



BIG EVENT

2024 ANNUAL
MEMBERSHIP
MEETING

CONTRA COSTA ASSOCIATION OF REALTORS®



TYRA WRIGHT
2024 CCAR President

WELCOME!



FEATURED GUESTS

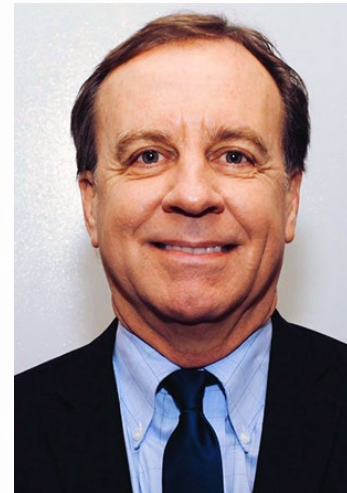
2025 Housing Market Forecast



JORDAN LEVINE

C.A.R. Senior Vice President &
Chief Economist

Real Estate Legal Update



GOV HUTCHINSON

C.A.R. Assistant General Counsel



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President-Elect

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MEMBER SATISFACTION SURVEY

Earn \$100 for 5 minutes of your time!

We want to hear from you!

Complete the brief CCAR survey sent to your email today for the chance to win a gift card.

Submit your completed survey by November 29th.
Winners will be revealed on **Dec. 3** in the Jolt.



www.surveymonkey.com/r/ccar-member-success

MEMBER BENEFITS & SERVICES

You receive more than
**175 individual benefits
and services** with your
CCAR membership

View the online directory any time
to find valuable resources that will
help you achieve new levels of success.



www.ccartoday.com/member-services-unlock-new-opportunities



ANGELA
MUETTERTIES

Local Government Affairs &
Election Leadership Committees

PARTICIPATE & SERVE



2023 CCAR ANNUAL AWARDS

TYRA WRIGHT
REALTOR® of the Year



CARYLON DOPP
Emeritus Member of the Year

**RUTHIE
ABELSON OLIVAS**
President's Community Service Award



KIM FALAHATI
Affiliate of the Year



***Nominate outstanding members for 2024
by December 2nd.***

Arigato Shoukran
Evkaristo Danke schon Хвала
Thank You Obrigado
Saha Merci Teşekkür ederim Спасибо
Kiitos Tod'a Gracias Dankon
Dekuju Dziekuje bardzo
Grazie Дзякую



JOIN A 2025 COMMITTEE

This is your chance to **contribute, learn, and connect** with colleagues while helping shape our association's future.

- Affiliate and Events
- Budget and Finance
- CCAR Helping Hands
- Local Government Relations
- MLS and Technology
- Professional Standards
- Grievance
- Young Professionals Network



www.ccartoday.com/ccar-committees





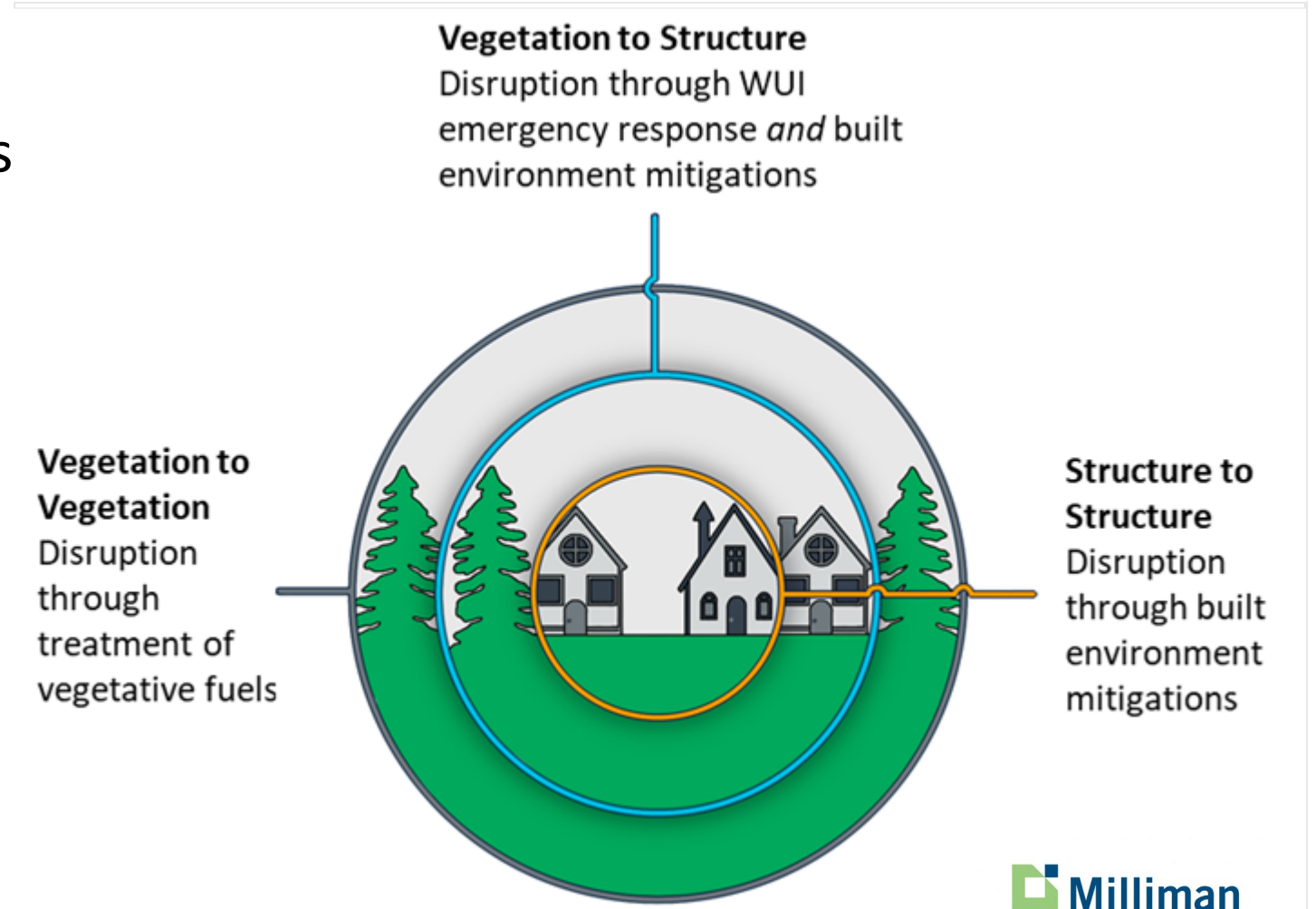
DAVE WINNACKER
Moraga-Orinda Fire Chief

COMMUNITY WILDFIRE RISK REDUCTION AND ALIGNMENT



Pathways

- Wildfire enters communities via (3) pathways
 - Vegetation to vegetation
 - Vegetation to structure
 - Structure to structure
- Our goal is to disrupt these pathways in verifiable ways
 - Fuel Treatments
 - Defensible Space
 - Home Hardening
 - WUI Suppression Response





CAS RESEARCH PAPER

CATASTROPHE MODELS FOR WILDFIRE MITIGATION: QUANTIFYING CREDITS AND BENEFITS TO HOMEOWNERS AND COMMUNITIES

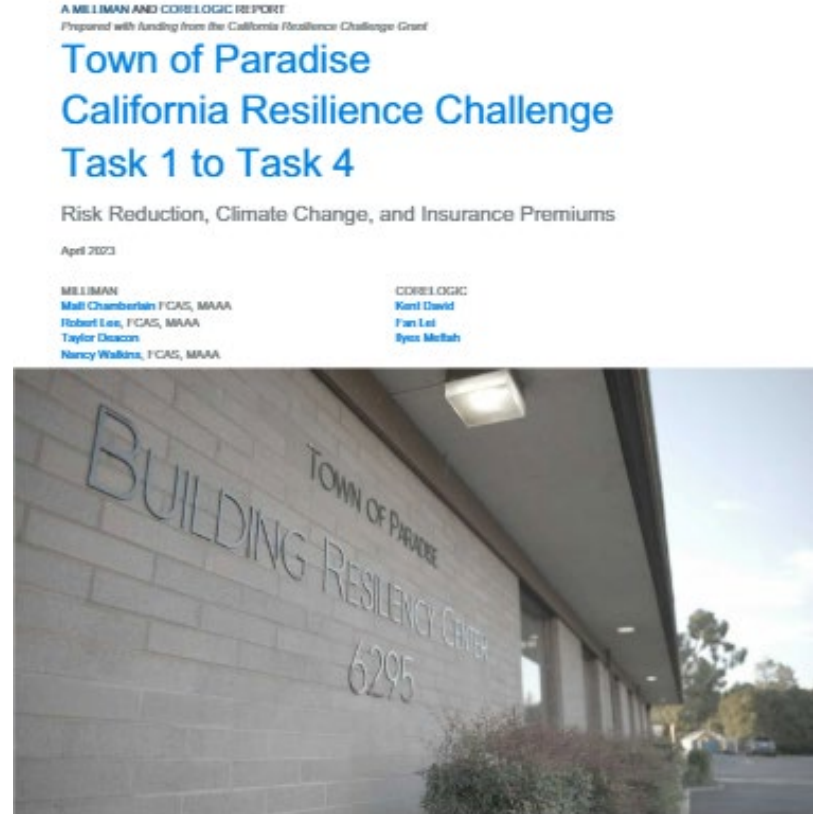
By Peggy Brinkmann, Nancy Watkins, Cody Webb, Dave Evans, Gabriele Usan, Michael Glavan, Lillian Zhang, and Carolyn Prescott: Milliman Inc. Tom Larsen and Grace Lee: CoreLogic Inc.



CoreLogic



[Report Here:](#)



A MILLIMAN AND CORELOGIC REPORT
Prepared with funding from the California Resilience Challenge Grant

Town of Paradise California Resilience Challenge Task 1 to Task 4

Risk Reduction, Climate Change, and Insurance Premiums

April 2023

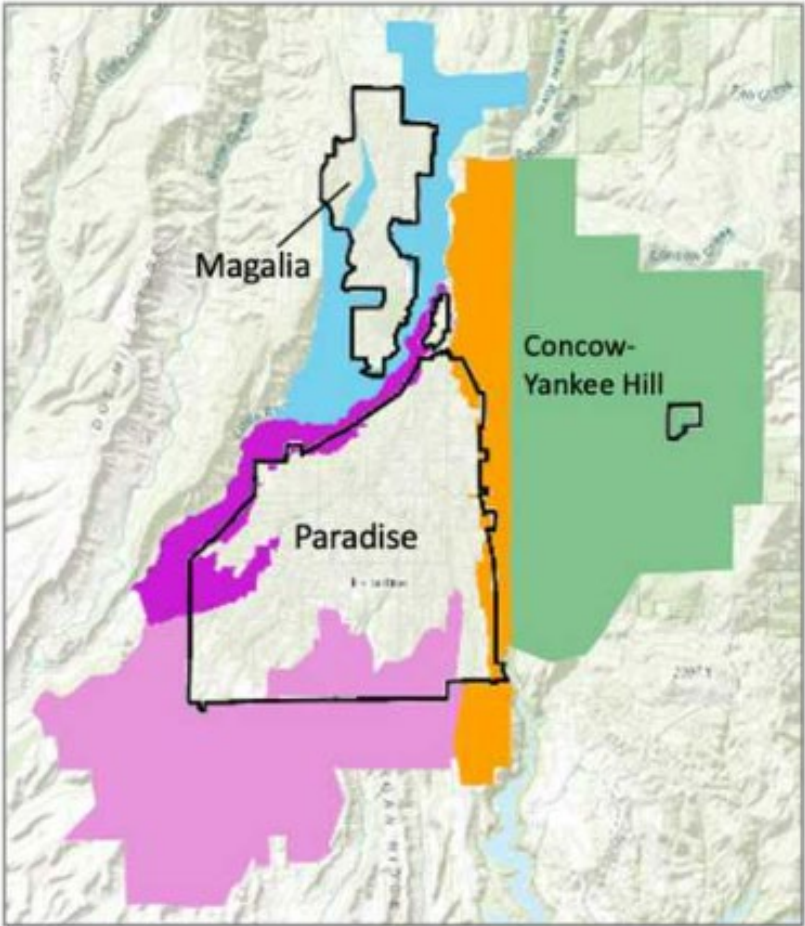
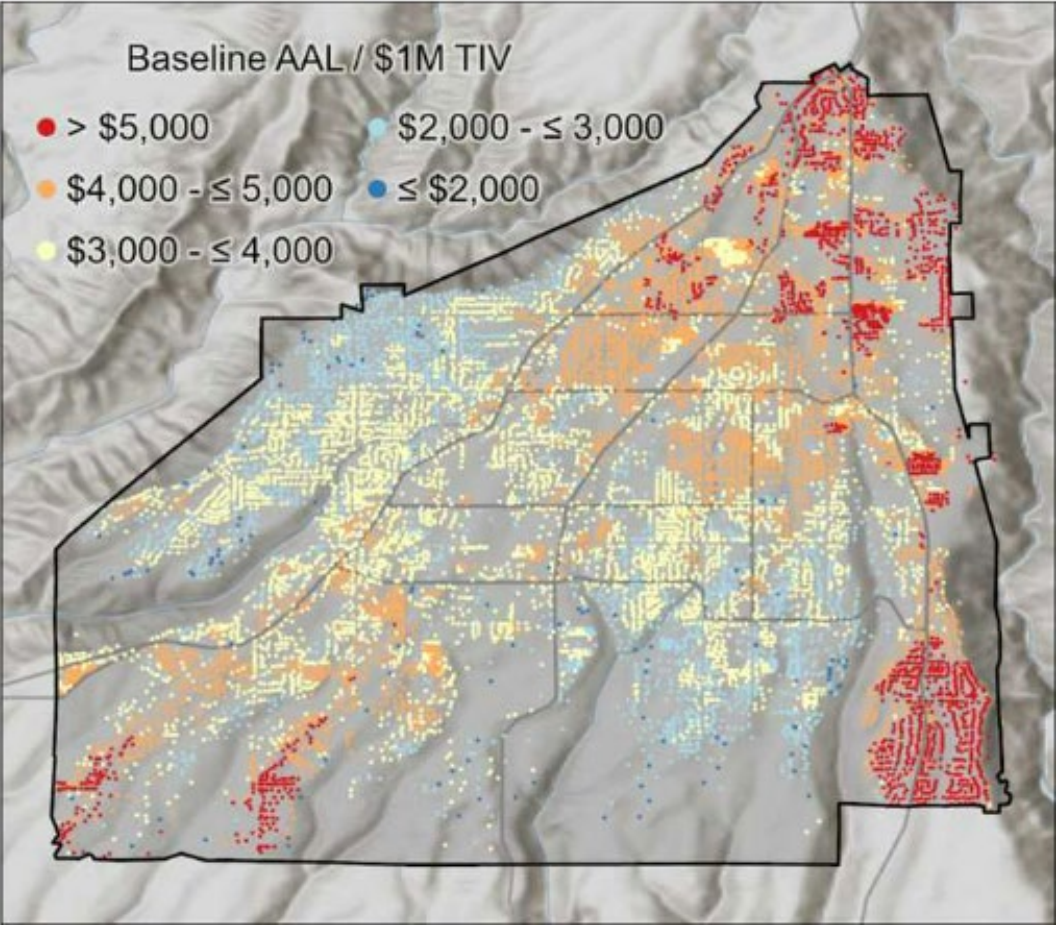
MILLIMAN
Matt Chamberlain, FCAS, MAAA
Robert Lee, FCAS, MAAA
Taylor Deacon
Nancy Watkins, FCAS, MAAA

CORELOGIC
Kent David
Fan Lei
Byron Melish



[Report Here:](#)

Market Forces Risk Valuation



Market Forces Mitigation Valuation

FIGURE 9A (LEFT): CHANGE IN AAL DUE TO BASE MITIGATION, IN PERCENTAGE OF BASELINE AAL
FIGURE 9B (RIGHT): CHANGE IN AAL DUE TO BASE MITIGATION, IN DOLLARS

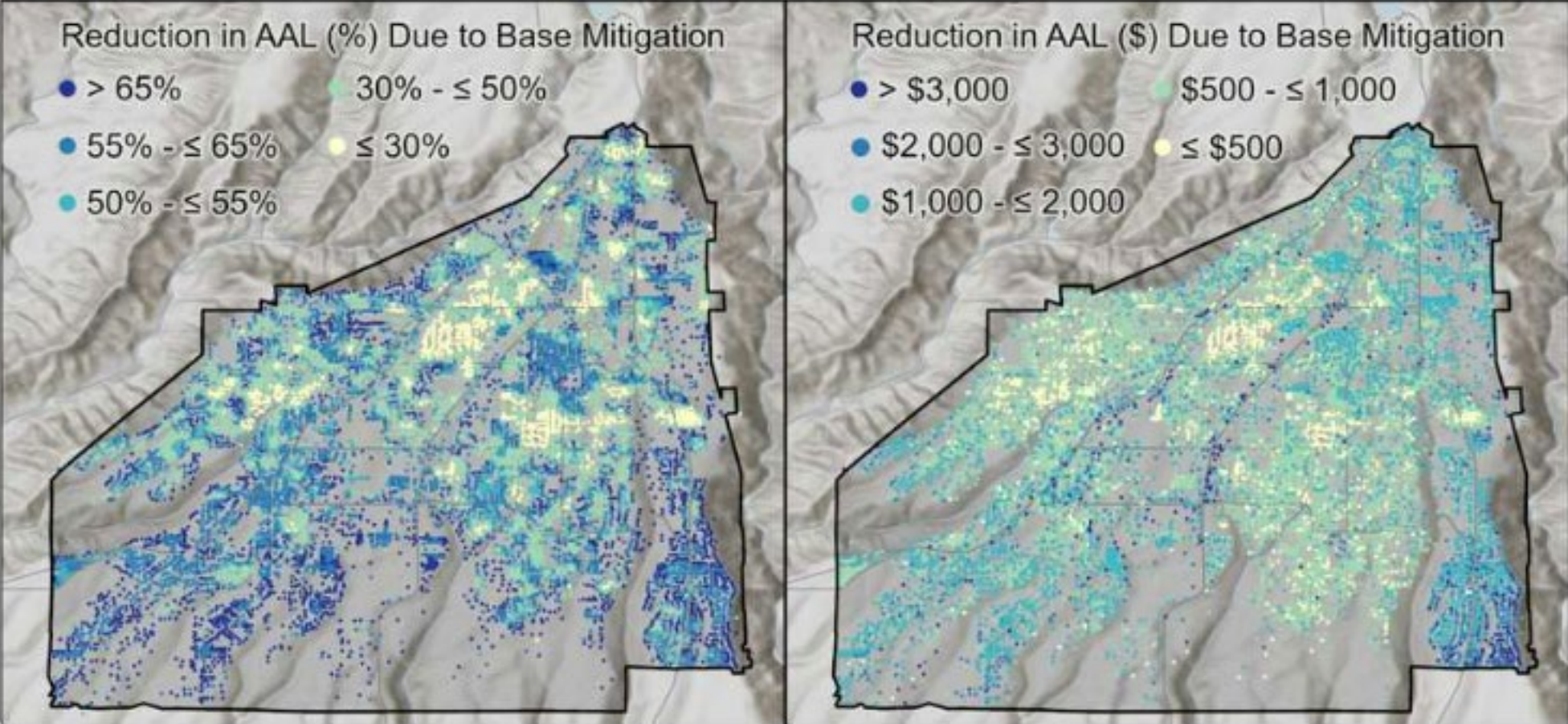
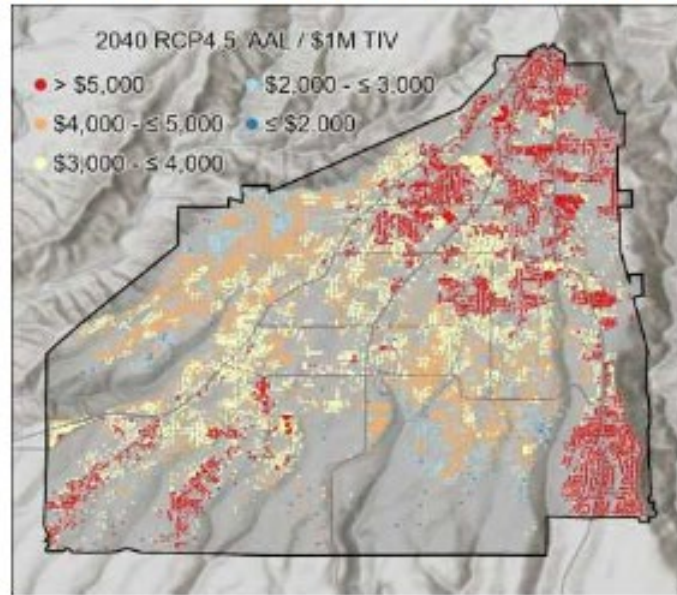
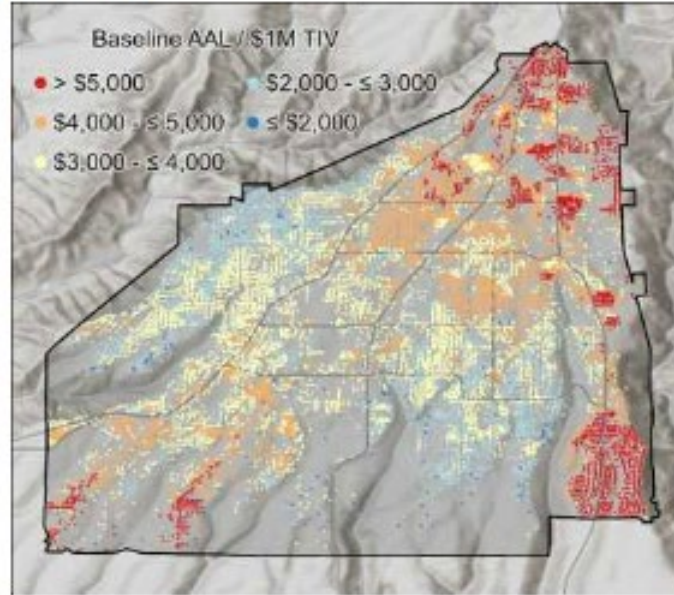


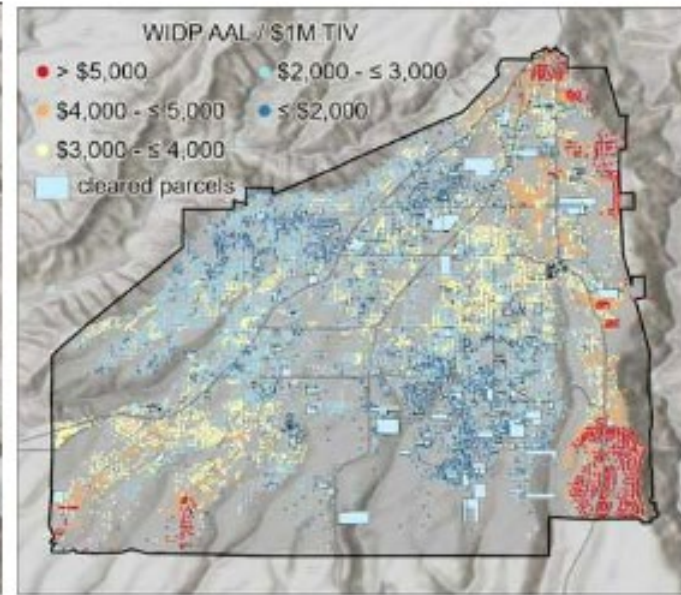
FIGURE 12: CORELOGIC V22.1 AAL / \$1M TIV FOR SELECTED SCENARIOS



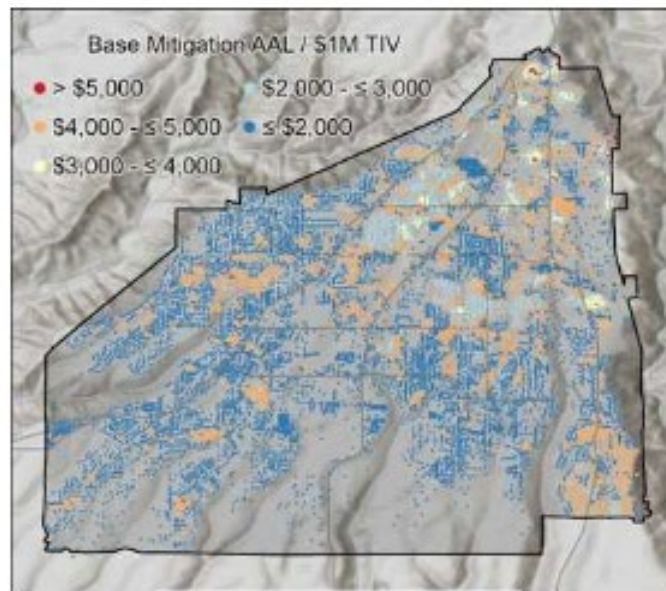
2040 RCP4.5 Scenario



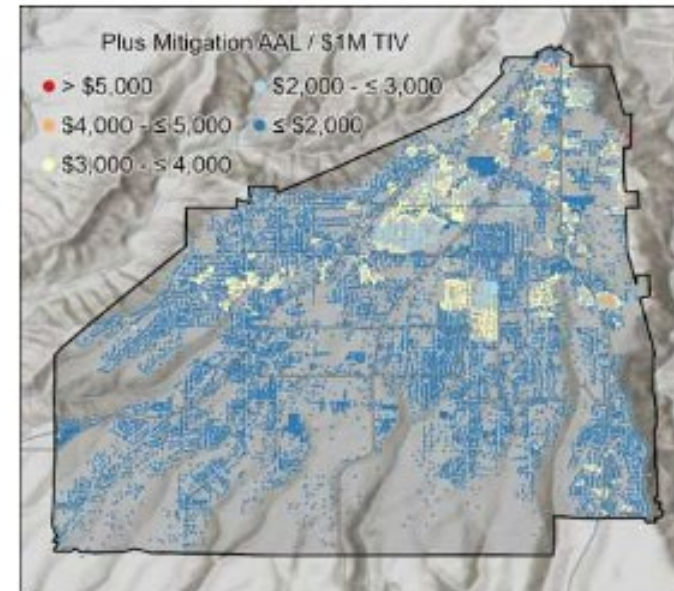
Baseline Scenario



WIDP Scenario



Base Mitigation Scenario



Plus Mitigation Scenario



10 minutes of ember exposure.





WILDFIRE
PREPARED
A PROGRAM OF IRTIS

CDI Safer From Wildfires

Being Safer from Wildfires Can Help With Your Insurance



Safer from Wildfires is a ground-up approach to wildfire resilience with three layers of protection — for the structure, the immediate surroundings, and the community. Following these achievable steps can help you save money on your insurance.



Safer from Wildfires was created by an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration. Learn more at insurance.ca.gov

3 Ways to Get Started with Safer from Wildfires

Don't know where to start? Here are 3 low-cost steps you can take today.



Keep embers out
Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over attic vents can keep wind-blown embers out of your house.



Clear the first 5 feet
Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door.



Be safer together
With Firewise USA, communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.

Do more, save more

Every action under **Safer from Wildfires** will qualify you for an insurance discount. By doing more, you can save more.

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom of walls
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves
- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws
- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community

Scan to find more resources

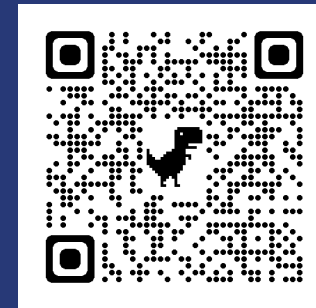


CDI Safer From Wildfires

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"We could no longer
be spectators."



- *Community Member
Botania, Chile*

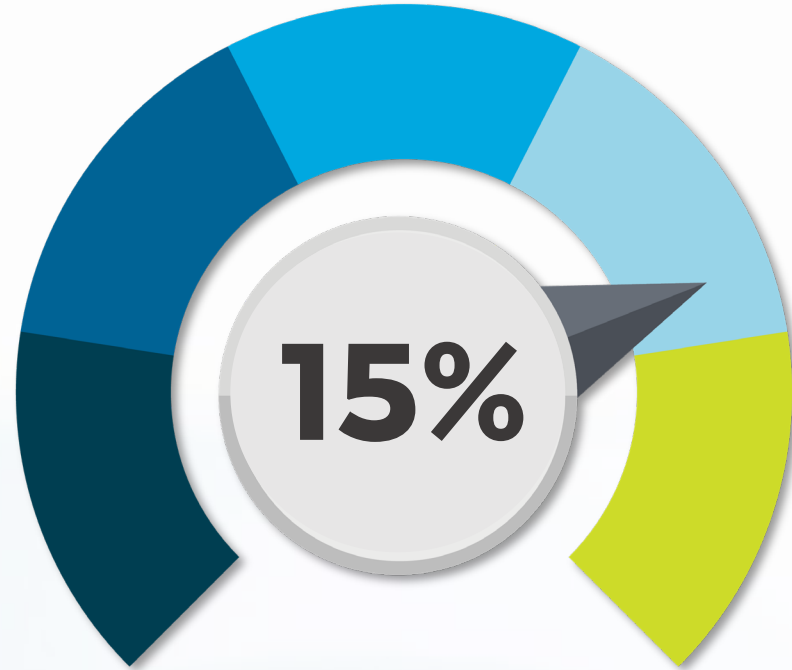


TYRA WRIGHT
2024 CCAR President

REALTOR® ACTION FUND



RAF-O-METER



We need **21%** participation to get \$\$ back to fund local issues.

Political advocacy is expensive and requires **continuous action** at all levels of government. Your donations provide the financial resources needed to **protect property rights** and **our real estate business**.



RECENT WINS

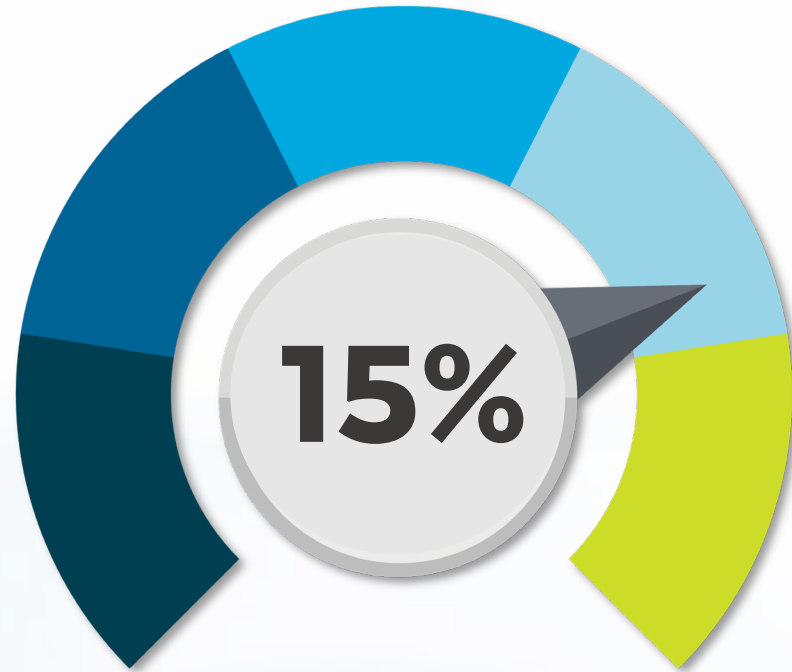
Prop. 33 marked the third attempt by Michael Weinstein and the AIDS Healthcare Foundation (AHF) to repeal the Costa-Hawkins Rental Housing Act and reintroduce radical rent control policies like those implemented in the 1970s and 1980s.

Prop 33: Justice for Renters Act

- Current Vote Status (*as of Nov. 12*):
 - Opposed: 60.6%
 - Supported: 39.4%
 - Ballots Tallied: ~10 million



RAF-O-METER



21% Help us get \$\$ back to fund local issues.

Support the fight. Donate as little as **\$20**.

Better yet...

\$ 49 = Cost of doing business

\$149 = True cost of doing business

EASY PAYMENT PLANS



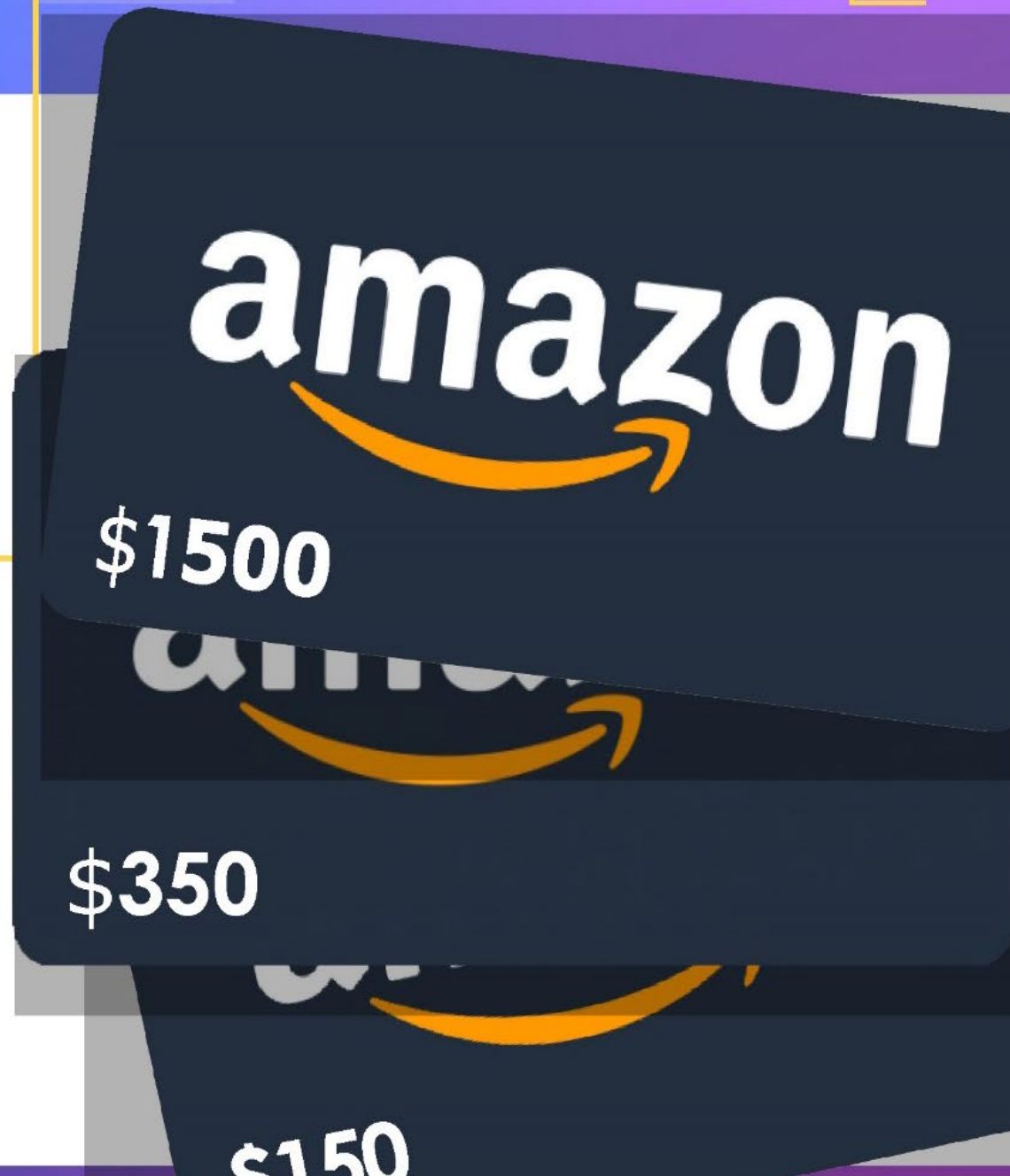
REALTOR®  ACTION FUND
CALIFORNIA ASSOCIATION of REALTORS®

STATEWIDE DUES BILLING SWEEPSTAKES

WIN

AMAZON GIFT CARDS

Enter the REALTOR® Action Fund Dues Billing
Sweepstakes



THANK YOU!

CCAR RAF HALL OF FAME

Hall-of-Famers have donated
\$25,000-\$75,000 over
their lifetimes.



**ROBIN
DICKSON**
Coldwell Banker



**LESLIE
MANZONE**
Compass



**ERIC
MEYERS**
Westpro Realty



**BARRY
ZWAHLEN**
Broker InTrust



THANK YOU!

2024 MAJOR DONORS

+ HALL OF FAME | * PRESIDENT'S CIRCLE

PLATINUM

David Schubb
Barry Zwahlen *+

GOLDEN

Jack Burns
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CHRIS DICKSON

CCAR Education &
Training Coordinator

EDUCATION & MLS UPDATE



CCAR INFO HUB

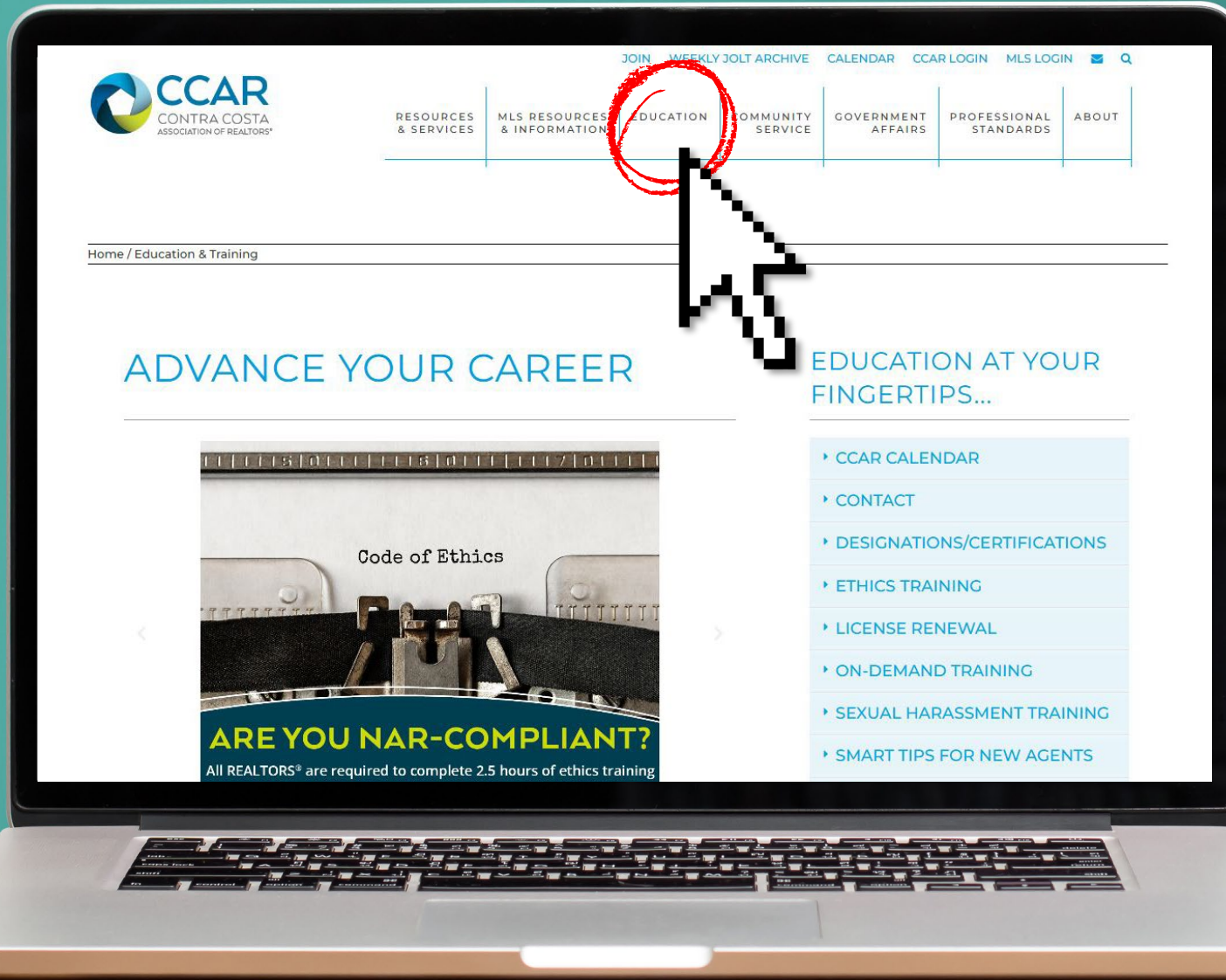
www.ccartoday.com/ccar-info-hub

Your local resource for NAR + C.A.R. business practice changes and updates.



EDUCATION AT YOUR FINGERTIPS

www.ccartoday.com/education-and-training



- Education Calendar
- Designations
- Certifications
- Ethics Training
- License Renewal
- On-Demand Training
- Smart Tips for New Agents
- RPR

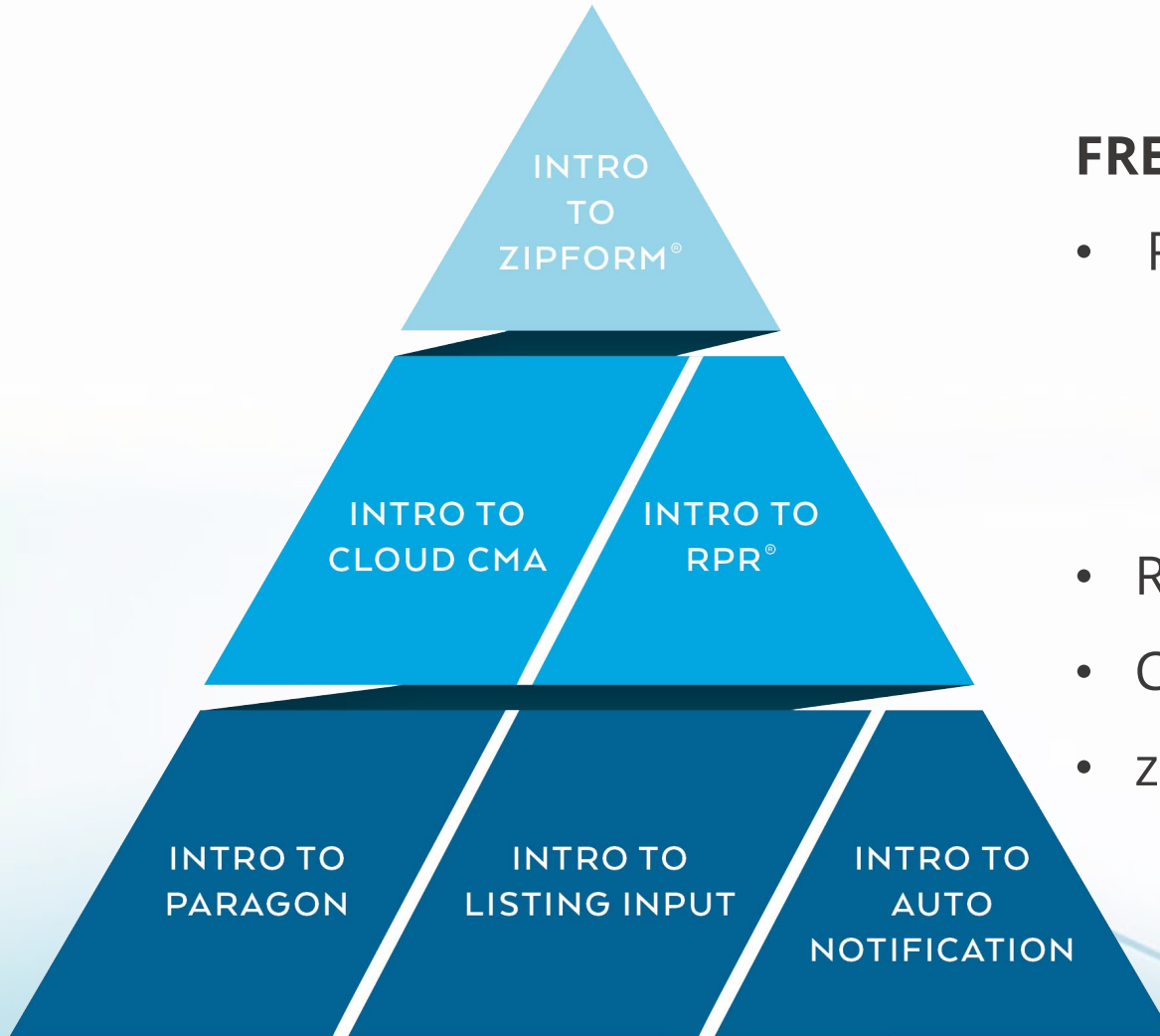
And more!



ADVANCE YOUR CAREER

FREE Core Training Classes

- Paragon MLS:
 - Introduction (Search, Reports, Maps, Settings)
 - Listing Input
 - Automatic Email Notification
- RPR (REALTOR® Property Resource)
- CMA Reports + more using Cloud CMA
- zipForm®



EARN DESIGNATIONS & CERTIFICATIONS



ADVANCE YOUR CAREER

We offer a wide variety of real estate classes and training to help you enhance your skills and grow your expertise, including:

- Residential Agreements: Listings & Purchase
- eKey / BrokerBay
- CRM Classes
- Disclosures
- License Renewal Courses
- Mortgage 101
- 1031 Exchange
- Using AI in Real Estate
- Social Media Strategies





UPCOMING COURSES

Nov. 19 CA Residential Purchase Agreement

Intro to RPR® Search, Stats, Reports & More!

Nov. 20 Market Update: Planning for the Year Ahead

The Google Business Profile Goldmine

Nov. 21 Leigh Brown National Ethics Day Re-Run

Nov. 22 License Renewal Crash Course

Nov. 25 How to Add and Maintain Your Listings

Nov. 26 Sending Email Auto-Notifications in Paragon

Dec. 4 Financing the Dream of Homeownership

Dec. 5 SupraWeb Training

Interested in delivering professional training to CCAR REALTOR® members?

ccartoday.com/teach-a-ccar-training-class

CCAR welcomes ideas and requests for Education and Training.

ccartoday.com/suggest-a-course



REGISTER
ims.ccartoday.com

LIKE & FOLLOW CCAR EDUCATION



ccar_education



CCAR Education



MLS GEOGRAPHY



NorCal MLS Alliance

CCAR
 Bay East
 bridgeMLS
 BAREIS
 MetroList
 MLSListings
 SFAR

Data Share

CRMLS
 CLAW
 CRISNet
Search Access
 Sandicor
 iMLS

Key Access

BAREIS (Co-Op)
 MetroList (Co-Op)
 SFAR (Auto)
 MLSListings (Auto)
 CRMLS (Auto)

PARTNERS IN COMPLIANCE

Educate! Educate! Educate!

- We focus on training to help you avoid citations
- We respond to all inaccurate complaints with explanations

Data Accuracy

Helps you do what you do best: Help your clients buy and sell homes!



PARTNERS IN COMPLIANCE

Automated MLS Data Checker - COMING EARLY 2025!

The CCAR MLS platform will feature automated data verification software that will flag a variety of listing input violations. Users should also submit corrections on a case-by-case basis to continually ensure data integrity.

Contact

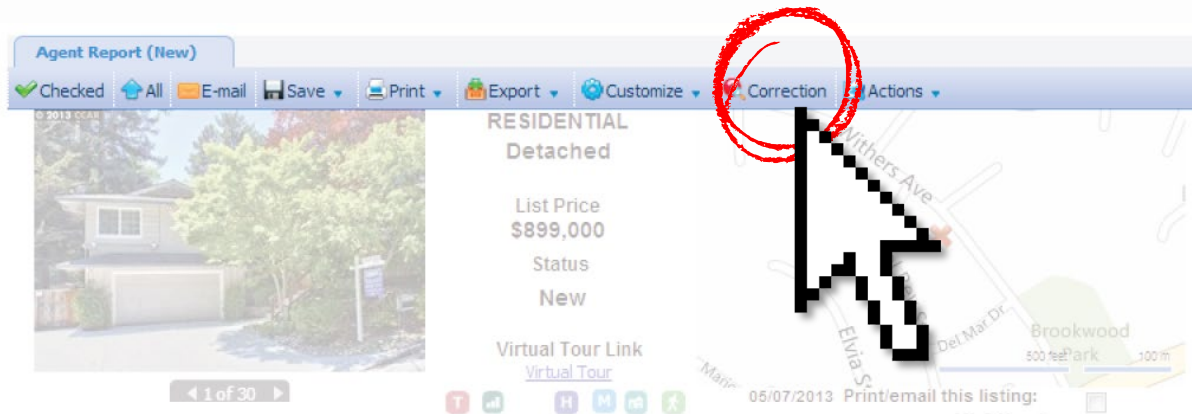
CCAR Member Service

925.295.1270

support@ccartoday.com



MLS CORRECTION BUTTON

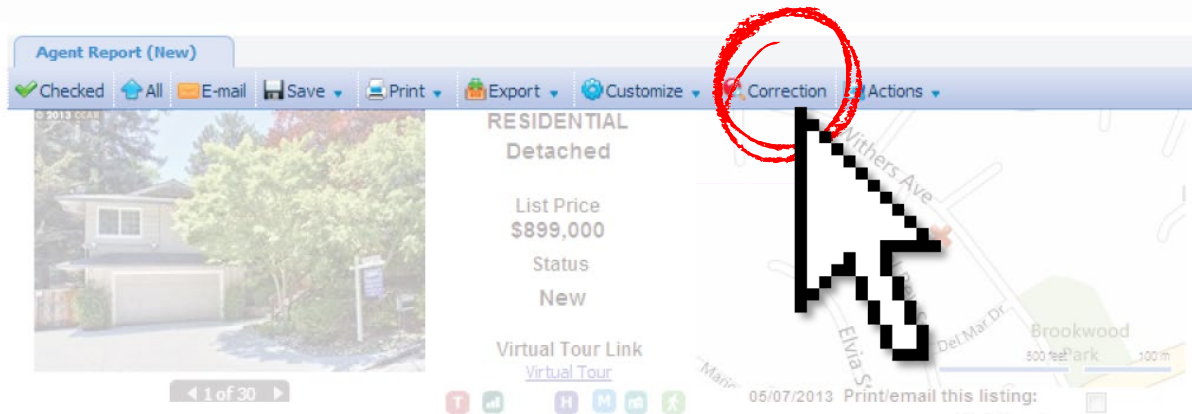


The **MLS Correction button** enables users to report inaccuracies as they are discovered.

Once an inquiry or correction has been submitted, CCAR's Compliance Department will **review and process within 1 business day.**

| PROPERTY INFORMATION AND PUBLIC REMARKS | | | | COMMON PROPERTY AND HOA INFORMATION | | | |
|--|-----------------|---------------------|---------------|-------------------------------------|------------|-------|--|
| Bedrooms: 3 | Yr Blt: 1961 | Garage?: Yes | No. of Units: | Complex: | | | |
| Baths/Par: 3 / 0 | Age: 52 | Spaces: 2 | Unit's Floor: | Type Own: | %OwnOcc: | TIC%: | |
| Sq Ft: 1914 | Acres: 0.238... | Fireplaces: 1 | | | | | |
| Source: Public Records | Lot SF: 10,400 | Pool: Yes | HOA?: No | Name: | | | |
| D/W/S: RELEZ VALLEY | | Total Rms: 9 | Fee: \$ | Litigation: | Trans Fee: | | |
| Bldr/Arch: | | New Subdiv: | | | | | |
| Model: | | List \$/SqFt: \$470 | | | | | |
| Beautifully updated. Gourmet kitchen with stainless steel appliances opens up to barbecue area which overlooks sparkling pool with waterfalls and relaxing spa. All 3 bedrooms on the same level. Media room and living room with fireplace. Across from Brookwood park. Award winning Lafayette schools | | | | | | | |
| | | | New Sbdv: | | | | |
| | | | Sales Ofc: | | | | |

CORRECTIVE ACTIONS



Agent Report (New)

Checked All E-mail Save Print Export Customize Correction Actions

RESIDENTIAL
Detached

List Price
\$899,000

Status
New

Virtual Tour Link
[Virtual Tour](#)

05/07/2013 Print/email this listing:

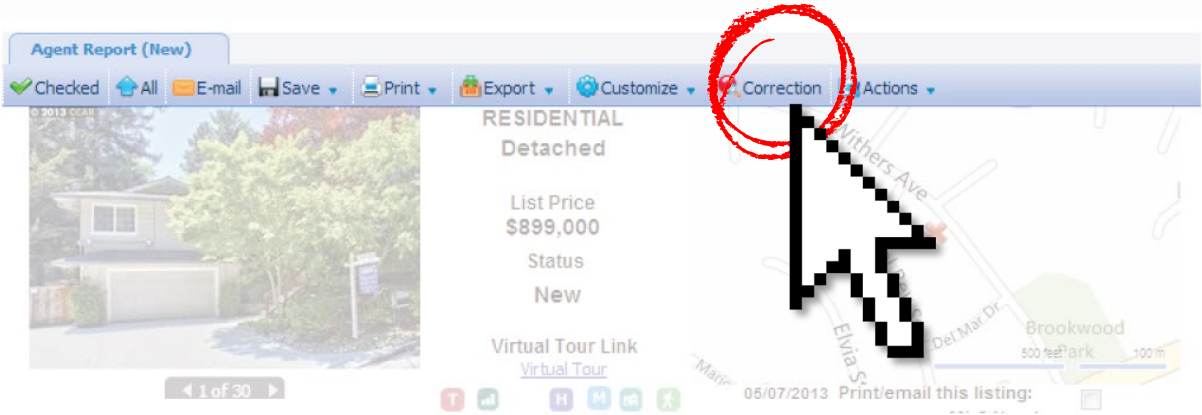
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| | | | Sales Ofc: | | | | |

Compliance Department Actions:

- **If no MLS violation,**
the correction submission is closed.
- **If there is an MLS violation,**
a warning email is sent,
allowing 3 days for correction.
- **If not corrected,**
a citation will be issued (\$\$).



GENERAL TIPS



Call CCAR Member Services with listing questions: **925.295.1270**

CCAR is accommodating if users cannot immediately comply; however, users must respond to warnings and coordinate with CCAR on specific issues and deadlines to avoid penalties.

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| | | | New Sbdv: | | | | |
| | | | Sales Ofc: | | | | |

SELMs

MLS Rules & Regulations, Section 7.5:
Mandatory Submission

Must submit within 2 days after all necessary sellers' signatures are obtained, or at beginning date of listing as specified in contract (*whichever is later*) on any exclusive right to sell/seller reserved listing on 1- to 4-unit residential property/vacant lots located within the Broker Participant's MLS service area.

Broker Participants shall:

1. Input the listing, or
2. Submit a seller-signed exclusion in accordance with Section 7.6 (Expt. Listings).

MLS Rules & Regs.



HINT!

Double the amount of time it will take to be ready for market. If you or your client believe it will require 30 days, list "60 days or sooner" on the SELM.



Clear Cooperation

Submit within 1 business day of marketing a property to the public. The listing broker must submit the listing for cooperation with other MLS participants. Public marketing includes, but is not limited to: flyers in windows, yard signs, digital marketing on public-facing websites, brokerage website displays (including IDX and VOW), digital communications, email blasts, multi-brokerage listing networks, and any applications available to the public.

The public is defined as anyone outside the broker(s) and agent(s) licensed within a single listing brokerage and their clients.

MLS Rules & Regs.



HINT!

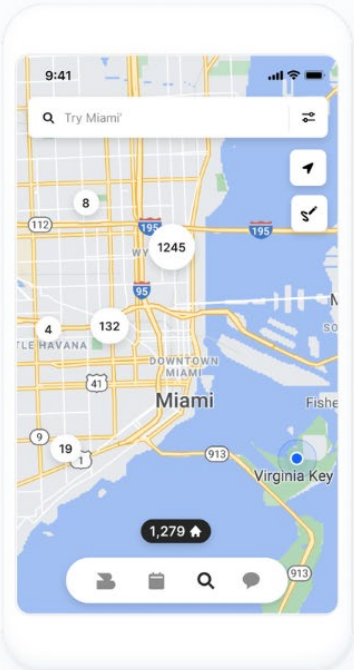
Use the **“Active – Coming Soon”** listing status to market your listing while staying compliant with the Clear Cooperation policy.



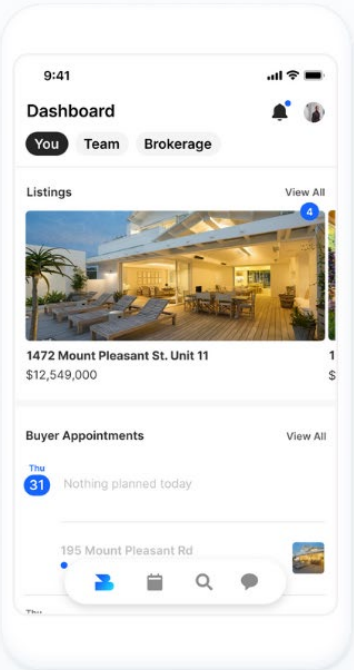
PRODUCT HIGHLIGHTS


BrokerBay

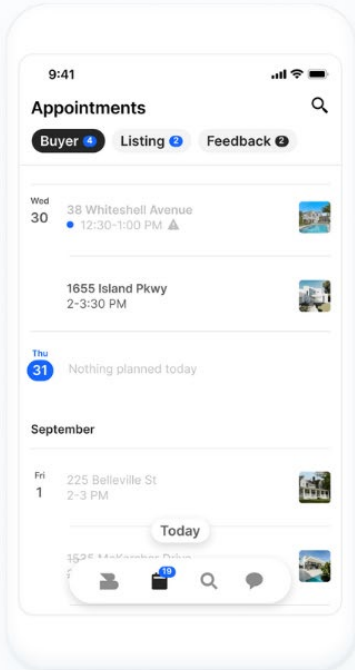
Modern Mobile Interface App



 Mobile App Experience for Agents



 Lightning Fast Admin Workflows



 MLS Integrated 3D Virtual Showing System

Provides immediate mobile access to:

- Team
- Brokerage
- MLS

Easily search, manage, share, and book or make offers on listings—all from the palm of your hand!

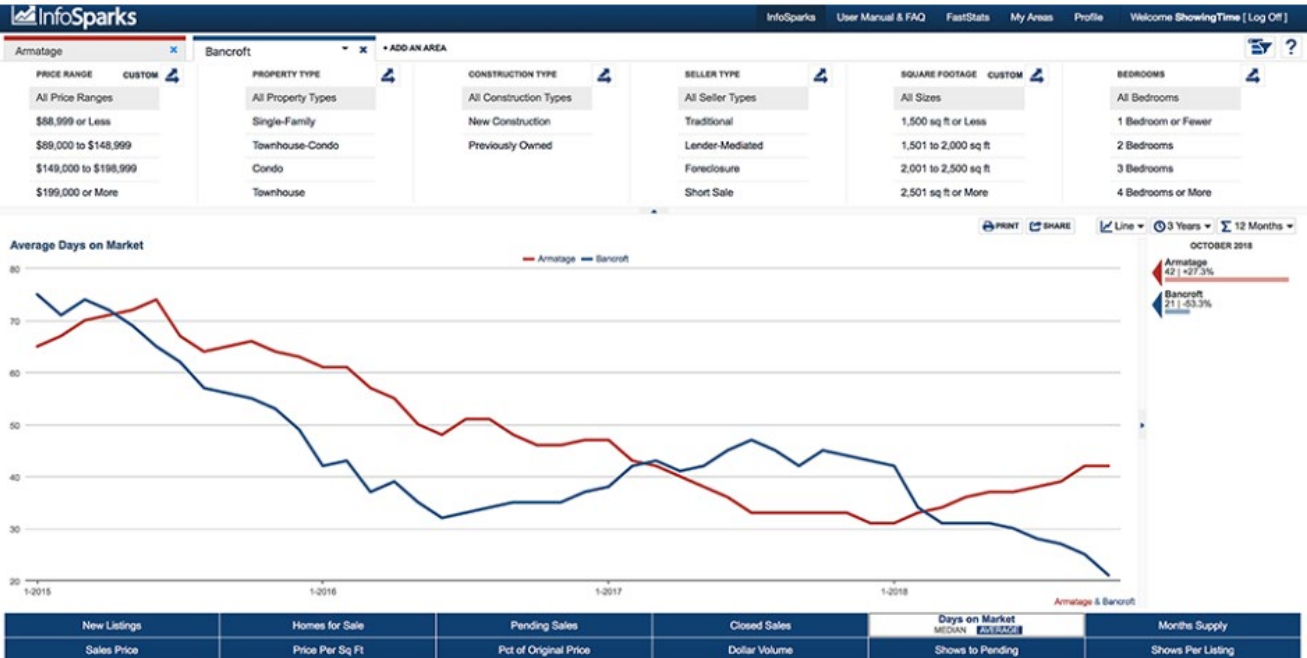
Access Supra BTLE Lockboxes

*Exclusive member service

PRODUCT HIGHLIGHTS

InfoSparks

See the Trends, Make Informed Decisions



Market analysis: Understanding trends over time and across different regions.

Comparing areas: Easily compare different neighborhoods, cities, or ZIP codes.

Client presentations: Present data visually to clients, helping them make informed decisions.

Tracking performance: Monitor changes in inventory, pricing, and demand.



PRODUCT HIGHLIGHTS

RentSpree

Screen with Confidence, Lease with Ease.



Tenant Screening

Collect applications and screen new tenants to receive TransUnion credit reports, criminal background checks, and eviction related proceedings.

Screen New Tenants

Our free, fast, and easy-to-use verification process is backed by TransUnion



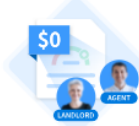
Screen tenants with ease

Start screening tenants and collecting applications in just minutes.



Access reports from anywhere

Reports are available 24/7 from your dashboard and are mobile-optimized.



No cost to you

Our services are free for agents and property owners. Applicants pay the application fee directly to RentSpree.

Online rental applications: Applicants can complete applications digitally, saving time.

Screening reports: Offers credit, background, and eviction checks in one package.

Income and employment verification: Helps ensure tenants meet financial requirements.

User-friendly: Easy to use for agents, landlords, and tenants.



PRODUCT HIGHLIGHTS

Wise Agent

Save time. Make more money.



A **simple, smart, and affordable** CRM platform.

Efficiently combines contact management, lead automation, transaction management, and marketing tools.

*Exclusive member service

JORDON LEVINE

C.A.R. Senior Vice President &
Chief Economist

ECONOMIC FORECAST



GOV HUTCHINSON
C.A.R. Assistant General Counsel

LEGAL UPDATES





CONTRA COSTA ASSOCIATION OF REALTORS®

THANK YOU

MEMBER SERVICES

Monday – Friday

9:00 am – 5:00 pm

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