our industry itself is evolving quickly. Artificial intelligence is moving well beyond property descriptions and social media posts and is increasingly becoming part of everyday brokerage operations. According to Real Estate News, a recent survey of roughly 100 brokerage leaders found that the percentage using or planning to use AI for front office and administrative support increased from 23 percent in 2024 to 53 percent in 2026. More than half also anticipate using AI for workflow automation, recruiting, training and performance coaching.

For individual REALTORS®, the opportunity can be even more practical. Consider something as simple as lead response. NAR research recently cited by Real Estate News found that 75 percent of buyers interviewed only one agent. Seventy-one percent valued agents who personally called them with updates, and the same percentage wanted property information sent by text as soon as it became available.

Technology and automation can help us respond quickly when we are in a showing, inspection, negotiation or closing. Because apparently buyers do not always patiently wait until we finish whatever else we happen to be doing.

The opportunity is not to replace the human relationship. It is to use technology to protect and strengthen our relationships.

The way properties reach consumers is changing as well.

Private listing networks, coming soon strategies and new distribution models continue to generate significant discussion throughout our industry. A recent white paper from the Association of Real Estate License Law Officials analyzed more than 10 million residential transactions. The study found that private listings generally sold for less than comparable standard MLS listings, while coming soon listings generally performed better.

PRESIDENT'S MESSAGE *continued*



During the first half of 2026, coming soon listings sold for 1.55 percent more than standard MLS listings under the study's methodology, although the results varied significantly by location and price range.

The broader lesson is that how and where a property is exposed to the marketplace can matter.

There may not be one marketing strategy appropriate for every seller. Some clients may prioritize maximum exposure, while others may place greater value on privacy or a phased marketing strategy. Our responsibility as REALTORS® is to understand the available options, clearly explain their potential benefits and limitations, and help our clients make informed decisions based on their individual objectives.

Despite all these changes, the fundamental role of a REALTOR® remains remarkably consistent.

Real estate is still a people business.

I hear local agents saying they are going back to the basics, the fundamentals that have defined our profession for decades: relationships, local market knowledge, consumer education, strategic pricing and face to face interaction that build trust.

AI may help us become more efficient, but consumers also have access to an enormous amount of information that still needs to be verified, interpreted and put into context. Information and advice are not the same thing.

Technology can provide information faster than ever. Our value comes from knowing what that information means for a particular property, neighborhood, price range, negotiation and, most importantly, a particular client.

As Ron Reyes illustrated in his presentation, advocacy is another important part of our Association's work.

Last month, one example involved AB 2005, legislation concerning owner occupancy requirements for SB 9 urban lot splits. C.A.R. opposed the measure and issued a Red Alert to local Association leadership.

PRESIDENT'S MESSAGE *continued*



AB 2005 sought to significantly expand the state's urban lot split law and raised serious concerns about increased investor driven subdivision of single-family properties and the long-term impacts on California communities. Your Newport Beach Association quickly jumped into action. We sent letters and called our state representatives.

As the clock wound down on the final night of the legislative session, letters were still being submitted at 11:45 PM, with only 15 minutes remaining before adjournment. Throughout the evening, the author continued trying to get the bill brought up for a vote, but the votes simply were not there.

One of our lobbyists shared afterward that legislative offices were very aware of the pressure campaign throughout the evening and that the outreach helped provide state Senators the support they needed to hold their positions.

Every letter, every phone call, every text message and every conversation contributed to the outcome. The response from your local REALTOR® Association and others throughout the state demonstrated the strength of our grassroots network. When the call came, we helped defeat AB 2005 and showed legislators that REALTORS® are engaged, organized and paying attention.

I do not know if members are aware, but the Newport Beach Association of REALTORS® continues to grow. We now have more than 1,650 members, provide more than 200 meetings and educational events each year, and have the lowest REALTOR® dues in Orange County. Please share that with the REALTOR® working next to you in your office. NBAOR has the lowest REALTOR® dues in Orange County! If they aren't a member, they can save money, be more involved locally, ask them to join!

I also want to congratulate the winners of our 2027 Board of Directors election. Congratulations to Dylan Mason and Rob Norquist! I am happy to have you both continue your service to our local industry.

October also gives us two terrific opportunities to come together as an Association. Our Annual Charity Fashion Show Luncheon is October 13. It is always one of our most anticipated events of the year and a great opportunity to connect with fellow members while supporting a worthy cause. This year, we are supporting the Orange County Youth Sports Foundation.

PRESIDENT'S MESSAGE *continued*



The model lineup has been announced and features some of the finest broker manager members in our Association as models. Whether they are equally skilled on the runway remains to be seen!

Then, on October 21 at 11:30 AM, our YPN group will host “AI Made Easy: Work Smarter, Not Harder,” a Lunch and Learn with speaker Danny Lissauskas. Danny will share practical ways to implement artificial intelligence into your daily work routine, including useful prompts and ways to automate everyday tasks. He will teach you simple ways to streamline your real estate business. This is not going to be a “How is AI going to affect real estate?” class. Instead, it will focus on the actual tools you can use to simplify your daily tasks.

Given how quickly AI is becoming integrated into our profession, the timing could not be better. Whether you already use AI every day or are just beginning to explore it, I encourage you to attend.

As we enter the final quarter of 2026, there will undoubtedly be more headlines about inflation, mortgage rates, artificial intelligence, listing strategies and the housing market. You cannot control all of those things.

What you can control is how well you understand them, how clearly you communicate them to your clients, and how effectively you help your clients develop the right strategy for the market that exists today.

Perhaps that is the most important message for October as we enter the fall season. Like the seasons changing around us, the market may be changing, but opportunity has not disappeared. It simply requires a better playbook!

Best Regards,

John Yasko

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WHY VOTING BELONGS ON EVERY REALTOR'S JOB DESCRIPTION

By Chris Atwell

Real estate professionals understand more than most how local decisions affect daily life

Most local elections in the United States draw fewer than 20 percent of eligible voters to the polls, yet those are the contests that decide zoning, development approvals and property taxes.

Housing policy is written long before a buyer gets the keys or a seller signs at the closing table. Zoning, property tax rates, insurance regulation, infrastructure funding and land use all take shape in council chambers and at the ballot box, often years before they show up in a listing or a monthly payment. By the time those decisions reach a client, the terms are already set.

This is the case for treating voting as part of a real estate professional's job, not as something separate from it. Few people understand the stakes of housing policy better than the agents who watch it land on their clients every day.

The ballot shapes the market

Every election at every level touches the fundamentals of the business. Local races decide the zoning and development that determine how much housing gets built and where. County and state contests shape property taxes, insurance rules and the infrastructure a growing community depends on.

National elections influence rate policy and the federal programs that help first-time buyers get in the door. The choices made in those races define what the market looks like for the next generation of buyers and sellers.

Real estate professionals sit closer to these issues than almost anyone. They see how a stalled development constrains inventory, how rising insurance costs affect affordability and how a tax change reaches a family's monthly budget. That vantage point carries a responsibility to show up when the questions are decided.



WHY VOTING BELONGS ON EVERY REALTOR'S JOB DESCRIPTION

By Chris Atwell

Civic engagement is an extension of professional expertise

A Realtor's value has always come from guidance, helping people understand options they did not know they had and make decisions that fit their situation. Civic engagement draws on the same expertise. A Realtor who understands the policies on the ballot is better equipped to anticipate how public decisions may affect the housing market and advocate for the communities they serve.

This is not about telling anyone how to vote. It is about being informed enough to participate and encouraging others to do the same. Housing works best when the people who understand it are at the table.

What being election-ready looks like

Preparation is the practical part. Agents can confirm their voter registration and note the deadlines early, find their polling location and hours in advance, and make a specific plan for when and how they will vote. Encouraging colleagues and clients to do the same extends the effect well beyond a single ballot.

Researching the candidates and ballot questions is where the Realtor lens matters most. Official and nonpartisan election resources, from a local supervisor of elections office to sample ballots and candidate questionnaires, let voters see where candidates stand rather than relying on ads or secondhand summaries.

Housing rarely appears on a ballot by that name, so it pays to look for the issues underneath it: positions on zoning and density, development approvals, property taxes, insurance policy, impact fees and infrastructure spending.

Ballot questions deserve the same attention, since they are often written in dense language that obscures a real effect on housing supply or costs. Agents read this kind of fine print for a living, and applying that skill to a ballot produces more informed choices and better guidance for the clients who ask what a given measure means for them.

Reposted Inman Article



WHY VOTING BELONGS ON EVERY REALTOR'S JOB DESCRIPTION

By Chris Atwell

Associations can make the preparation easier. For example, the Orlando Regional Realtor Association published a member voting guide for the 2026 cycle that helps agents check their registration, understand key deadlines, access official election resources and build a voting plan. Resources like these remove practical barriers and make informed participation more accessible.

Brokerages have a role, too. Broker-owners and team leaders set the tone, and when leadership treats civic engagement as part of professionalism, agents follow. That can be as simple as sharing registration deadlines at a sales meeting, giving agents time to vote or hosting a candidate forum on housing issues. Small steps, repeated across an organization, add up.

The work continues after Election Day

Voting is the visible part, but the job does not end when the polls close. The most effective advocates stay engaged year-round. They attend local meetings, weigh in on development proposals, build relationships with the officials who shape housing policy and keep learning about the issues. Homeowners and future buyers benefit when the professionals who serve them are informed and involved between elections, not only during them.

Communities are strongest when the people who understand how local decisions affect daily life choose to participate. Real estate professionals do that for their clients every day. Extending that same commitment to the ballot box and to the meetings that follow is one of the most durable ways the profession can protect the communities it serves.

When Realtors engage as informed citizens, everyone who wants a place to call home benefits.

Chris Atwell is the 2026 president of the Orlando Regional Realtors Association. Get connected on LinkedIn.

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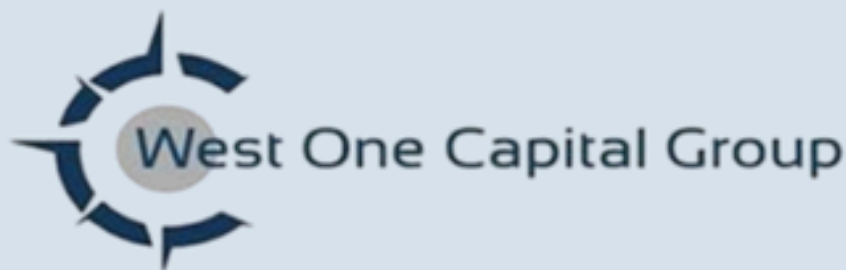
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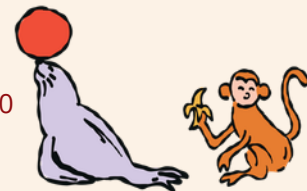
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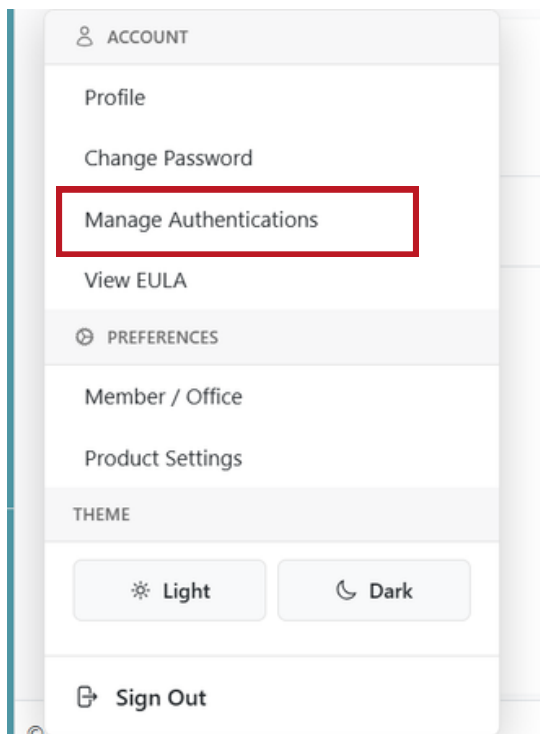
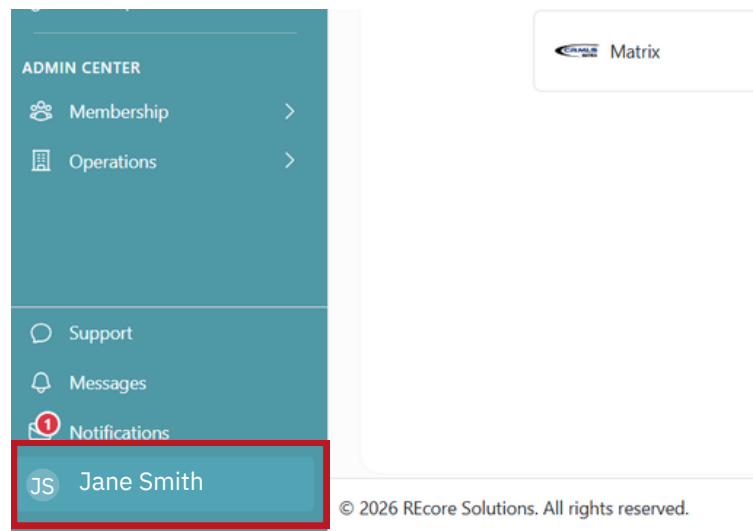
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Monthly Market Report Orange County August 2026

Existing SFR
Home Sales

1,033

% Change
from Last Year **-3.8%**

Existing SFR
Median Price

\$1.45M

from Last Year
+5.5%

Active Listings

2,362

% Change from
Last Year **-5.9%**

Market
Competition

Median Days
on Market **27**

Sales-to-List
Price % **99.6%**

% of Active
Listings with
Reduced Prices **40.0%**



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Monthly Market Report

Newport Beach, California

August 2026

Existing
SFR Home
Sales

48

% Change
from Last Year **-12.7%**

Existing SFR
Median Price

\$4.83M

from Last Year
+15.1%

Active Listings

229

% Change from
Last Year **-16.1%**

Market
Competition

Median Days
on Market **36**

Sales-to-List
Price % **97.0%**

% of Active
Listings with
Reduced Prices **36.2%**



CALIFORNIA
ASSOCIATION
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Monthly Market Report

Costa Mesa, California

August 2026

Existing SFR
Home Sales

40

% Change
from Last Year **+29.0%**

Existing SFR
Median Price

\$1.63M

from Last Year
-2.8%

Active Listings

63

% Change from
Last Year **-10.0%**

Market
Competition

Median Days
on Market **27**

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

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



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CITY OF NEWPORT BEACH MONITORING HURRICANE POLO

The City of Newport Beach (City) is closely monitoring Hurricane Polo as it moves in the eastern Pacific, with high swells forecast to impact Newport Beach beginning Sunday and continuing into early next week.

Hurricane Polo is currently located off the southwestern coast of Mexico and is forecast to continue moving toward the Baja California Peninsula. Swells generated by the storm are expected to bring elevated surf and strong rip currents to Southern California beaches. Conditions in Newport Beach will depend on the storm's track, timing and local tides.

In preparation, City Municipal Operations crews have been reinforcing protective berms along the coastline throughout the week and will continue preparing for changing beach conditions.

Residents who want to take extra precautions can pick up free, pre-filled sandbags at the City's Corporation Yard, 592 Superior Ave. Empty sandbags are also available at Newport Beach fire stations. For any questions, please call the Municipal Operations Department at 949-644-3055.

Beachgoers are encouraged to use extra caution as conditions develop. Always swim near an open lifeguard tower, follow posted flags and warnings, and check with a lifeguard about current ocean conditions before entering the water. Elevated surf can create strong rip currents, and conditions can change quickly.

The City will continue monitoring Hurricane Polo, weather forecasts, and surf and beach conditions throughout the weekend and into next week. Updates will be provided to the community as conditions develop.

RISE & SHINE MEASURE C

The Costa Mesa Fair Business License Reform,
Small Business Protection Measure.

Join us for a morning of information and conversation about Measure C, which is on the November 3 ballot.

Hear directly from Costa Mesa City Manager, Cecilia Gallardo-Daly, key facts about Measure C, why it is on the ballot, and how proposed changes would apply to businesses.



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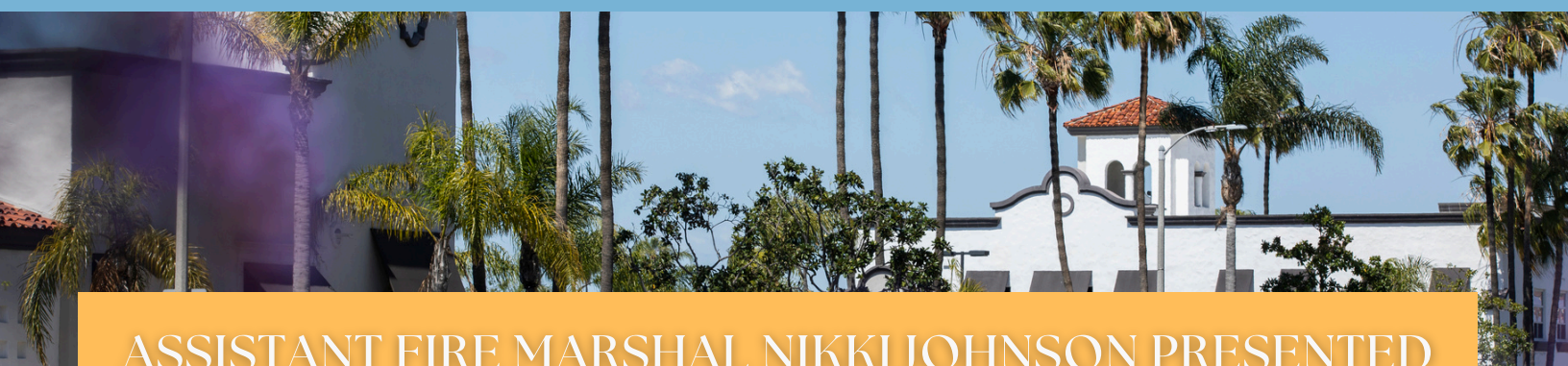


COMPLIMENTARY
BREAKFAST



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ASSISTANT FIRE MARSHAL NIKKI JOHNSON PRESENTED WITH CITY MANAGER LEADERSHIP AWARD

City Manager Cecilia Gallardo-Daly presented the City Manager Leadership Award for September to Assistant Fire Marshal Nikki Johnson.

“Every day, Nikki brings compassion, a strong spirit of service, and a genuine commitment to her team and community,” Gallardo-Daly said. “She takes pride in her work and approaches it with a high degree of professionalism and dedication to her craft, always mindful of how her actions and efforts contribute to the larger goals of Costa Mesa Fire & Rescue. I am happy to present her with this award.”

Johnson joined Costa Mesa Fire & Rescue in 2020. Over the past six years, she has progressed from Code Enforcement Officer to Fire Protection Specialist and ultimately Assistant Fire Marshal.

As her role has grown, so have the duties and responsibilities she has taken on. Most recently, during a period of transition for the department, she served as the Acting Fire Marshal.

She embraced the added demands with grace, helped maintain continuity within the Community Risk Reduction Division, and kept the day-to-day work moving. At the same time, she provided guidance and mentorship to staff and helped others develop professionally.

Beyond the department, Johnson currently serves as President of both the CMCEA and the Orange County Fire Prevention Officers Group. Being elected by her peers to lead two very different organizations speaks volumes about how she is regarded by the employees she represents and by her colleagues in the fire prevention community.

That same spirit of service and compassion is evident in her work with the community. For several years, Johnson spearheaded Costa Mesa Fire & Rescue’s participation in the Spark of Love Toy Drive, coordinating the effort and helping make sure local children and families received some extra support during the holidays.

She volunteers with Pawsative Approach Animal Rescue and has spent years rescuing, fostering, and finding homes for cats and kittens in need.

She has a Bachelor of Arts degree in Criminal Justice from the University of Arizona and an Associate of Arts degree in Fire Science from Santa Ana College.

SOLO(k) SOLUTION



Newport Beach Association of Realtors RETIREMENT PLAN EXCHANGE[®]

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[®]

Fiduciary-Plus[®]



INVESTMENT STRUCTURE - FIDUCIARY-PLUS

TARGET DATE FUNDS/ASSET ALLOCATION FUNDS	
TARGET DATE FUNDS (QDIA) State Street Target Retirement Income Ret Acct State Street Target Retirement 2020 Ret Acct State Street Target Retirement 2025 Ret Acct State Street Target Retirement 2030 Ret Acct State Street Target Retirement 2035 Ret Acct State Street Target Retirement 2040 Ret Acct State Street Target Retirement 2045 Ret Acct State Street Target Retirement 2050 Ret Acct State Street Target Retirement 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.

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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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October

CALENDAR OF EVENTS

2026

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

Make Sense of HOA
Docs, Before Escrow

Explore Advanced
Tools in zipForms
1:00PM

2

3

4

5

Affiliate Meeting
1:00pm

Matrix: Creating a
CMA 2:00 PM

6

7

Growing Green:
Environmental
Awareness and
Your Real Estate
Practice

8

Martix: Client
Collaboration
2:00PM

9

45 Hour License
Renewal Course
9:00am

Realist Tax
2:00PM

10

11

12

Real Estate
Kickstarter

13

Digital Signatures inside
zipForms & Transact
11:00AM

Charity Fashion
Show Luncheon
11:00am

14

Martix:
Managing
Listings 2:00PM

15

Infosparks Market
Statistics
10:00 AM
Professional
Development and Ed
Forum 1:30PM

16

Matrix:
Searching 101
10:00AM

17

18

19

Matrix: Agent
Essentials
10:00 AM

20

C.A.R. Expert Office
Hours 10:00am
Compliance: Top
Violations Overview
10:00 AM

21

YPN Lunch &
Learn: AI Made
Easy- Work
Smarter, Not
Harder 11:30am

22

Infosparks
Market
Statistics
10:00 AM

23

45 Hour License
Renewal Course
9:00am

24

25

26

Business
Technology
Forum 10:00am

27

Week 3: CCRE:
Local Government
& Community
2:00PM

28

Matrix:
Managing
Listings
9:00AM

29

Mastering Real
Estate
Representation

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