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May 23

**SCCAR
MEMBER
UPDATE**

May 30

*Summer
Salsa
BBQ*

June 4

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

REALTOR® is the official monthly newsletter of the Santa Cruz County Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

Santa Cruz County Association of REALTORS®
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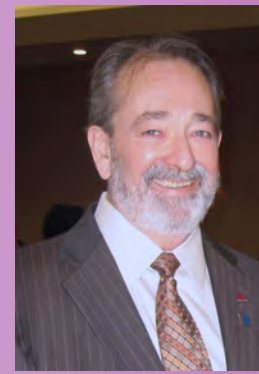
OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President

Frank O. May
 2014 SCCAR President
 Frank O. May & Associates
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 831-479-1901



One of my co-workers and I were talking the other morning about the SFR market in various areas when the term “pre-emptive offer” came up. As I understand it, a pre-emptive offer is where a home is first known to be available and a selling agent brings in an offer that is well above listing price which is accepted right away.

This type of behavior was considered to take place mostly “over the hill”. However, shortly after that conversation, a local agent was telling me about a situation where a pre-emptive offer was presented and the agent went so far as to block the driveway with his car to make it more difficult for other agents to get to the home.

Of course, that sparked a lively debate among several of us at lunch! Where do you draw the line between being an advocate for your client and being just plain rude? I don’t pretend to have the answer to *that* question, but I believe that this type of behavior is caused mostly because the economy is recovering from a severe

recession (the worst I’ve ever seen!) and currently there are not enough listings to meet the market demand. I also believe that seller expectations about home values are increasing faster than the actual prices, though I guess that’s nothing new.

Personally, this market reminds me of the housing market around 1983-84, though I don’t recall the “over-bidding” phenomenon going on back then.

It wasn’t until the recovery from the following recession in the mid- to late 1990’s that we started seeing over-bidding activity, which was actually a marketing ploy. Perhaps I shouldn’t use this space to write about such things, but one of the things that interests me most about real estate is the economy and how people react.

Feel free to tell me how you see things, email me at:
frank@frankmay.com.

Major Events in 1914

Charlie Chaplin makes his film debut in "Making a Living."
 (February)



- President Woodrow Wilson orders troops to take military action against Mexico following the Tampico Incident. (April)
- Mother's Day is recognized as a national holiday in the U.S. (May)
- Archduke Franz Ferdinand of Austria is assassinated, unofficially beginning World War I. (June)
- Babe Ruth makes his debut with the Boston Red Sox. (July)
- The Panama Canal is inaugurated. (August)
- The U.S. Federal Trade Commission is established. (September)
- The Federal Reserve opens (November)



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EQUAL HOUSING LENDER

Real Estate and Land Use Law Update

Construction Defect Damages

Miles J. Dolinger, Esq.

This month's Update features two cases interpreting the Right to Repair Act ("RRA," Civil Code §§ 896 *et seq.*) The RRA, also known as "SB 800," comprises a comprehensive set of substantive and procedural rules for litigating residential construction defects cases for housing units first sold as new after January 1, 2003. The RRA's provisions include the following:

- describes "functionality standards" for applicable residential construction, that is, it identifies certain types of construction problems as being actionable defects for which builders are liable;
- defines consumer burdens of proof in trials about construction defects;
- defines "builder" as a builder, developer, general contractor, contractor, or original seller, with exceptions;
- imposes upon builders obligations to provide specified minimum warranties;
- provides builders with the conditional right to repair alleged defects before being sued with relatively short action deadlines;
- fosters mediation and other prelitigation conduct to avert lawsuits;
- allows builders selling new units to formally identify owner maintenance duties to assure that owners know of them;
- extends certain statutes of limitation, while shortening others; and
- lists the affirmative defenses available to builders in most lawsuits to which SB800 applies.

In *Burch v. Superior Court* (2nd Dist. 2014), 2014 WL 640707, the court held that the Right to Repair Act did not provide the exclusive remedies for plaintiff's construction defect claims and did not limit other common law damages claims. Plaintiffs purchased a custom home in Pacific Palisades that had numerous construction defects, and they brought suit against the developer, the developer's builder and the two individuals that co-owned both companies, alleging breach of contract, negligence, breach of implied warranty, unjust enrichment, third party beneficiary breach of contract, and violations of the RRA. The defendants argued that plaintiff's damages were limited under the RRA to only the cost of remedying the construction defects pursuant to Civil Code section 896, which states as follows:

In any action seeking recovery of damages arising out of, or related to deficiencies in, the residential construction . . . a builder, and to the extent set forth in Chapter 4 (commencing with section 910), a general contractor, subcontractor, material supplier, individual product manufacturer, or design professional, shall, except as specifically set forth in this title, be liable for, and the claimant's claims or causes of action shall be limited to violation of, the following standards, except as specifically set forth in this title.

Based on this language, defendants argued that plaintiff's claims for other economic and consequential damages under negligence, breach of contract and other causes of action should be dismissed. However, the court disagreed. Analyzing other relevant limitations of damages provisions in the Civil Code (Civil Code sections

943(a), 944, and 897), the court held that the RRA provides a remedy for particular residential construction defects that cause no property damage or personal injury, and that it does not preclude other common law claims for damages arising from construction defects that have caused property damage.

KB Home Greater Los Angeles, Inc. v. Superior Court (2nd Dist. 2014), 2014 WL 667368, is another Right to Repair Act case, in which the court held that an owner's damages claim was barred under the RRA because of the owner's or the owner's insurance company's failure to give the builder timely notice and an opportunity to inspect and offer to repair the construction defects and related damages. In this case, a property manager discovered a water leak in a home while it was vacant. The property manager called the homeowner, who called its insurer, Allstate, which promptly hired an emergency mitigation company to remove the excess water and to remove the water-damaged dry wall and carpets. Two months later, Allstate hired a contractor to complete the repairs. However, it was not until after the repairs were completed that Allstate submitted its RRA construction defect/damages claim to the builder (under its subrogation rights). The builder then sought summary judgment to dismiss the RRA claim based on the owner's and Allstate's failure to follow the RRA's notice/inspection/opportunity to repair provisions. The court agreed with the builder and dismissed Allstate's RRA damages claim altogether. As the court explained: "the prelitigation procedure in chapter 4 [Civil Code sections 910-938] . . . begins with the homeowner's notice of defect, gives the builder an opportunity to inspect, and leads to mediation or an offer of repair or cash. The sequential procedure fulfills the purpose of the Act 'to give a builder the opportunity to resolve a homeowner's construction defect claim in an expeditious and nonadversarial manner.'"

The court expressly rejected Allstate's argument that the RRA's notice procedures should not apply in cases of emergency, stating that the RRA does not prevent the homeowner from seeking immediate redress from the builder in a catastrophic damage case, that only reasonable notice may be required, and that builders have incentive to act quickly in such cases because of their liability for relocation costs, loss of income damages (for home-based businesses), and other consequential damages.

Miles J. Dolinger is a land use and real estate attorney with over 20 years of legal experience. He represents individuals, development companies and government agencies on a variety of land use matters, including applications for development and use permits, subdivisions and rezonings, challenges by neighbors, environmental review, red tag removal, and related administrative and judicial proceedings and appeals. While focusing on Santa Cruz, Monterey and Santa Clara Counties, Miles assists clients throughout the entire Monterey Bay and San Francisco Bay Areas.

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From the desk of Joe Foster

Government Affairs Director

gad@mysccar.org

Below is an overview of current conversations and topics that are being driven by SCCAR's government affairs office:

Local Candidate Recommendation Committee (LCRC)

As the local election cycle gears up, so too does the work of SCCAR's Local Candidate Recommendation Committee (LCRC). Seven (7) LCRC Trustees will interview candidates for the following offices in order to determine their positions on real estate-related matters:

- 3rd District County Supervisor
- 4th District County Supervisor
- County Sheriff

An accompanying questionnaire will provide additional candidate background information for LCRC to determine which candidates best align with the principles and priorities of SCCAR. Candidate interviews took place on April 22nd and 24th. A report on LCRC outcomes will be published in the next edition of the SCCAR REALTOR® newsletter.

It should also be mentioned that current LCRC work is just "phase 1" for 2014. As we approach November, the trustees will be re-convening to meet with candidates for the local city council races. Phase 2 will begin in late August.

Point of Sale (POS) Education for Local Policy-Makers

SCCAR has officially launched www.mysccarpointofsale.com. The purpose of the site is to provide clear, data-driven information highlighting the ineffectiveness of point of sale (POS) mandates tied to local ordinances. The interactive "Timeline" feature clearly shows that POS does not provide a timely solution to a problem (such as achieving great housing energy efficiency) due to the time it takes for housing stock to turn over and for a POS mandate to be put into effect. Again, this site is designed as an advocacy tool for our government affairs staff and Local Government Relations (LGR) committee members to utilize in promoting alternatives to future POS mandates attached to local public policy.

Residential Rental Inspection Ordinance (City of Santa Cruz)

Staff continues to stay in close contact with the City to ensure that SCCAR's voice is heard in the discussions that will be ongoing throughout 2014. Currently, the City Planning Commission is analyzing all aspects of the zoning code related to the ordinance. Their stated intent for the review of the code is to ensure that the code is written with health and safety in mind, and that the actions taken by the City/Code enforcers does not reduce the rental housing stock. We will continue to participate in the public process when appropriate and keep our members informed of any and all changes to the ordinance.

Legislative Day 2014

Every year, C.A.R. hosts Legislative Day as an opportunity for real estate professionals to come to Sacramento, learn more about issues affecting our industry and meet with their elected officials. A contingent of eleven (11) SCCAR directors and staff will be traveling to Sacramento on Wednesday, April 30th. In addition to official C.A.R. meetings, our local Region 10 meeting schedule for that day includes one-on-one meetings with the following officials:

- State Senator Bill Monning
- Assemblymember Mark Stone
- Assemblymember Luis Alejo

SCCAR will also be attending the C.A.R. Spring meetings that will take place prior to and following April 30th. We will have a full Legislative Day "de-briefing" in the next edition of this publication.

County official to speak at the June 6th LGR Committee meeting.

Our next Local Government Relations Committee meeting will take place on Friday, June 6th beginning at 8:30 AM. Gine Johnson, Analyst with 5th District County Supervisor Bruce McPherson's office, will be joining us in June to discuss County issues, and in particular, the proposed Monterey Bay Community Power (MBCP) project. More information about the MBCP project can be found at www.montereybaycca.org.

Birthday Store Special

Save 10% off one store purchase during your Birthday Month!

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Summer Salsa BBQ

Wednesday

June 4, 2014

11:30 am-2:00 pm



LIVE MUSIC : Salsa from Broken English & 50/50 Raffle

BBQ'd Skirt Steak, Chicken, Sausages, Garlic Bread, Salad, Margaritas Wine & Beer

Get your tickets today!
Purchase online, complete and fax this form to 831-464-2881 or call SCCAR 831-464-2000. We anticipate this event to sell out quickly. It is recommended that you make your reservation by May 28th as there is no guarantee that tickets will be available at the door.

Margaritas by Margaritas A-Go-Go

Limited parking available
Please carpool
No parking at Little Tampico

BAKING CONTEST!
Entry forms for the Bake-Off must be submitted by May 30th. No cost to enter. Entry forms are available at www.mysccar.org

SCCAR Creekside Patio
2525 Main Street, Soquel

\$10 SCCAR Members, \$25 nonmembers - Register [online](#) or complete the info below.

Name: _____ Company: _____

Phone: _____ Email: _____

How many will be attending?: _____ (include yourself)

Name(s) of Guest(s): _____

VISA MasterCard AMEX CHECK No.: _____

Name on card: _____ Signature: _____

Account #: _____ Exp. Date: _____ Zip Code: _____

CC billing address _____



Breach of Fiduciary Duty and Representations of Square Footage

*Terry Rein
Bosso Williams, APC*

*Real Estate
Legal
Matters*

Horiike v. Coldwell Banker Residential Brokerage Company (Cal. Ct. App., Apr. 9, 2014, B246606) 2014 WL 1384226, is an interesting case against a Broker and two agents in which the Buyer claimed that one of the agents had breached his fiduciary duty to the Buyer by misrepresenting or concealing the accurate square footage of residential property that the Buyer had purchased.

In this case, Coldwell Banker ("Broker") represented both the Buyer and the Seller through two different salespersons (referred to herein as Agent A and Agent B). The focus was on the duty of Agent A to the Buyer. Agent A was the salesperson who initially listed the property for sale in 2006 ("Initial Transaction"). Although the sale fell through in the Initial Transaction, there was inconsistent information about the square footage of the residence in that initial transaction of which Agent A was aware. Specifically,

- The building permit lists the total square footage of the property as 11,050 square feet, including a single family residence of 9,224 square feet, a guest house of 746 square feet, a garage of 1,080 square feet, and a basement of unspecified area.
- The listing service provided Agent A with public record information for reference, which stated that the living area of the property was 9,434 square feet.
- The listing that Agent A created stated the property "offers approximately 15,000 square feet of living areas."
- Agent A prepared a flier for the property which stated the property "offers approximately 15,000 square feet of living areas."
- Agent A later changed the MLS listing to state that the approximate square footage was "0/O.T.," by which he meant zero square feet and other comments.

After the Initial Transaction fell through, Plaintiff Hiroshi Horiike ("Buyer") purchased the Property. The parties to the transaction signed a confirmation of the real estate agency relationships as required by Civil Code section 2079.17 which stated that the Broker, as the listing agent and the selling agent, was the agent of both the Buyer and the Seller.

Agent B, working primarily with the Buyer, arranged for the property to be shown to the Buyer. Agent A, working primarily with the Seller, gave the Buyer a copy of the flier stating the property had 15,000 square feet of living areas. Agent A also sent a copy of the building permit to the Buyer, along with a copy of the other documents listed above reflecting the inconsistent information relating to square footage.

After close of escrow, the Buyer brought a cause of action against the Broker, Agent A and Agent B for misrepresentation, conceal-

ment and breach of fiduciary duty. After a jury trial, the jury dismissed all claims against Agent A finding that he did not owe a fiduciary duty to the Buyer. The Court of Appeal reversed.

The Court stated that sometimes people believe that there is no dual representation if one salesperson 'represents' one party to the transaction and another salesperson employed by the same broker 'represents' another party to the transaction. The Court rejected this assumption and stated that when a Broker is the dual agent of both the buyer and the seller in a real property transaction, the two salespersons acting under the broker have the same fiduciary duty to the buyer and the seller as the Broker.

The Court noted that a broker's fiduciary duty to his client requires the highest good faith and undivided service and loyalty. A broker as a fiduciary has a duty to learn the material facts that may affect the principal's decision. He is hired for his professional knowledge and skill; he is expected to perform the necessary research and investigation in order to know those important matters that will affect the principal's decision, and he has a duty to counsel and advise the principal regarding the propriety and ramifications of the decision. The duty to disclose material information to the principal includes the duty to disclose reasonably obtainable material information.

Focusing on the information that Agent A had through the Initial Transaction, the Court stated that a fiduciary must tell its principal of all information it possesses that is material to the principal's interests. A fiduciary's failure to share material information with the principal is constructive fraud, and fraudulent intent does not need to be shown. Even a careless misstatement may constitute constructive fraud.

Agent A knew the square footage of the property had been measured and was reflected differently in different documents. The Court faulted Agent A for not giving the Buyer written advice to have the square footage verified by a specialist, and for not clearly explaining to the Buyer that contradictory square footage measurements existed.

The Second Appellate District has therefore reaffirmed that real estate agents who act as dual agents – representing both the Seller and the Buyer in a transaction – owe a fiduciary duty to BOTH parties. Courts will scrutinize even careless misstatements or situations where inconsistencies in information (such as square footage) are not fully and completely explained.

Terry Rein is a transactional real estate attorney at Bosso Williams in Santa Cruz. This article is published for educational purposes and with the understanding that the information contained herein does not constitute legal advice.

SCCAR Welcomes the Following New Members!

REALTOR® Members

Advantage Properties
Alison Warner

American Dream Realty
Julie Penniman

Bailey Properties
Trisha Christensen
Katy Cowley
Steven Czarnecki
Maria Meade
Martha “Marti” Meyer
Jana Segal

Bay Real Estate
MaryAnne Hintermeister

Beccaria and Weber
Anthony Gemignani

Century 21 M&M
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Audrey Jacob
Carol Kelley
Candi Wood

Century 21 Showcase
Kosin Kitichatpayak

Coldwell Banker Residential Brokerage
Nicole Bouja

Jim Leonard Mortgage Connection
Ramah Hinde

Keller Williams SC
Kaelin Wagnermarsh
Dale Walter

Monterey Bay Realty
Marji Knapp

Ocean Street Realty
Kent Miller

One North Real Estate
Nia McGibben

Pacific Sun Properties
Joyce Partida

Real Estate Eight Three One
Eric Corder

Silicon Valley Multi-Family Group
Erik Nielsen
Michael Shields

Taylor Properties
Katie Garner

The Office of Lauren Weyhe
Lauren Weyhe

Wellington REALTORS
Tahra Singh

Affiliate Member

Monterey Bay Mortgage
Mario Luis

NAR, Realtor.com® Team Up to Launch Mega-Campaign

Daily Real Estate News | REALTOR® Magazine

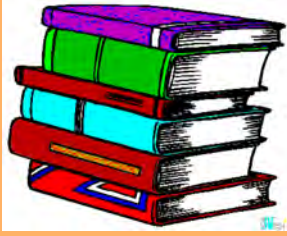
While REALTORS® have long been touted as the most reliable experts in the real estate industry, that message is about to descend on consumers in a much louder, more unified way, as the National Association of REALTORS® and realtor.com® prepare a joint media blitz calling attention to the power of the REALTOR® brand.

For the first time, NAR and realtor.com® are joining forces to launch a nationwide campaign highlighting the incomparable value that each brings to the table when helping Americans make the biggest financial decision of their lives — buying, selling, or investing in a home. The joint effort will combine the individualized marketing campaigns of NAR and realtor.com® into a more coordinated branding effort that includes national television and radio advertisements for realtor.com® starting this summer. The goal, both organizations say, is to combine the influence of each to reach a far broader audience than before.

This will be the largest cooperative action between NAR and realtor.com® to date, with both investing a “significant marketing commitment” to the effort, the organizations say. NAR and realtor.com® executives say that the campaign underscores the organizations’ deep commitment to one another to grow their partnership and bring accurate, trusted information to consumers.

“REALTOR® is the most trusted brand in real estate, and realtor.com® represents the best of our profession, with a commitment to accuracy, timeliness, and professionalism that no other brand can match,” says NAR President Steve Brown. “While others applaud themselves for simply talking about the issues, REALTORS® actually take action to protect consumers’

Continued on Page 19



Education & Professional Development



Register Online by visiting our [Web Portal](#)

[Public Records \(MLS\) Search](#)

Wednesday, May 7, 1:00 pm - 2:30 pm
Cost: Free to SCCAR Members with RSVP

Find out how to search county tax records, ownership information, mortgage facts and distressed data of all California properties. Then, use this information to create marketing plans and tools. Attendees will learn how to access and use REALIST public records to provide detailed ownership, transaction and property characteristics information

[Buyer's Tour Pack \(MLS\)](#)

Wednesday, May 21, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP

Learn the easiest ways to stay in touch with listing inventories and activity in your marketplace with automated email notifications to your smart phone or tablet. This course will help you spend less time with your keyboard and more time with your clients.

[Search & Report Essentials \(MLS\)](#)

Wednesday, May 21, 1:30 - 3 pm
Cost: Free to SCCAR Members with RSVP

Learn the foundations of the primary MLS Listings search tool, including display options, report formats and client communications.

[zipForm® Training](#)

Friday, May 23, 10 am - 1 pm
Cost: SCCAR Member \$15, nonmember \$25

Learn how to access zipForm® Plus, digital signatures, online document storage, how to import MLS data using MLS-Connect and how to create, e-mail and e-sign on your tablet using zipForm® Mobile Edition.

[Santa Cruz County Pro: County Projects](#)

Wednesday, May 28 9:30 am - 12 pm
Cost: \$20 for SCCAR Members and \$40 for nonmembers.

The fifth in a series of presentations designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Topics to be covered: major projects on the table, planning obstacles facing builders, "Historical Registry" and how it can affect a property, solutions to red tags and un-permitted structures and the biggest hurdles working with county/city planning/building depts.

[Locator Listing \(MLS\)](#)

Tuesday, June 10, 1 - 2:30 pm
Cost: Free to SCCAR Members with RSVP

Did you know Matrix could help you locate your next listing opportunity? This course will teach you to observe where buyers are purchasing homes, what price-range they are purchasing most often, and identify homeowners in those "sweet spots" who own the homes that buyers are seeking.

[Home Mortgage Lending: The New Normal](#)

Friday, June 20, 10 am – 12 pm

Learn the role that mortgage bankers have in real estate today including: what is the mortgage banker's role in a purchase, why do deals blow up, what makes one lender different from another, typical timelines & basic guidelines and pre-qualification vs. pre-approval.

[Market Intelligence Reports \(MLS\)](#)

Wednesday, June 25, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP

Knowing your current market conditions and performance history makes you the knowledgeable real estate expert clients want to work with. Stay quickly and easily up-to-date with market trends and statistics. Matrix has a number of tools available to build statistical analysis of local market conditions and performances. We'll teach you how to build and publish charts, tables and graphs for client presentations and social media posts.

[Custom Displays & Exports \(MLS\)](#)

Wednesday, June 25, 1 - 2:30 pm
Cost: Free to SCCAR Members with RSVP

Matrix can be customized to meet your viewing and exporting requirements to assist you with listing organization and deep data analysis. This course will discuss how to build your own data viewing formats and how to share that data into other digital tools

Unless otherwise stated, all Education & Professional Development offerings are held at the SCCAR offices at 2525 Main Street, Soquel, CA 95073

We Have Convergence

The Story of the Off-Market MLS Movement

How off-MLS marketing is harming the industry

Written by Jeremy J. Conaway, contributing editor

Convergence. When two or more forces come together and create a new, more powerful, force.

No real estate brokers or agents were injured in the production of this article, however, this comment does not apply to what is apparently about to happen. Take a look:

Convergence Factor No. 1: A New Market

Shortly after the return of the real estate market in 2012, it became obvious that the returned market was nothing like the market that crashed in the late fall of 2005. Across the country, sales figures dramatically increased while inventories remained extremely low, and prices began to increase precipitously. This market was quickly classified as a “hypermarket.”

Convergence Factor No. 2: New Agent Behaviors

Accompanying these symptoms, and appearing early in the new market, were observations that suggested that real estate professionals at both the brokerage and agent levels were demonstrating behaviors totally inconsistent with their own, the consumer’s and the industry’s long-term interests.

Off-Market MLS

The most alarming of these behaviors were the off-MLS marketing activities that, by early 2013, had spread rapidly and in some markets were impacting more than 30 percent of the transactions. This high level clearly threatened the stability and function of the Multiple Listing Service (MLS). Major markets began to experience brokerage commercials that promoted the availability of coming-soon properties not yet on the market. It was obvious to observers that some real estate professionals were so focused on making up for lost time and income (brought by the 2005 crash) that they were willing to risk destabilizing critical institutions and lifelong relationships.

Even after the presence of off-MLS marketing and its legal and marketplace dangers became known, few leaders spoke out against it. Brokers expressed fear that any interference would result in breakage as agents threatened to play out their eternal, “I don’t need no stinking boss” routines. Participating agents created a litany of excuses and rationalizations including such soon to become classics as, “My clients are requesting this,” “I am protecting my clients against the ravages of incompetent agents,” and “My clients are worried about their privacy.”

The agents whose ideas of professionalism included telling real estate consumers, “You don’t need no stinking MLS,” are not those agents—the ones everyone loves to accuse of being ill-trained part timers without real passion for the job or love of their clients. The agents leading this new movement were the elite, the top producers, the agents that were seen as role models for the rest of the industry.

By mid summer 2013, concern for the negative market, legal, regulatory and relationship ramifications of these behaviors, and

the resulting lawsuits, had reached a point where some of the top entities in the real estate industry began to speak out about the dangers of these practices. The California Association of REALTORS® demonstrated great courage and caring with a fully funded multi-media program that warned California consumers against the evils of off-MLS marketing practices.

Long & Foster Real Estate took up the brokerage response. Untold amounts of the brokerage’s resources were invested in a program used to caution consumers in the several states in which Long & Foster operates that off-MLS marketing opportunities were not in the consumers’ best interests. These materials were published in several publications including *The Wall Street Journal*.

Convergence Factor No. 3: Neighborhood Sites

While the real estate industry was working its way through these issues, other movements were gaining speed, influence and power. Welcome to the world of the community or neighborhood website.

A neighborhood website connects people who share common interests in a given neighborhood. These common areas of interests enable neighbors to meet new friends and connect with each other. These connections are initially made on a publically accessible website. At some point, many shift to a limited-access, subscriber-based connection on a social media network such as Facebook. Over the past several years, these community websites have gained in both popularity and sophistication and are now widely being used to market real estate outside the MLS (and agents.) It comes as no surprise that consumers who use these neighborhood networks have learned to use them as private networks to make sure that only the “right people” buy in the neighborhood. Unfortunately, after being told by top real estate professionals, “You don’t need the MLS. I have buyers,” some consumers have come to the conclusion that if they don’t need the MLS then perhaps they don’t need a real estate professional either.

Convergence Factor No. 4: Second Nature

Insecure proponents of off-MLS marketing are fond of pointing out that these practices will only work in a hypermarket. A hypermarket will not last forever. While the logic of this agreement may be correct, the metrics aren’t. In all likelihood, this market will last for two more years. During that period of time, hundreds of thousands of consumers will have been told that they don’t need the MLS and will have followed the advice of friends and neighbors relative to how to respond to that announcement.

Convergence Factor No. 5: Safeguard the MLS

Recently, the convergence theory took on new power. An impressive number of marketing areas across the country reported fall-out from last fall’s large broker-MLS skirmish that burst into flames during NAR’s Washington, D.C., meetings. These matters came to light when representatives from several marketing

Continued on Page 11

Convergence Continued From Page 10

areas reported unusual contacts from their brokerage community demanding that they take certain steps regarding their MLS operations.

Convergence Factor No. 6: Transactions Not Passing Through MLS

Last week information provided by Core Logic reported that, in 2013, some 53 percent of real estate transactions didn't pass through MLS.

Additional information emerged that portal traffic continued to grow and that the top five portals were capturing almost 40 percent of consumer Internet traffic, with Zillow capturing almost 17 percent.

Zillow was actually a question on Jeopardy recently. Don't you hate it when those Zillow folks make fun of us? Aren't you sorry you suggested that the Obama interview was a flash in the pan? Recently, Errol Samuelson, one of the brightest and most respected persons in the industry summarily departed REALTOR®.com for Zillow.

Convergence Factor No. 7: Jumping on the Bandwagon

Last week, it was reported that REALTORS® associated with one of Houston's largest brokerages had created an entity known as PocketListingInfo.com. In a one-page manifesto that some might describe as a declaration of war against the MLS, these scholars essentially announced to the fourth largest marketplace in the

country that relative to off-MLS marketing, "all the cool people are doing it so why not pay us \$14.95 a month and join in."

While all of this is happening, officials of the Consumer Financial Protection Bureau, one of the most powerful and savvy regulatory programs ever created in the United States, just happened to be working in brokerage offices across the country monitoring compliance of their new mortgage-related regulations. While we certainly hope they don't have time to figure out what all the noise is about, it does seem doubtful. Perhaps they will believe declarations that it was all a joke.

So, that's it. Nothing much is happening here in Deadrock. After dinner awards and prizes will be given out to those who can list all of the ways in which contract provisions, licensure laws, fiduciary duties, fair housing regulations and consumer best interests are being fouled by the behaviors discussed above. Then, just before the strike of midnight, we will call for the scribes and summon the brilliant minds that brought us this impending disaster so they can tell us what they were thinking. Upon completing this task, we will gaze up at the moon and wonder how much Spencer Rascoff paid Zorro to put that Z on the man in the moon's shirt pocket.

We desperately need some leadership here.

This article originally appears in the April issue of the *REAL Trends* Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014



SCCAR Has Scheduled An iBox Upgrade!

SCCAR will be conducting an exchange of our current lockboxes to BT LE (Bluetooth® low-energy) lock boxes the week of September 15, 2014. The current boxes are approaching the end of the battery life expectancy; therefore, the SCCAR Board of Directors voted to take proactive measures and upgrade to the new BT boxes.

iBox BT LE is equipped with both Bluetooth® and infrared technologies. No additional hardware is required for most phones, including the newest models of iPhone and iPad. You can check your phone's compatibility on the [Compatible eKEY Device List](#)

We will be distributing more information and details as we approach the September 15 exchange date.



Celebrating a Decade of Giving



Lela Willet, 2014 SCAORHF Chair

lela@thewilletway.com

The Santa Cruz County Association of REALTORS® Housing Foundation (SCCARHF) celebrates 2014 as its tenth anniversary of giving assistance grants to low income first-time homebuyers in our community.

In 2003, SCCARHF was founded by a group of community minded members of the Santa Cruz County Association of REALTORS® and in July of that year was incorporated as a 501(c)3. The Foundation immediately began working to establish and achieve its mission: *“Assisting residents of our community in realizing the dream of homeownership in Santa Cruz County by providing education, financial programs, and by supporting other organizations who embrace our goals”*. The year 2004 saw this group of leaders getting organized and putting policies and procedures in place to achieve this mission.

Fundraising efforts and grant distribution began in 2005 with the first Closing Cost Grant awarded on July 5, 2005. A new program in 2011, the HOA Dues Assistance Grant, was instituted to assist first time homebuyers with their first year of expenses by paying half of their HOA Dues. This program has been a great success helping over 25 individuals and families with their first year of homeownership.

With these innovative programs the Foundation has received \$130,000 in grants from the C.A.R. Housing Affordability Fund to assist in financing the grants. The funds from these grants, along with over ten years of donations through our Escrow Contribution Program, individual and corporate donations, have helped hold the Foundation in good stead.

Since its inception, the SCCAR Housing Foundation has successfully raised funds through innovative fundraising mechanisms and created financially sound grant programs for low-income, first-time home buyers. The initial fundraising efforts were tied to the SCCAR Golf Tournament and blossomed into our hugely successful annual event, “A Taste of Santa Cruz”, which was first held on November 3, 2005. After nearly a decade of offering attendees delectable cuisine and tasty sips from an array of local restaurants, wineries and breweries we can honestly say this fundraising event has become a well-established local annual event. The tenth annual “A Taste of Santa Cruz” will be held this year on November 13, 2014.

To date, close to a half a million dollars has been given to over 185 families to help them achieve the dream of homeownership. This is not the end of the story however; funds are continuously needed to help the foundation reach its goals year after year. Our non-profit status means we depend on our fundraising events and donations to sustain our grant programs. For information on how to contribute, please visit us at www.sccarhf.org.

Thank you to the 2003 Founding Board of Trustees

- | | |
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The SCCAR Association and Housing Foundation extend a very special thank you to everyone who has served the Foundation and ‘A Taste of Santa Cruz’ over the past decade. Because of your efforts, over 185 individuals and families have a place they can call home.

“It’s hard to believe a handful of members met ten years ago and together launched the Housing Foundation. It was so exciting; finally we were doing something for others and were on our way to giving back. It has meant a lot to me to have been a part of this, to be a founding trustee, to later become the chair of the Housing Foundation, and to participate in 10 years of being a committee member of ‘A Taste of Santa Cruz’.

More importantly, and what makes my heart sing, is how we have helped 185 families in ten years achieve their dream of home ownership...priceless.”

*Inez Pandolfi
Century 21 Lad
Founding Trustee*

“What a win-win. The commitment of Foundation to help potential homebuyers in our community achieve the dream of homeownership is also a great way to increase the public’s awareness of the professionalism of REALTORS®.”

*Lela Willet, Unique Homes & Land
Housing Foundation Chair*

“I remember being on the committee as a founding member and wondering whether this would ever get off the ground. It was challenging getting everyone to buy into the promise of what the Foundation could provide. Then it happened and we had the first event and then the next and then the first ‘A Taste of Santa Cruz’ and now there is no looking back. I am very grateful for the small part I played and know that there are many more people to thank for its success over the past 10 years.”

*Carol VanAusdal
Keller Williams Realty – SC
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Get informed on the most current issues and trends from C.A.R. and NAR that effect the real estate industry at SCCAR's quarterly membership update meeting. This free event will also feature a brief legal update from leading real estate attorney, Dave Hamerslough.

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2014 Signature Affiliates

Virtual Tours: More Than a Pretty Picture

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In 2003 the real estate virtual tour usually consisted of a series of still photos and a few panoramas. Real estate agents using virtual tours were selling premium priced property to clients who were sophisticated Internet users with higher education, higher funds and were in their prime home buying years. At that time 55 percent of those shopping for new homes on the Internet said the most important feature was the photo section, followed closely by detailed property descriptions.

Fast forward to 2014 and the virtual tour is a 24-7 open house and is now the most important Internet marketing tool for real estate agents. With over 98 percent of new home seekers going online to real estate search engines, the photo virtual tour has been replaced with additional sophisticated tools including video clips, drone aerials, floor-plans and attachments to aid the agent in securing the highest price, in the shortest amount of time, to sell the client's listing.

Technology has improved immensely and costs have stabilized since the first jerky images rotated with fits and starts on a computer screen. However, it still takes a speedy broadband connection to download to a computer and a fast video processor to fully enjoy the tour.


If a buyer doesn't see it, it won't sell. A virtual tour partner should be committed to putting an agent's listing and brand in front of thousands of potential buyers. Potential buyers need to have accessibility to the tour 24-7. Syndication to the most popular real estate websites and search engines, such as Realtor.com, Google, Yahoo, Move, Trulia, Zillow and Hot Pads, as well as video sites like YouTube, Blinkx and DuPont Registry, are a must. Research shows these sites are where most potential clients go first before they even decide on a real estate agent.

An informed seller is a happy seller. Sellers appreciate agents who keep them involved in the marketing process and deliver regular information updates. A marketing engine is much more than a group of pretty pictures. It is a sophisticated plan that real estate agents can use to successfully market a client's property by providing useful analytics such as weekly visitor traffic, long-term photo traffic on a weekly basis, referring web pages and the percentage from each including your Facebook business page and photo popularity ranking. It is one way that technological advances have revolutionized the business of real estate. It's a good way agents can serve their clients and provide them with the best value.

Rolling Three-Month Single Family Home Sales

Santa Cruz County

Source: MLSTeam Inc.

	Sales Activity			Average Days on Market			Median Price							
	January - March			January - March			January - March							
	# Sold 2009	# Sold 2013	# Sold 2014	Ave DOM 2009	Ave DOM 2013	Ave DOM 2014	Median \$ 2009	Median \$ 2013	Median \$ 2014	5 yr % change	1 yr % change	March 2013	March 2014	1 yr % change
 Adult Village	4	7	10	158	30	30	\$205,950	\$215,000	\$290,000	29.0%	25.9%	\$234,850	\$290,000	19.0%
Aptos	7	21	18	111	67	61	\$650,000	\$650,000	\$694,000	6.3%	6.3%	\$605,000	\$720,500	16.0%
Capitola	9	14	14	170	36	29	\$550,000	\$637,500	\$682,000	19.4%	6.5%	\$680,250	\$844,000	19.4%
East of Highway 17	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
East Santa Cruz County	46	42	30	137	52	104	\$306,500	\$327,500	\$470,000	34.8%	30.3%	\$410,000	\$715,000	42.7%
La Selva Beach	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns SCZ	7	9	6	214	138	109	\$770,000	\$624,000	\$759,000	-1.4%	17.8%	\$911,500	\$695,000	-31.2%
Rio Del Mar / Seascape	12	28	33	156	53	78	\$633,750	\$697,500	\$775,000	18.2%	10.0%	\$720,000	\$677,500	-6.3%
San Lorenzo Valley	31	70	58	112	69	49	\$350,000	\$327,000	\$386,500	9.4%	15.4%	\$380,000	\$376,000	-1.1%
Santa Cruz	58	86	82	116	47	53	\$594,750	\$612,000	\$736,000	19.2%	16.8%	\$646,000	\$670,000	3.6%
Scotts Valley	7	43	36	138	66	64	\$655,000	\$675,000	\$721,000	9.2%	6.4%	\$805,000	\$805,000	0.0%
Seacliff	3	5	9	164	82	32	\$583,000	\$585,000	\$560,000	-4.1%	-4.5%	\$602,500	\$592,500	-1.7%
Soquel	14	17	13	153	64	47	\$587,000	\$629,000	\$660,000	11.1%	4.7%	\$816,000	\$730,000	-11.8%
Watsonville	88	48	21	98	49	47	\$293,250	\$315,900	\$367,000	20.1%	13.9%	\$285,000	\$445,500	36.0%
West Santa Cruz County	4	6	5	90	39	85	\$704,750	\$502,000	\$735,000	4.1%	31.7%	\$555,000	\$552,000	-0.5%
Santa Cruz County	290	396	335	124	58	61	\$406,950	\$513,000	\$615,000	33.8%	16.6%	\$585,000	\$635,000	7.9%

Occasionally, some cities may have too few listings to provide a market statistic for a given timeframe.



2014 Signature Affiliates



Reverse Mortgages

Dan Casagrande

Security 1 Lending
831-423-2900

dcasagrande@S1L.com



Makes College More Affordable for Your Grandchildren!

Become a reverse mortgage client of Security 1 Lending and receive up to \$10,000 in tuition credits for each of your grandchildren. These tuition credits are guaranteed to be honored by over 300 participating private colleges and universities in 45 states.

Security 1 Lending (S1L), a national leader in reverse mortgages, has announced an exclusive agreement with SAGE Scholars to offer their senior clients the Legacy Tuition Program. SAGE Scholars is the largest private college savings program in America.

“We at SAGE Scholars realize that college funding is becoming an intergenerational function, and we found S1L’s values and emphasis upon a holistic approach to seniors’ financial priorities perfectly aligned with our interests. We believe that by working with S1L we can provide a solution to seniors’ concerns for their grandchildren.” said Dr. James Johnston, President, SAGE Scholars and former Head of Wharton Business School.

The Legacy Tuition Program will enable S1L clients to give the gift of a college scholarship to their grandchildren. Security 1 Lending will provide this free gift to their clients simply for choosing S1L as their reverse mortgage lender. The S1L program will provide up to \$10,000 in tuition credits for each grandchild, which are guaranteed to be honored by 313 participating private colleges and universities in 45 states.

“Security 1 Lending is enhancing the ability of our clients to leave a meaningful legacy by contributing towards their grandchildren’s college education. I cannot think of a better gift for a grandparent to give and I am proud that we are able to offer this benefit to all of our valued clients,” said Alex Pistone, Senior Vice President for S1L.

Participating NCAA “Division One” private colleges include Bradley University, Butler University, Creighton University, Drexel University, DePaul University, Duquesne University, La Salle, University, St. Bonaventure University, University of Dayton, University of Evansville, University of San Diego and Valparaiso University. The consortium is especially strong in engineering, science and technology, with members such as Clarkson University, Embry-Riddle Aeronautical University, Florida

Institute of Technology, Rensselaer Polytechnic Institute, Rochester Institute of Technology and Worcester Polytechnic Institute.

There are currently over 280,000 participating students in the tuition rewards program.

Participating seniors of the High School Class of 2013 utilized \$27.2 million in Tuition Rewards scholarships.

About Security 1 Lending

Security 1 Lending is the Retail Lending division of Reverse Mortgage Solutions, Inc. (RMS), a wholly owned subsidiary of Walter Investment Management Corp., which operates a coast-to-coast, origination, servicing and issuing business. For more information on Security 1 Lending, visit www.s1l.com for more information about RMS, visit www.rmsnav.com.

About Walter Investment Management Corp.

Walter Investment Management Corp. is an asset manager, mortgage servicer and originator focused on finding solutions for consumers and credit owners. Based in Tampa, Fla., the Company has over 6,200 employees and services a diverse loan portfolio. For more information about Walter Investment Management

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Please be aware that zipForm® 6 Professional is terminating on June 2, 2014. All online transactions will automatically transfer to zipForm® Plus.

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2014 Signature Affiliates

Water Rationing is a Reality

Chris Gordon

Signature Affiliate

GEO Disclosure

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Everyone is abundantly aware of the drought crisis facing California which stems from three consecutive years of low rainfall, culminating this year with a historically low rainfall level. Water emergencies are being declared across the state. Water is being rationed and major political and private entities are battling over water rights. On the central coast, Santa Cruz County is isolated from that fight. We have different water shortage problems. We don't import water and we have no infrastructure to facilitate transportation of water across county lines. Our County only relies on the rainfall. No water is imported from the Sierras, nor from the north of the state. What this means is that we are in control of our own water destiny. We could become the victim of our own mismanagement and overuse of our limited supply. This is why the City of Santa Cruz has recently declared a stage three water emergency.

What does this mean? In short, mandatory water use limits for every customer in the district. San Lorenzo and Soquel Water Districts are following with their own water restriction plans of set levels of water allowed per household/person per day. Use beyond these limits will result in substantial fines. Each household has a choice as to how to use its ration: for personal use or gardening. The population of Santa Cruz is already one of the lowest consumers per capita in the state. We are already somewhat acclimated to conservative water use. However we can do better. We must.

The City of Santa Cruz Water District is the largest supplier of water in the County, with 93% of its water coming from streams fed by rainwater. As a result, Santa Cruz relies heavily on seasonal rainfall. Unlike the other districts that rely on well water from an aquifer. However; some water districts reliant on water wells are feeling the pinch. Soquel and Pajaro water districts rely mostly on water wells that are currently being over pumped. If this continues, the wells could become useless for decades while they slowly recharge, if they do. Lompico is in the worst shape as their main well has virtually

gone dry. Lompico was recently placed on a list with 17 other communities across the state in danger of having no water this summer. This has allowed them to qualify for an emergency grant to build a temporary pipeline connecting Lompico with the San Lorenzo water supply. There is talk of a merger between the two districts to provide permanent relief for Lompico residences.

High efficiency plumbing fixture retrofits are required as part of selling a home, but more needs to be done. Eliminating water intensive lawns and replacing them with drought tolerant landscaping, and incorporating gray water recycling systems are a few optimum solutions. Water shortages will have a direct impact on property values and will likely place further restrictions on new development. Water conservation is the most important and easiest step we can take to sustain us through this drought period. Just the simple practice of reducing shower time can save big: long showers account for the largest percentage of personal water use for a typical residence. If everyone is conscious of water conservation, we can make it through this drought.

Check our website, www.geodisclosure.com, for more water conservation information.

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MLS UPDATE

MLSListings, Inc.

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5. Allows qualified real estate professionals to enter in private buyer home desires and automatically notifies members of the private club when a listing entered matches the qualified buyer waiting on that specific home.
6. Does not require you to post your listings onto the Internet.
7. Does not require your listings to be syndicated.
8. Does not require you to post your listings on other broker and agent websites.
9. Provides you extensive “pre-marketing” to thousands of interested buyer’s agents.
10. Allows you to “test” the list price out to see if it is priced accurately without accumulating “days on market.”
11. Allows sellers who are worried about security to limit the exposure of their home to “club members” only.
12. Allows seller’s to only show their home to buyers when it’s convenient to do so.
13. Requires ALL club members to comply with NAR® and C.A.R. Rules and Regulations (which are enforced by fulltime dedicated compliance staffers).
14. Provides commission disputes arbitration and Code of Ethics enforcement should problems arise.
15. Is made up of mostly REALTORS® and requires them to subscribe to a higher degree of professional ethics through the National Association of REALTORS®.
16. Exposes your listing to 65,000 qualified real estate professionals in northern California and 120,000 qualified real estate professionals from southern California.

It’s the newest (and largest) Private Listings Club in the Bay Area and guess what –you already belong.

You may have heard of it ... [MLSListings Inc.](#)

Just enter your listings using the new “Coming Soon” category of our MLS (available later this year). Best part about our new Coming Soon status? Your listings won’t accumulate those dreaded days on market (DOM). When you and your seller are ready for more exposure, move it into the Active status for maximum exposure and watch the views increase exponentially.

If you are pre-marketing a property right now, and don’t want your listings to show up on the Internet, be syndicated to other sites, or listed on other broker and agent websites, then edit your listing by changing the Internet option to “NO.” It’s really that simple.

The opportunity to deliver your client the highest exposure and turn it into the best price possible is already at the your fingertips. You already belong to the largest private, members only club in the country ... the MLS.

Join 16,000 real estate professionals in northern California and share your listing on MLSListings Inc. Take advantage of YOUR private listings club and be sure your listings reach more than 120,000 qualified real estate professionals in southern California as well.

It’s really that easy.

* Sound off online at: <http://bit.ly/MLSLClub>

Member Profiles on MySCCAR.org

SCCAR’s ‘Find a Member’ section on our website offers custom fields that the public can search by to help narrow their selection. As a member, you have a profile on this section where you can add more detail to your listing. The highlights of this profile are the photo upload feature, designation search and field of business search. You can also modify your communication preferences, languages spoken and preferred contact method. It’s easy and free!

Simply log onto our secure member web portal at <https://mysccarportal.ramcoams.net> and click on ‘Update Your Member Profile’ from the blue profile box.



Affiliate News

Summer BBQ is in the Air



Julie Lynn
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julynn@firstam.com

SCCAR Affiliates have begun planning and organizing the annual membership BBQ (aka Spring Fling) that will take place on Wednesday, June 4, 2014. This year's theme... "Summer Salsa BBQ"!

This summer event is not only a great networking opportunity, but where else can you get great bbq'd skirt steak, chicken, and sausages served up with some tasty garlic bread, salad, and margarita's, wine or beer for the low member price of only \$10? There will also be live salsa music from Caribbean dance musicians, Broken English. With all this, a baking contest and raffle, who couldn't have fun at this event! Please get your tickets early as we cannot guarantee tickets will be available at the door. Tickets can be purchased [online](#) or by completing an event [flier](#).

Please show your appreciation and support your local affiliates who volunteer their time and effort. Affiliate Members are a vital part of the Santa Cruz County Association of REALTORS® as they provide needed support and services to the real estate industry. We are always looking for additional Affiliate members. For more information about becoming a new affiliate member please contact SCCAR at (831) 464-2000.

Calling all Golfers and Sponsors!

After a brief hiatus, SCCAR's annual golf tournament is back! This year's tournament will be held on August 22, 2014 at DeLaveaga Golf Course. Mark your calendars and keep an eye out for more information and sponsorship opportunities coming soon!



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The ReboGateway system provides you with access to instant, up-to-date, real time information about "life events". These "life events" have proven results to help you target specific homeowners that are ready to move in the near future with very little effort. No other system provides this type of information to allow you to create precise farms in your area.

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Affiliate Spotlight



Loree Doan
Stewart Title Company
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831-476-5000

Loree has enjoyed over 25 years in the real estate and title industry, most recently 22 years with Santa Cruz Title Company/Stewart Title. She started her career as a Real Estate agent which now helps her to fully understand the needs and requirements associated with that side of the business. Being active with our local Association of REALTORS®, the Santa Cruz Chamber of Commerce and various non-profits in our county are an important and rewarding part of Loree's daily activities. Her family, friends and this crazy ride called life are constant reminders to live and love well; hence her favorite quote: "Every day may not be good, but there is good in every day!"



Heidi Stigum
Wells Fargo Home Mortgage
Heidi.Stigum@wellsfargo.com
831-466-2617

Heidi began working in the mortgage industry in 1999 and joined Wells Fargo in 2008. She moved to Santa Cruz last year from the Central Valley where she had the pleasure of working with a number of FHA, VA and Down Payment Assistance Programs customers. Heidi understands that purchasing and refinancing can be stressful. She strives to make her customers feel comfortable and be kept well informed on the process.

Heidi enjoys being part of a team and understands that to get loans done, it takes a team effort.

NAR/realtor.com Partnership

Continued From Page 8

interests. Working together, REALTORS® and realtor.com® will continue to make 'home happen' in every sense of that vision."

Steve Berkowitz, CEO of Move Inc., which operates realtor.com®, echoes Brown's commitment. "When it's time to get serious about homeownership, consumers turn to Realtors® for unparalleled expertise and support in the biggest financial decision of their lifetimes," he says. "Realtor.com® provides the same trusted experience for consumers in the online research phase of their real estate search. We are helping consumers understand that our

organizations are working closely together like never before to bring the power of our trusted resources to buyers and sellers."

On a similar note C.A.R. launched their media campaign on April 4 building on the successful theme 'California REALTORS, Champion of Home'. The goal is to continue to create awareness of the REALTOR® brand and to demonstrate the many benefits of the consumer-REALTOR® relationship. C.A.R. has partnered with two media giants, NBC and Clear Channel Radio ensuring our message will be seen or heard across the state more than 86 million times. If you haven't seen them yet, check out the TV spots [here](#). More information about the campaign and its reach [visit](#)

How to Harvest More From Your Garden No Matter How Small

Article From HouseLogic.com

Lisa Kaplan Gordon

If you have big dreams for a vegetable garden, but only a little space, plant intensively -- a cheek-by-jowl, double-digging growing technique that yields two to six times the harvest of traditional vegetable gardens. Instead of loosening 4 to 6 inches of garden soil, intensive gardeners dig 12 inches down and loosen 12 inches more with a garden fork. This double digging allows roots to grow down, rather than out. Add a healthy dose of compost and grow your soil while you grow enough carrots to fill a root cellar - if you have a root cellar. This is truly a way to get the most out of edible [gardening](#).

"You're working with the life forces," says [John Jeavons](#), author of *How to Grow More Vegetables (and Fruits, Nuts, Berries, Grains, and Other Crops) Than You Ever Thought Possible on Less Land Than You Can Imagine*. "When you grow life into your soil, it puts life into your food. And the good nutrition in food puts life into you."

Intensive gardens feature beds that are 4 to 5 feet wide and infinitely long. They replace traditional space-wasting rows with a planting [pattern](#) that looks like the five on a die. This method boosts harvests and surrenders less space to weeds. Intensive gardening, impressive yield

Jeavons says the intensive gardener can raise a year's worth of vegetables - 322 pounds per person - in just 200 square feet. The norm is half to one-sixth of that. Double digging is the secret - and

the rub. Compared with traditional bed preparation, double digging requires twice the time and provokes twice the back spasms. But that's only if you don't know Jeavons' digging dance, which uses body weight, gravity, and rhythm to propel garden spades through more beds in less time. "Did you hear me panting?" asks the 69-year-old gardener, who was double digging in his Willits, Calif., garden while chatting on the phone. In fact, I only heard a spade slicing through soil. "After you dig one of these beds, you'll have more energy than when you started," he says.

More intensive gardening tips

- Intensive planting depends on souped-up soil. Grow your soil with compost and an organic fertilizer, such as alfalfa meal. Dig in the organics when you plant.
- If the digging is too tough, you can raise beds up with stackable wood frames and pour a foot of topsoil on top of the foot you've loosened. Whether you dig down or build up, you need about 2 feet of loose soil to plant intensively.
- Perform a soil test before planting: It can save you five years of hit-and-miss planting. Your local cooperative extension (<http://www.csrees.usda.gov/Extension/>) can provide test kits and results for less than \$20.
- Plant parsley and let it go to seed. It provides pollen for beneficial insects, which eat harmful insects.
- If you love beets, plant [cylindra beets](#), a special variety that grows twice as long as regular beets.

MEET YOUR...



Find it all at MLSListings.com



Santa Cruz County Housing Statistics

February 2014: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	3	9	3	25	\$ 301,666	\$ 320,000	97.42	\$ 905,000
Amesti / Green Valley Road (54)	7	18	1	92	\$ 310,000	\$ 310,000	97.18	\$ 310,000
Aptos (49)	11	28	8	41	\$ 696,187	\$ 660,000	94.54	\$ 5,569,500
Ben Lomond (36)	6	8	2	87	\$ 459,500	\$ 459,500	97.36	\$ 919,000
Bonny Doon (32)	2	4	0	0	\$ -	\$ -	.0	\$ -
Boulder Creek (34)	13	34	9	46	\$ 480,858	\$ 430,000	96.67	\$ 4,327,725
Brookdale (35)	3	4	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	6	17	5	49	\$ 668,200	\$ 617,000	97.58	\$ 3,341,000
College Road (55)	1	2	0	0	\$ -	\$ -	.0	\$ -
Corralitos (53)	5	12	2	182	\$ 323,000	\$ 323,000	101.25	\$ 646,000
East Santa Cruz (42)	11	30	8	127	\$ 624,687	\$ 623,000	97.18	\$ 4,997,500
Empire Grade Road (33)	2	5	0	0	\$ -	\$ -	.0	\$ -
Felton (37)	11	20	4	102	\$ 494,250	\$ 492,500	100.92	\$ 1,977,000
La Selva Beach (51)	1	10	1	46	\$ 1,347,695	\$ 1,347,695	89.91	\$ 1,347,695
Larkin Valley (52)	1	13	1	46	\$ 1,000,000	\$ 1,000,000	86.96	\$ 1,000,000
Live Oak (45)	15	24	10	83	\$ 874,645	\$ 724,400	96.77	\$ 8,746,450
Lompico-Zayante (38)	3	5	3	169	\$ 327,333	\$ 325,000	107.94	\$ 982,000
Los Gatos Mountains (23)	8	27	10	91	\$ 723,747	\$ 722,000	97.39	\$ 7,237,470
Rio Del Mar/Seascape (48)	15	52	9	77	\$ 759,222	\$ 750,000	98.45	\$ 6,833,000
Scotts Valley (39)	6	17	8	80	\$ 700,437	\$ 671,500	99.84	\$ 5,603,500
Seacliff (47)	4	6	2	81	\$ 570,000	\$ 570,000	100.09	\$ 1,140,000
Soquel (46)	9	18	2	61	\$ 578,000	\$ 578,000	96.57	\$ 1,156,000
Unincorporated Santa Cruz/ Scotts Valley North (41)	4	17	2	214	\$ 521,000	\$ 521,000	99.43	\$ 1,042,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	4	8	5	19	\$ 840,600	\$ 944,000	99.53	\$ 4,203,000
Watsonville (56)	7	27	7	49	\$ 359,428	\$ 367,000	95.63	\$ 2,516,000
West Santa Cruz (43)	15	36	9	97	\$ 945,000	\$ 830,000	98.70	\$ 8,505,000
Summary	173	451	111	79	\$ 660,403		97.55	\$ 73,304,840

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Amesti / Green Valley Road (54)	1	1	1	20	\$ 275,000	\$ 275,000	98.57	\$ 275,000
Aptos (49)	2	5	3	102	\$ 456,000	\$ 368,500	99.96	\$ 1,368,000
Boulder Creek (34)	1	1	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	2	9	3	99	\$ 551,666	\$ 325,000	89.95	\$ 1,655,000
East Santa Cruz (42)	4	16	6	33	\$ 422,100	\$ 399,300	99.16	\$ 2,532,600
La Selva Beach (51)	3	13	2	192	\$ 733,500	\$ 733,500	96.83	\$ 1,467,000
Live Oak (45)	2	9	6	171	\$ 290,015	\$ 335,000	95.41	\$ 1,740,094
Rio Del Mar/Seascape (48)	4	23	5	144	\$ 547,680	\$ 546,000	96.90	\$ 2,738,400
Scotts Valley (39)	4	4	2	49	\$ 470,000	\$ 470,000	105.05	\$ 940,000
Seacliff (47)	1	1	1	0	\$ 475,000	\$ 475,000	100.0	\$ 475,000
Soquel (46)	2	3	1	96	\$ 400,000	\$ 400,000	101.27	\$ 400,000
Watsonville (56)	2	7	1	63	\$ 184,900	\$ 184,900	97.37	\$ 184,900
West Santa Cruz (43)	7	15	0	0	\$ -	\$ 0	.0	\$ -
Summary	35	107	31	103	\$ 444,386		97.44	\$ 13,775,994

Data provided by MLS Listings, Inc.

Santa Cruz County Housing Statistics

March 2014: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	4	11	4	39	\$ 299,375	\$ 290,000	98.33	\$ 1,197,500
Amesti / Green Valley Road (54)	13	22	2	79	\$ 500,000	\$ 500,000	94.88	\$ 1,000,000
Aptos (49)	9	24	4	25	\$ 749,500	\$ 720,500	99.54	\$ 2,998,000
Ben Lomond (36)	6	11	2	9	\$ 752,500	\$ 752,500	104.73	\$ 1,505,000
Bonny Doon (32)	1	6	0	0	\$ -	\$ -	.0	\$ -
Boulder Creek (34)	17	36	11	78	\$ 344,477	\$ 360,000	98.30	\$ 3,789,250
Brookdale (35)	3	6	3	21	\$ 350,516	\$ 358,550	98.92	\$ 1,051,550
Capitola (44)	12	21	6	17	\$ 866,166	\$ 844,000	99.61	\$ 5,197,000
College Road (55)	2	1	2	12	\$ 471,250	\$ 471,250	100.27	\$ 942,500
Corralitos (53)	8	18	1	7	\$ 999,000	\$ 999,000	100.0	\$ 999,000
Davenport (31)	2	2	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	14	29	10	39	\$ 576,650	\$ 525,000	101.01	\$ 5,766,500
Empire Grade Road (33)	1	4	1	10	\$ 552,000	\$ 552,000	99.91	\$ 552,000
Felton (37)	6	17	3	19	\$ 486,666	\$ 535,000	101.60	\$ 1,460,000
La Selva Beach (51)	6	7	4	107	\$ 901,250	\$ 787,500	97.68	\$ 3,605,000
Larkin Valley (52)	4	13	1	108	\$ 1,187,500	\$ 1,187,500	92.13	\$ 1,187,500
Live Oak (45)	16	29	9	33	\$ 729,641	\$ 750,000	100.15	\$ 6,566,775
Lompico-Zayante (38)	3	7	0	0	\$ -	\$ -	.0	\$ -
Los Gatos Mountains (23)	22	40	9	68	\$ 823,766	\$ 695,000	99.61	\$ 7,413,900
Rio Del Mar/Seascape (48)	21	56	12	105	\$ 759,887	\$ 677,500	93.25	\$ 9,118,650
Scotts Valley (39)	15	20	4	108	\$ 792,500	\$ 805,000	98.51	\$ 3,170,000
Seacliff (47)	3	7	2	67	\$ 592,500	\$ 592,500	103.14	\$ 1,185,000
Soquel (46)	13	25	3	7	\$ 719,666	\$ 730,000	102.96	\$ 2,159,000
Unincorporated Santa Cruz/ Scotts Valley North (41)	3	18	2	44	\$ 533,000	\$ 533,000	106.71	\$ 1,066,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	3	7	4	68	\$ 910,500	\$ 919,000	92.75	\$ 3,642,000
Watsonville (56)	12	31	6	34	\$ 461,166	\$ 445,500	101.14	\$ 2,767,000
West Santa Cruz (43)	15	36	11	42	\$ 751,000	\$ 750,000	100.49	\$ 8,261,000
Summary	234	504	116	54	\$ 660,345		98.73	\$ 76,600,125
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Amesti / Green Valley Road (54)	2	3	0	0	\$ -	\$ -	.0	\$ -
Aptos (49)	4	5	2	55	\$ 567,500	\$ 567,500	99.69	\$ 1,135,000
Boulder Creek (34)	1	2	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	3	9	2	7	\$ 334,500	\$ 334,500	100.75	\$ 669,000
College Road (55)	1	1	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	6	15	5	54	\$ 445,200	\$ 448,000	99.15	\$ 2,226,000
La Selva Beach (51)	3	12	3	182	\$ 403,333	\$ 389,000	96.18	\$ 1,210,000
Live Oak (45)	6	10	8	95	\$ 398,500	\$ 387,750	95.87	\$ 3,188,000
Rio Del Mar/Seascape (48)	8	22	2	118	\$ 425,000	\$ 425,000	97.70	\$ 850,000
Scotts Valley (39)	3	5	3	9	\$ 417,633	\$ 395,000	106.63	\$ 1,252,900
Seacliff (47)	3	3	0	0	\$ -	\$ -	.0	\$ -
Soquel (46)	2	3	2	53	\$ 474,500	\$ 474,500	98.85	\$ 949,000
Watsonville (56)	4	9	2	56	\$ 292,500	\$ 292,500	93.75	\$ 585,000
West Santa Cruz (43)	15	17	6	52	\$ 553,833	\$ 452,000	102.98	\$ 3,323,000
Summary	61	116	35	71	\$ 439,654		99.23	\$ 15,387,900

Data provided by MLS Listings, Inc.

May 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 <u>Tour Marketing Meeting</u> 8:30 - 9 am C.A.R. Sacramento	2 C.A.R. Sacramento	3 C.A.R. Sacramento
4 Bowl for Kid's Sake	5	6 Biz Photo 11 am - 3:30 pm	7 RSVP Work Day <u>Public Records Search</u> 1 pm - 2:30 pm	8 <u>Tour Marketing Meeting</u> 8:30 - 9 am	9 Board of Directors, 8:30 am New Member Orientation 8:30 am	10
11  HAPPY MOTHER'S DAY	12 NAR Washington D.C.	13 NAR Washington D.C.	14 Housing Foundation Meeting 2 pm	15 <u>Tour Marketing Meeting</u> 8:30 - 9 am NAR Washington D.C.	16 NAR Washington D.C.	17 NAR Washington D.C.
18	19 Education Committee 9:30 am	20	21 <u>Buyer's Tour Pack</u> 10:30 am - 12 pm <u>Search Essentials</u> 1 - 2:30 pm	22 <u>Tour Marketing Meeting</u> 8:30 - 9 am	23 <u>zipForm 6</u> 10 - 11 am	24
25	26 Memorial Day SCCAR Closed	27	28 <u>SCCP: County Proj.</u> 9:30 am Budget & Finance 8:30 am	29 <u>Tour Marketing Meeting</u> 8:30 - 9 am	30 Membership Update 10 am - 12 pm	31

June 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4 Summer Salsa BBQ 11:30 am - 2 pm	5 <u>Tour Marketing Meeting</u> 8:30 - 9 am	6 Local Government Relations 8:30 am	7
8	9	10 <u>Listing Locator</u> 1 - 2:30 pm	11 Housing Foundation Board Meeting 2 pm	12 <u>Tour Marketing Meeting</u> 8:30 - 9 am	13 Board of Directors 8:30 am	14
15  HAPPY FATHER'S DAY	16	17	18	19 <u>Tour Marketing Meeting</u> 8:30 - 9 am	20 <u>Home Mtg. Lending: The New Normal</u> 10 am - 12 pm	21  Summer Begins!
22	23	24	25 <u>Market Intelligence Reports</u> 10:30 am <u>Custom Display</u> 1 pm Budget & Finance 8:30 am	26 <u>Tour Marketing Meeting</u> 8:30 - 9 am	27	28
29	30					

View our Calendar Online at www.mysccar.org