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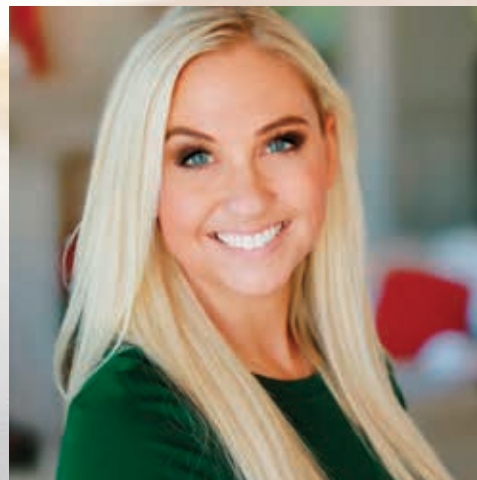
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THE 2022 RENTAL MARKET



Why REALTORS® Shouldn't Overlook It

By Ellen Buchanan

With housing inventory at historic lows and the situation not likely to let up significantly in the foreseeable future, the rental market is an important niche that Realtors would be wise to consider incorporating into their business if they haven't already.

As a direct consequence of the low housing inventory, the rental market has skyrocketed in the last couple of years — with demand at an all-time high and rents climbing exponentially. There is pressure on the market for available housing of all sorts. In this environment, even people looking to buy may have to rent for a time before they're able to find a suitable property to purchase and survive the multiple-offer situations they find themselves in.

In today's strong renters' market, spending a portion of their time on rentals will bring Realtors additional steady, quick income, along with residual benefits to their core business. Since renters tend to move around fairly often and/or are prospective homebuyers waiting for the right opportunity, if a Realtor has taken good care of them, they are likely to become repeat clients, whether they need another rental in the future or end up buying. They can also be an excellent source of referrals to others looking to either rent or buy.

With the rental market's lower commissions (most often, a listing agent receives 100 percent of a full month's rent or 10 percent of the lease term), it's truly a numbers game. However, the numbers are there — and closing

multiple rental deals a week is easily possible. According to The Real Deal, some areas have seen rent increases of up to 24 percent in just a few weeks already this year.

To say that the rental market can be an extremely lucrative niche, especially in this environment, would not be an understatement. The hot rental market is something few Realtors — either new to the business or long-established — should overlook. Much like diversification of one's investment portfolio, diversification of income streams has substantial benefits. The income from handling rentals can keep their business growing even during home sales slowdowns, keep them competitive with an organically growing leads base, and be a source of easy additional income.



Experts agree that low housing inventory and high demand are here to stay for the foreseeable future.

That means home prices aren't going to drop any time soon. So if you're on the fence about whether to buy now or wait for a better deal, buying sooner rather than later might be wise.

Cost of Waiting (\$1,000,000) Orange County, CA

| | Loan Today (South Orange County) | Waiting 6 months | Waiting 1 year | Waiting 2 years | Waiting 3 years |
|----------------|-------------------------------------|--------------------------|--------------------------|---------------------------|---------------------------|
| Property Name | Orange County | Orange County | Orange County | Orange County | Orange County |
| Property Value | \$1,000,000 | \$1,046,853 4.69% | \$1,090,198 9.02% | \$1,146,981 14.70% | \$1,206,045 20.60% |
| Loan Amount | \$800,000 | \$837,482 | \$872,158 | \$917,585 | \$964,836 |
| Term | 30 years | 30 years | 30 years | 30 years | 30 years |
| Down Payment | \$200,000 | \$209,371 | \$218,040 | \$229,396 | \$241,209 |
| Rate | 5% | 5.25% | 5.375% | 5.625% | 6.125% |
| APR % | 5.218% | 5.459% | 5.575% | 5.815% | 6.308% |
| Fixed/ARM | Conv. Fixed | Conv. Fixed | Conv. Fixed | Conv. Fixed | Conv. Fixed |

(Forecast based on MBA Mortgage Rate & MBS Highway Home Value Projections)

Cost of Waiting Analysis

| Compared to South Orange County Today | Waiting 6 months | Waiting 1 year | Waiting 2 years | Waiting 3 years |
|---------------------------------------|------------------|------------------|------------------|------------------|
| Payment Difference | \$330 | \$589 | \$988 | \$1,568 |
| Annual loss in cash flow | \$3,960 | \$7,071 | \$11,851 | \$18,814 |
| Loss in Property Appreciation | \$46,853 | \$90,198 | \$146,981 | \$206,045 |
| Amortization Lost | \$5,828 | \$11,803 | \$24,210 | \$37,251 |
| Total Cost of Waiting | \$52,681 | \$102,001 | \$171,191 | \$243,296 |

How much will it cost you to wait 1, 2 or 3 years? These charts compare all of the costs and payments if you were to take out your loan today, versus 1, 2 and 3 years. The Property value changes are based on the MBS Highway forecasts for each county, but can be adjusted. The Interest Rate changes are based on the MBA forecasts, but can also be changed. The down payment amount assumes that you will want to keep the same LTV, so if the home price increases in the future, the down payment will increase accordingly.

For a more detailed look at your finances and affordability, connect with **The Mazzo Group at Cross Country Mortgage**. They can price out your budget and help you purchase a home within your means.

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Giving HANDS of HOPE

Providing Services to Homeless Families in Orange County

By Dave Danielson

▶▶ making a difference

You don't have to look far to find the depths of life — the challenges that have people wondering where their next food and shelter will come from. That definitely holds true in Orange County, just like anywhere else.

One of those who has organized an effective way of addressing that is industry lending pro, Kevin Budde.

Together with other like-minded individuals, Kevin is literally feeding the need that exists through the non-profit he founded, Giving Hands of Hope.

"I feel I was called to do this. I've been in Orange County for a long time, and the need is very real here," he emphasizes.

One Need Leads to Another

Kevin began the nonprofit as a direct result of other important charitable work he was doing as a volunteer with the Court-Appointed Special Advocates (CASA) program. He was a volunteer

with the organization for three years ... being there for children who often don't have a voice in the judicial system.

"My last case was working with a teenage boy. As I took on the case, I read the reporting, communication files, and all about what happened in the children's lives. It was a very traumatic, horrible situation. It said that they were living in a motel in Anaheim," Kevin says. "The mother, who was a meth addict, would disappear for days at a time and leave him there with no food. And so I got in my car, and I drove up to Anaheim."

As Kevin arrived, he saw a hotel that was boarded up.

"These buildings are basically run-down structures that give people just one step away from living in the street,"



Kevin Budde, president of Monarch Coast Financial, founded Giving Hands of Hope in December 2020.

he says. "As I started looking into that whole area more and more, I realized that there is a giant need ... that there are many people who live in these Orange County motels with no kitchens or ways of cooking inside."

Being Part of the Solution

Kevin poured himself into learning more about the situation and what could be done. He found that there were many people doing good work to help solve the problem, but many of them involved distribution points at churches and other centers.

"That's great if you've got a car and you can drive to get in line to get into one of these places. But for someone who is homeless or doesn't have reliable transportation, it's different," he says. "I felt there was a huge need there."

So Kevin founded Giving Hands of Hope in December 2020. After all of the legal requirements were met and the required timelines had passed, Kevin was able to get the IRS approval as a 501 (c)(3) nonprofit on August 28, 2021.

Delivering Relief

In the meantime, by March of 2021, Kevin started going out and serving people.

"I have a public storage space that got approved by the Orange County Food Bank. Every two weeks, I get deliveries with boxes of non-perishable food because there's no cooking in these hotel rooms. Also, I can't do anything with fresh vegetables and all this kind of stuff because it just spoils," Kevin says.

"We give out canned goods, canned vegetables, canned fruits ... things that they can easily eat, as well as toiletries, deodorant, toothpaste,



toothbrushes. We store these items in our facility, and we go out every weekend to deliver to several of the 10 motels they currently serve."

Kevin also collects and distributes items such as coats and blankets to homeless encampments.

Selfless Service

Kevin is quick to downplay his own service. In his true selfless style, Kevin focuses on the need and the practical ways of developing a solution. His calling represents the power that can come from recognizing and serving people who are in need.

"We're all here on this planet, and I believe that we're asked to help each other. It's like the humanitarian efforts that you're seeing going on in Ukraine and how people are opening doors. I think we can get kind of locked in behind our gates and our HOAs," Kevin explains.

"Even in Orange County, these needs exist because the gap between the haves and the have-nots has gotten wider and wider as home prices have escalated tremendously and rents have gone up tremendously too. It's important not to dehumanize the homeless. They all have stories and have come from all types of backgrounds."

Meant to Be

Some things seem destined, like they happened for a reason. That definitely seems to be the case with Kevin's involvement in feeding this local need.

"If it wasn't for the CASA case, I wouldn't have known about it. And everything just has fallen into place. So I believe that the Lord is using me to do this," he smiles.

"I thank the Lord. We're just here to serve on his behalf. It's a wonderful feeling. I am passionate about it. I love it very much."

To learn more about Giving Hands of Hope, visit www.givinghandsofhope.org.



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cover story
By Dave Danielson
Photos by WASIO Photography

PHIL IMMEL



REAL ESTATE GURU®

Success doesn't happen by accident. It takes determined effort, a thirst for growth, and a heart for helping others.

Phil Immel combines all of those qualities and continues to build on a career that, by all measures, is truly iconic. As broker associate with Pacific Sotheby's International Realty, Phil is driven to make a difference.

"I have an insatiable appetite for knowledge. I'm an avid reader, and I'm constantly soaking up as much as I can from a variety of sources. I have to know everything I can and be as educated as I can be," Phil explains.

"Our clients rely on us for accurate information and sound guidance on multimillion-dollar decisions. My motivation comes from constantly learning."

Right from the Start

Phil was just 19 years old in 1975 when he majored in real estate at San Diego State University, earned his license, and embarked on his legendary career. In 1980, he obtained his broker's license.

"I came from a family of lawyers and judges from Chicago, and that was the expectation to some degree. Originally, I went to Creighton University in Omaha, Nebraska, and majored in business and pre-law," he says.

Making His Move West

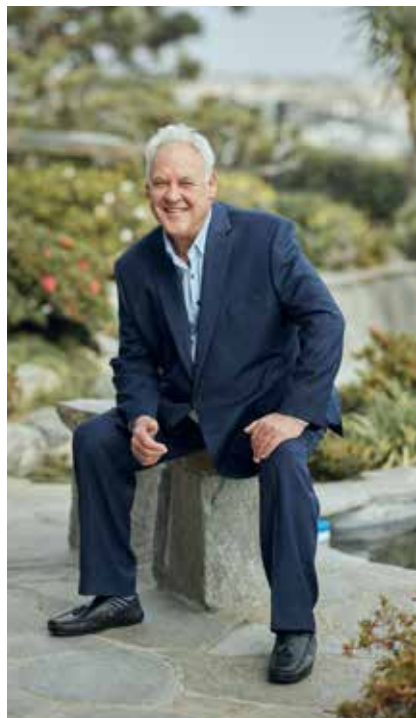
In time, Phil's parents relocated from Chicago to San Diego. Phil went west, as well, enrolling in college at San Diego State University. In the process, he put himself through school with a variety of modeling and acting jobs, purely by default.

"I sold a talent agent a building for her business, and she invited me to share the space with her for my practice. I had no idea what a talent agent was. Almost daily, there was a parade of casting calls for TV, commercials, and print work," Phil remembers. "One day, a producer/director was bemoaning to the agent that, after several interviews, he couldn't find the right look he had in mind. For whatever reason, I was headed to the copy machine, and the producer said, 'Hey, what about him?' I choked and said, 'No, I'm a real estate guy.' Next thing you know, it was

...

...

the beginning of a career that I had no idea about. I never thought of myself as an actor or model ... 70 national TV commercials later, including joining SAG-AFTRA, there I was. When



prime rates hit 21.5% in 1981 and real estate stopped, I moved to LA and associated with one of the biggest talent agencies. One day, I got a call for a print job. I became the Coors Light beer guy on billboards across the country. I made \$15,000 for a one-day shoot. With inflation, that would be about 10 times that in dollars now.”

“I took a real estate class when I was 18 years old, and it turns out I had the greatest teacher I’ve ever had in my entire life. He opened my eyes to the career path,” he says.

“The lights went on for me, and I pursued that right away.”

Reaching New Heights

Through time, Phil has steadily built on an illustrious career that has continued to reach new heights. In fact, in March 2022, he was the listing agent on the highest-priced sale in Dana Point ever recorded — at \$33 million.

Along the way, Phil has reached extraordinary heights as an individual agent, as well as has had a skyrocketing corporate real estate career that led to him becoming the youngest vice president in the history of Coldwell Banker when he was 28 ... in addition to having a stellar career as a top-producer with Prudential. He was ranked number 8 in the U.S. out of 60,000 agents and the number 1 agent in Orange County for 15 years.

The Real Estate Guru®

Through time, Phil has also literally developed a career worthy of the Real Estate Guru® title. He trademarked Real Estate Guru® in 2005. His passion is to better educate consumers and agents on the best way to buy and sell homes.

Joining him on his team today are his son, Ryan Immel, and Andrew Vandenberg. Together, the team exceeded \$100 million in sales



The Immel Team at Pacific Sotheby's International Realty (from left to right: Ryan Immel, Phil Immel, Andrew Vandenberg).

“OUR CLIENTS RELY ON US FOR ACCURATE INFORMATION AND SOUND GUIDANCE ON MULTIMILLION-DOLLAR DECISIONS. MY MOTIVATION COMES FROM CONSTANTLY LEARNING.”



After college, Phil's son, Ryan Immel (left), and Ryan's best friend, Andrew Vandenberg (right), joined Phil in real estate.

volume in 2021. In the first quarter of 2022, they exceeded \$40 million in sales volume.

“I really enjoy being on a second-generation team with Ryan and his friend, Andrew. They have known each other since the time they were in preschool. It was fantastic when they came back after college and said, ‘We want to do real estate.’”

A Wonderful Life

Away from work, Phil's life is made richer by family, including his daughter Torie, son Ryan, and son Blake.

In his free time, he continues to enjoy the pursuits that drew him to the west

coast — activities revolving around the ocean, including spending time on the beach and body surfing.

As he says, “Living and spending time by the ocean is pure, natural therapy. Every sunset is a different painting every day.”

Phil has also been deeply involved in the community. At one point, he served on the board of directors for the Ocean Institute in Dana Point.

Setting the Bar

Those who have a chance to get to know Phil are struck by his straightforward, trustworthy integrity.

As he reflects on a career that continues and is already the stuff of legends, Phil offers advice to those looking to take their next steps forward in the business.

“First, people skills continue to be essential. It's really important to remember that even though other agents are competitors, they are friendly competitors. We work together to make deals happen,” he explains.

“Second, I think it's essential to be a technician and learn in detail about the other aspects of the business — for example, knowing the intricacies

...

...

of how a mortgage and title and escrow work to continually become more and more multi-dimensional about our business.”

As Phil continues moving forward in the career he loves, he truly embraces

the role of Real Estate Guru® — one that is fully focused on helping those around him and educating consumers via TV, radio, social media, and print on how to buy, sell, and finance their homes the right way. He plans on authoring two books on the topic.

As he says with a smile, “I love combining my interest and experience in those to help other people. I have a passion for giving back and helping others start their careers. Everyone was new once, and I like helping in any way I can.”



“ I LOVE COMBINING MY INTEREST AND EXPERIENCE IN THOSE TO HELP OTHER PEOPLE. ”
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RUTH BRUNO

HELPING PEOPLE ACHIEVE THEIR GOALS

By Dave Danielson | Photos by Bodie Kuljian

THROUGH THE COURSE OF A TYPICAL REAL ESTATE TRANSACTION, THERE ARE ALL TYPES OF DECISION POINTS THAT YOU REACH WITH YOUR CLIENTS. AND BECAUSE YOU LEND YOUR EXPERIENCE AND EXPERTISE, THEY ARE BETTER EQUIPPED TO REACH THE CLOSING TABLE.

Ruth Bruno appreciates her role in that equation.

As a REALTOR® with Regency Real Estate Brokers, Ruth enjoys helping to navigate and guide her clients.

Ruth takes a different approach — advising, educating, and offering options to her clients so they can make the most educated decision that best fits their needs.

“My favorite part is making a friend in the end, but it’s also the process of getting to know my clients and truly helping them achieve their goals while protecting them and making the home-buying/selling process as smooth and fun as

possible,” Ruth says. “Building their wealth in the process is the bonus!”

Her New Chapter in Life

Ruth earned her real estate license in 2019. But her adventure as a Realtor came after she had enjoyed significant success in other paths in her life.

“This is my third and final career,” she says. “I truly found my calling. My first job was in the dental industry as an office manager, building the business. Then, I was in sales and marketing, dealing with Fortune 500 companies doing market research and marketing. All along the way, I’ve always been a relationship builder.”



...

...

I consider myself an **ADVISOR**, **HELPER**, and **GIVER**. I want to find out what my clients need and then help them get there.



Ruth Bruno serves the City of Irvine as a crossing guard.

Adding True Value

As Ruth emphasizes, she only feels comfortable selling what she believes in and in ways she feels she can add value to the lives of others.

“I consider myself an advisor, helper, and giver. I want to find out what my clients need and then help them get there,” she says.

Finding the Right Fit

As Ruth reflects on her career in the business, she remembers the thrill she had at joining the Regency team.

“I knew that Regency was an invitation-only firm, so that meant a lot to me. They only bring on people who want to provide excellent service,” Ruth points out.

“I like working with people who help each other grow as individuals. And that’s the way it is here. It has been very rewarding. The team has been great. I’ve had great mentors with my team and my family.”

Steady Growth

Ruth has steadily grown her business through time with a very balanced approach. In fact, during 2021, she recorded 40 transactions,

representing a 50/50 split between buyers and sellers.

Family Foundation

Ruth hails from a large family and cherishes the role of her family in her life.

“I am the fifth girl (aka Baby Ruth) of my parents’ original six children. Then, my parents remarried and my father had three more children. My stepdad had four children. I am a single mom. Being a mom has been my proudest accomplishment. I’m also a cancer survivor,” Ruth says. “It’s because of the struggles/challenges life can bring to all that I truly want to help relieve as much stress for my clients and hold their hand every step of the way, through selling or buying.”

Today, two of her sisters (Terri and Karen) live in the area and have provided important support to Ruth through time.

In her free time, Ruth enjoys hanging out with her adult daughters and playing a lot of sports as often as she can. She has a passion for being outside — riding her bike and playing beach volleyball, pickleball, and board games.

As she says, “I am blessed with many lifelong friends and cherish our time together.”

When it comes to giving back, Ruth has been very involved with the community. She went through a divorce when her children were young.

“During those years, I tapped into resources that were available at that time. From that point, I have enjoyed helping other single moms with things like that,” she notes.

In addition, Ruth has been engaged with the City of Irvine as Community Emergency Response Team, Crossing Guard, and volunteering for food drives. She recently received a commendation from the Police Department for saving a family while she was working as a crossing guard, stopping the family when a vehicle did not stop at the stop sign, preventing them from being hit by the car.

Ruth also volunteered for a decade with Helping Hands Worldwide, a nonprofit organization that does food collection and distribution to help feed senior citizens and the military in Orange County. This has meant so much to Ruth, she now donates to this organization with every referral she receives to her real estate business.

Dependable Drive

When you talk with Ruth, it’s easy to see why she has built a reputation as a dependable, honest advocate for those who she represents. And she does it all with a true passion for the profession.

“I really want to help people make the right decisions,” she emphasizes. “I love helping others. It’s hard work, but it is very rewarding. When you’re doing something you love, it doesn’t feel like work.”



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difficult challenges and we will be ok. This is also
someone who can make a critical deadline, ALL while
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Growing Your Email List

I'm sure you've heard this a thousand times: "The money is in the list." Mark Zuckerberg could shut down Facebook tomorrow, and you would lose all of your followers, but if they are also on your email list, it wouldn't really matter. Your list is yours, and those people are all warm leads.

I've worked with thousands of real estate agents, and I still see on most websites a box that says "Sign up for my newsletter" or "Join my list." The days of people randomly giving away their email addresses are gone. People don't sign up for newsletters anymore unless it's something they are really interested in — fitness, cooking, gardening, etc. Not many people want a newsletter about a real estate agent. These are the cold, hard facts, but the good news is that if you provide something of value in exchange for that email address, people are more likely to give it to you.

Creating an opt-in/"freebie." (This is something of value that you are giving

away to collect someone's name and email address.)

Step 1 — What's your offer? Right now, people aren't opting in much for eBooks, but they love checklists. Examples could be a list for first-time homebuyers, a checklist on how to stage a home before selling, a downsizing guide, or an estate sale checklist.

Step 2 — Create your offer. If you aren't good with graphics, check out www.Fiverr.com and find someone who can design it for you.

Step 3 — Make it easy for people you meet to get your free offer. Get a custom domain for yourself, such as www.freegiftfromname.com, or maybe www.namesstagingguide.com, or even www.whattosell.com. You see how easy these are to remember, so when you are speaking with someone, on a podcast, on television, or quoted in an article, you can easily say this custom domain, and people will remember the name.

Step 4 — Create a custom landing page on your website that has just this offer. This is not on the homepage of your website. This is a separate page with nothing but the invitation to receive your checklist. If you aren't technical, this is a common and inexpensive request for an IT person.

Feel free to check out my real estate offer to use as an example. To download the guide, go to www.GetPressToday.com. You'll see I used video on my landing page, which is very important now. If you read my earlier article on video, you'll remember that 80 percent of all content consumed in 2022 will be via video. People want to be comfortable with you and want reassurance that you aren't going to spam them but just give them good information. A video allows them to see and get to know who they might be working with.

Step 5 — Create an email funnel that gives them the document in email number 1 and continues to warm them up, and then leads them to a call with you.

That's it. It's really that simple to start growing your email list. Then, you put this out on social media and make sure it's on everything you have: your website, your social media headers, pinned posts, etc. Grow your list by offering something of value in exchange for someone's email address.

**Please look into the new GDPR requirements, and make sure that you have a privacy policy link on any opt-in page addressing cookies and what your website does with them. A Google search and/or conversation with your attorney will help you with this.*



Christina Daves is the founder of PR For Anyone®. She has trained thousands of real estate agents in gaining visibility by using traditional and social media together for maximum effectiveness. Agents she has worked with have appeared in national magazines, newspapers, radio, television, and blogs. Book your free business strategy session with her at www.ChatwithChristina.com, and learn more about her at www.ChristinaDaves.com.

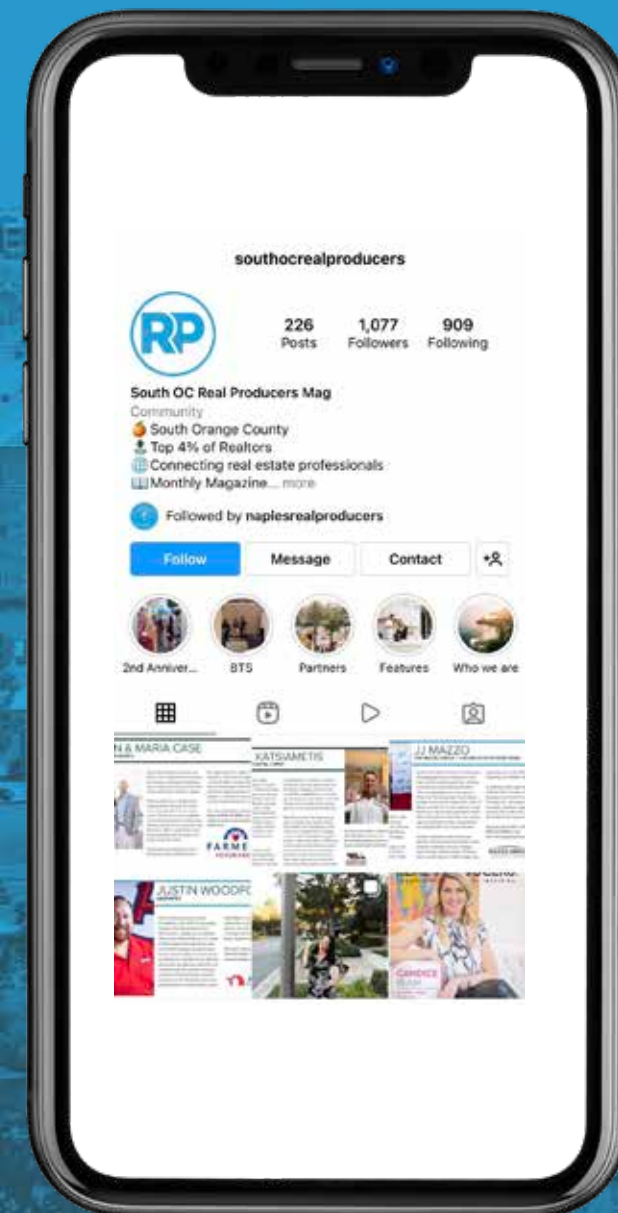
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Terri has been working in the escrow industry since 2002 when she retired from her career as a Flight Attendant. She has so much passion and an abundance of energy for her job, and that shines through when you meet her. She loves helping The Escrow Source grow their business and helping their clients have a smooth transaction.

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