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IT'S TIME TO SAY "WHY NOT?"

"We shouldn't dread disruption," NAR CEO Bob Goldberg said.

"We must drive it."

It's time to get out of your comfort zone. That was the rallying cry from National Association of REALTORS® President-elect Elizabeth Mendenhall and CEO Bob Goldberg to local, state, and national association leaders and staff, who gathered in Chicago on Tuesday for NAR's 2017 Leadership Summit. Taking the stage Tuesday morning

before 1,600 REALTOR® leaders—and broadcasting over Facebook Live to more than 40,000 viewers—Mendenhall and Goldberg laid out their vision for the association in 2018 and beyond. Mendenhall delivered an emotional speech that both honored and recalled the passion of her father, 2001 NAR President Richard Mendenhall, and she implored REALTORS® to take ownership of ensuring that they remain an essential part of the consumer experience in real estate.

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President's Message

Time Flies When Your Finding Your Balance



Candace Bradfield
SCCAR President

Summer is coming to an end and yet it seems like only yesterday I was being delighted by “Happy Birthday” wishes and “Congratulations” for becoming the 2017 President of the Santa Cruz County Association of REALTORS®! I am stunned how quickly time passes.

Our industry is rewarding, demanding and sometimes just downright overwhelming! In our quest to succeed in real estate, we forget to stop and smell the roses. Please pat yourselves on the back for the fine jobs you are doing in this industry.

It occurred to me recently that in my day-to-day work I have to remind myself to take time to enjoy the beautiful place where we all live. My office is located at the beach and I see families and visitors gleefully enjoying our little paradise. While I am enjoying the excitement of summer business, I am also enjoying the beauty of Santa Cruz. I have been doing some of the simple things like walks on the beach or going for a bike ride after work... or watching the magnificence of whales breaching along the shore. It is a spectacular sight!

I am so proud to share the greatness of our town with our buyers and visitors. We are the lucky ones.

As our busy lives march on, take time to enjoy your life and find your balance.

And don't forget you represent the best...Our Association, Santa Cruz County, YOU AND ME!



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GET INVOLVED

Be a volunteer. Make a difference.

Simply put, SCCAR could not operate without the many members that serve on committees. Your input, participation and ideas are needed at the Association! Committees are an integral part of our Association's operations and success each year, and all REALTOR® and Affiliate members can get involved. Please carefully consider your interests and the benefits you will gain participating on a committee using the list below and complete a sign up form found at www.mysccar.org/committees.

Affiliate Committee

The objective is to gather the collective talents of SCCAR Affiliate members to assist other committees with organization and promotion of Association social and educational activities, having Affiliate members to interact with REALTOR® members in the spirit of better business relations. All Affiliates are invited to participate.

Budget & Finance Committee*

Serves as the fiscal arm of SCCAR by making recommendations to the Board of Directors regarding all financial activities and requests for non-budgeted items. Additionally, the committee reviews the annual operating budget for Board of Director approval. Must be a REALTOR® member in good standing to serve.

Education Committee

Researches, plans and presents an annual agenda of industry-related seminars, events and/or workshops to meet the present and future needs of members working within the Association's Strategic Plan.

Events & Community Relations

Plans and promotes a variety of projects and events for SCCAR member participation. Organizes and implements the SCCAR annual golf tournament fundraiser, enabling the Association to make various donations to community organizations.

Grievance Committee*

This is a three (3) year term and requires mandatory training. Review complaints seeking disciplinary action in accordance with the C.A.R. procedures. Only SCCAR REALTORS® member in good standing can volunteer to serve.

Local Government Relations (LGR)

LGR focuses on real estate-related issues and concerns affecting the real estate industry. Offers input on legislative matters, environmental and community issues that are of concern to property owners and REALTORS® with primary emphasis on local issues. Develops and maintains close relationships with legislators representing Santa Cruz County through frequent meetings and correspondence

Modern Real Estate PROS (MREP) Committee

MREP's goal is to provide newer members in the real estate profession a platform to network and build relationships and increase awareness of SCCAR benefits and activities. MREP is a committee intended for REALTOR® members as a way to introduce them to organized real estate through Association involvement..

Orientation Committee

Plans and implements topics and programs presented to new SCCAR REALTOR® members at orientation.

Professional Standards Committee*

This is a three (3) year term and mandatory training is required. Enforces the REALTOR® Code of Ethics by holding hearings of alleged violations. It is the role of the Professional Standards Committee to serve as panelists at disciplinary and arbitration hearings. Must be a SCCAR REALTOR® and have served on the Grievance Committee

REALTORS® Care

SCCAR's Community Outreach Committee. The focus of this committee is participating in and planning events that benefit the less fortunate in our community. Help us make a difference to those in need!

* Indicates that you must be a REALTOR® to serve on these committees

BE PART OF SOMETHING GREAT!

Renee Goes To Chicago

Renee Mello, SCCAR President-elect



The second half of the class is titled “Enhancing Your Leadership Skills”. This class was more focused on Strategic Planning and Implementation and how to navigate through challenging situations.

After the full day of training, we were whisked away to a welcome reception. From what I gathered from people who have attended in the past each year a different location hosts the event, Morgan Manufacturing was our host this year. This was a great opportunity to interact with representatives from the different associations. I was most impressed by Elizabeth Mendenhall, the 2018 President of the National Association of REALTORS®. She made herself available to anyone who wanted to meet her and have a picture taken with her. As you can see, your 2018 President took full advantage of that opportunity. *(see above photo)*

Every year the National Association of REALTORS® hosts a meeting called the Leadership Symposium for all the Association Executives and their President Elect’s from across the United States. This meeting was held August 14th and 15th in Chicago.

Prior to that meeting, I had the opportunity to arrive early so I could attend NAR’s Leadership Training. On Sunday, August 13th, I was in class learning to be a better leader. The morning class was called “Becoming a Leader” and the goal of that class was to train us on how to work with the association and the REALTOR® volunteers to better serve our clients, the REALTOR® and Affiliate members of our Association. This included how to run effective meetings and build consensus.

Monday was a day full of updates regarding the National Association of REALTORS®. President-Elect Mendenhall’s theme for the year, “Own It” was introduced in a big way. The first speaker was Vernice Armour, also known as “FlyGirl”. Vernice Armour is a former United States Marine Corps officer who was the first African-American female naval aviator in the Marine Corps and the first African American female combat pilot in the U.S. Armed Forces. She flew the AH-1W SuperCobra attack helicopter in the 2003 invasion of Iraq and eventually served two tours in support of Operation Iraqi Freedom. She is the very personification of “Own It”.

On Tuesday, there were two very important presentations. Our 2018 NAR President, Elizabeth Mendenhall spoke to the fact that THIS AIN'T YOUR DADDY'S ASSOCIATION ANY MORE. We are at a cross roads when it comes to our Industry. We are asking, "What is the role of the REALTOR®?" Are we still essential to the transaction or, a better question is, how can we remain essential to the transaction? The last 100 years we have been advocating for property rights, the next 100 years we may be advocating for our own industry.

She spoke to the fact that we are still addressing what professionalism means to the industry. Elizabeth feels that Professionalism is not a time commitment but an attitude. The last 10 years there have been over 4 committees formed to look at professionalism and what it means to the industry. We still don't know. The challenge is that states are beginning to legislate what professionalism means and it may not always be what we like.

Elizabeth's excellent presentation was followed by the new Executive Director of NAR, Bob Goldberg. Bob is very excited about his new role with the National Association of REALTORS®. He made clear that his first goal is going to be tearing down the "ivory tower" feeling there has been around NAR. He will make sure that ALL employees of the Association, from the mail room employee to the top Lead-



With C.A.R. Leadership, Joel Singer, CEO and Steve White President Elect

ership will spend time with REALTORS®, understanding what we do and what we go through on a daily basis.

He will be building a strategic think tank made up of people from both inside and outside the industry to analyze and confront those changes that are not in our best interest. He wants us to be forward thinking when looking at the industry, not reactive.

I left the meetings confident that our industry is in good hands. Our leadership is forward thinking and realistic about the challenges that are facing us and ready to address these challenges.

I am looking forward to 2018.



KNOW YOUR SIGN ORDINANCES!

SCCAR has received letters from the County and several cities, including Capitola and Scotts Valley regarding sign ordinance violations. Please be aware of what the County and local ordinances are to avoid having your signs removed and perhaps having more stringent ordinances in the future. For a list of area sign ordinances please visit www.mysccar.org.



“OWN IT” Continued from cover

“It becomes overwhelming when you look at the headlines and you see Amazon is playing in real estate. ... You see a headline that says the next broker is going to be artificial intelligence. ... And now Facebook has just changed your advertising marketing campaign,” she said.

And while NAR’s strategic priorities for 2018 may seem familiar, she added, the need to act on them in the face of unrelenting technological, demographic, and political change is urgent. A sixth-generation practitioner, Mendenhall said REALTORS® would need to work collaboratively and creatively like never before to:

- Define measurable increases in professionalism.
- Increase influence in an uncertain legislative, regulatory, and political environment.
- Take management of real estate data to the next level.
- Ensure the role of the REALTOR® as essential to the consumer.

“We’re going to have to come up with better solutions, and we’re going to have to come up with better ideas,” she said. “We’ve got the jobs of 1.2 million people on our hands. It can be overwhelming. There are a lot of issues, and they are not easy. The answers are not necessarily here in this room, but they’re there for us to find. And we will find them.

“This ain’t your daddy’s association anymore,” she added. “And my daddy’s here, and I think he would agree with me. It’s time. We’ve got to own it.”

Goldberg, making his first extended public remarks since taking over as NAR CEO on Aug. 1, revealed several specifics for doing just that. His most vital priority, he said, is to change the perception that NAR is disconnected from the practical concerns of REALTORS® and of the industry. “While this is a complete misconception, as CEO, I’m going to own it,” he said. “I’m ready to take a sledgehammer and knock down the ‘ivory tower’ facade.”

He’ll do that, he said, by listening more than talking, making sure NAR executives are engaged and accountable for member satisfaction, and re-engineering the association into an outside-in organization—one that’s built around the member’s experience. “I am ready and eager to work with leadership to make tough decisions and determine solutions,” he said.

Building on the success of NAR’s investment arm, Second Century Ventures, and its REach accelerator program for tech startups, one of Goldberg’s first changes will be the creation of a new strategic business and technology group. “We’re going to build a strategic think tank. We will



convene world-class business experts—the best minds from within and outside the industry—to develop specific action plans and countermeasures to mitigate emerging threats to organized real estate.

“We shouldn’t dread disruption,” he said. “We must drive it.”

But dramatic structural and operational changes won’t be accompanied by a change in mission.

“The National Association of REALTORS®’ core purpose remains to help our members become more profitable and successful. We will continue to strive to be the collective force influencing and shaping the real estate industry. We will continue to work tirelessly on behalf of America’s property owners as the foremost advocate of the right to own, use, and transfer real property, the leader in developing standards for efficient, effective, and ethical real estate business practices,” Goldberg said.

He invited members to connect with him on the @RealtorsCEO Facebook page and his LinkedIn profile to share comments, questions, ideas, and concerns. “So far, I have responded to every member who has reached out to me.”

Mendenhall’s and Goldberg’s remarks were captured in full on NAR’s Facebook page.

—Stacey Moncrieff, REALTOR® Magazine

Welcome SCCAR Leadership 2018!

The 2018 SCCAR Officers and Directors were voted in at our General Membership Election and Meeting held online this past June. Welcome aboard to our 2018 Leadership Team, it's going to be a fantastic year with them at the helm!

2018 Officers



President
Renee Mello
Keller Williams Realty SC

President-elect
Seb Frey
Realty World Virtuoso



Secretary/Treasurer
Morgan Lyng Lukina
David Lyng RE

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Candace Bradfield
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Pete Cullen
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John Flaniken
David Lyng Real Estate



Connie Landes
Sereno Group



Greg Mann
Coldwell Banker



Jackie Heath
Jacqueline M. Heath Broker



Sandy Kaplan
Santa Cruz Properties



Jennifer Watson
Sereno Group

Breakfast with the Mayors of Santa Cruz County *and Supervisor Leopold*



Sponsored by the SCCAR Local
Government Relations Committee

Monday, September 18, 2017

9 - 11 AM at the SCCAR Office, 2525 Main St., Soquel



John Leopold,
County Supervisor



Cynthia Chase
Mayor, City of Santa Cruz



Randy Johnson
Mayor, City of Scotts Valley

This 9th annual event will cover the latest on what's happening in Santa Cruz County and provide an opportunity for our local officials to answer your questions!

AGENDA

- 9:00 Registration & Breakfast
- 9:15 - 9:45 Introductions and City Overview
- 9:45 - 10:45 Question and Answer Session
- 10:45 Closing Remarks

Free to SCCAR Members
(**\$20 Nonmembers**)

Register online mysccar.org or call 831-464-2000



CHARITY GOLF TOURNAMENT WAS A ROOTIN' TOOTIN' GOOD TIME!



Boots, cowboy hats, beautiful weather, great golf and a whole lot of fun was found at this year's charity golf tournament! Volunteers, sponsors, staff and attendees made our annual tournament a huge success. The tournament was rounded out with an awards dinner with BBQ provided by CB Hannegan's. Thank you one and all it was awesome sharing the day with you!

This year's contest winners are:

1st Place 56 Winner in a card off

Quincy Virgilio
Mark Garcia
Ted Escobar
Mickey Adelman

2nd Place 56

Ben Strock
Lauren Garnier
Spencer Hays
Brian Dean

CTP Women - Misty Ewald 50"
CTP Men - Craig Springbett 12' 6"
Long Drive Men - Paul Quilici
Long Drive Women - Jackie Copriviza
Putting Competition:
#1 TrishWard 20.5"
#2 KROEN 25"
#3 Greg Hales 26"

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MLS PROFILE GETS A REDESIGN INCREASING YOUR VISIBILITY

The search on MLSListings.com has gone through an exciting redesign to make it even easier for consumers to find and view your listings.

Did you know your information is much more prominently displayed in the new mlslistings.com search results?

Did you know your photo and information is pulled automatically from your MLSListings profile?

Haven't completed your profile yet? Then nothing about you will get displayed on any website, including mlslistings.com or any of the public portals.



People click more on listings with photos!

For example, do you speak another language? Unless you indicate that on your profile, consumers looking specifically for an agent who speaks your language(s) won't be able to find you. Do yourself and your business a favor -- take a few minutes and add a photo and some basic information to your MLS profile.

Click the "My Info" button on the Pro site. It's that simple!

AFFILIATE SPOTLIGHTS



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Chase Tedsen is a third generation real estate and mortgage professional. As the son of a highly successful mortgage broker and grandson of a mortgage industry pioneer, Chase inherited sophisticated exposure to mortgage and real estate. He also developed a keen aptitude stemming from his sincere interest, knowledge and experience in the industry. Chase understands what it is like to stand in his clients' shoes. From the moment Chase starts working with you until the moment you close your refinance or purchase, he will never stop thinking about your mortgage experience, how all the pieces fit, and the best ways to put it all together.



Jerry Starr
Santa Cruz Mountains Winegrowers Association
jerrys@scmwa.com

SCCAR welcomes new affiliate Member, Jerry Starr with the Santa Cruz Mountain Winegrowers Association. The Santa Cruz Mountain Winegrowers Association is an alliance of more than 70 wineries, most of them family-run, working to promote the unique aspects of the wines & Santa Cruz Mountains AVA. Formed in 1981, the Santa Cruz Mountains AVA is nestled in one of the most unique winegrowing regions in the world, beginning just south of San Francisco – spanning the mountain range between the San Francisco Bay and the Pacific. Mountain terrain, marine influence, varied microclimates, and distinctive soils combine to produce ideal conditions for high quality winegrowing. The small size of the wineries allows for greater attention to detail that maximizes the potential of the grapes grown here.

Experience the Santa Cruz Mountains first hand! Discover hidden tasting rooms, enjoy a vineyard picnic and meet winemakers at their wineries, e.g. during Passport Celebration Days, every third Saturday of January, April, July and November or at our upcoming Pinot Paradise that dedicates four days of festivities devoted exclusively to Pinot Noir and Chardonnay grown in the Santa Cruz Mountains. Discover why this appellation is recognized as one of the world's leading Pinot Noir producers.

Pinot Paradise events include:

- A Pinot Harvest Dinner at Lester Family Vineyards, Corralitos on Saturday, September 23, 5-9pm
- A Reserve Tasting at Hollins House, Pasatiempo Golf Club on Friday, October 13, 6-9pm
- A Pinot Noir Technical Session at Scotts Valley Hilton on Saturday, October 14, 9am-12pm
- A Pinot Picnic in the Park at Quail Hollow Ranch Park on Saturday, October 14, 1-4pm and
- The Pathway to Pinot Paradise on Sunday, October 15, 12-5pm.

For more information about the Santa Cruz Mountains Winegrowers Association, our member wineries and appellation, events and tickets please go to www.scmwa.com

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SOLUTIONS FOR STAYING SAFE WITH SOCIAL MEDIA

Problem: Savvy real estate professionals like yourself frequently update your presence on Facebook, Twitter, and LinkedIn. However, because of the nature of your work, you are likely to have “friends,” followers, and connections whom you don’t know.

Solution: Following these basic steps can help you avoid exposing yourself or your data to risk through social media tools. It is vital to consider what you are sharing through the Internet!

Keep Business Separate

One way that you can make sure you are not revealing too much personal information is simple: set up a business account on each platform. Sure, anyone can figure out that Sally Field, REALTOR®, is the same person as Sally Field—but Sally will only accept requests to connect to strangers on the business account, whether Facebook or Twitter. Her personal account stays private (especially once she familiarizes herself with privacy settings), protecting her family photos, links to her kids’ pages, and personal posts from people she doesn’t know.

Tag! You’re It!

When a friend posts your photo, you may be “tagged” against your will. If you don’t want clients or others to find a reference like this—such as a less-than-flattering photo taken at a late night party—you can remove the tag and/or ask the person who posted it to do so. And be sure to follow up and ask friends to check first before tagging!

As a savvy real estate professional, you can maximize the business-building potential of social media while minimizing the unique risks it poses.

Don’t Give Away Passwords

Consider this: One way that hackers manage to crack personal passwords is by searching Facebook for easy answers. They know they may find answers to common security questions such as “What high school did you attend?” and “What are the names of your children?” So keep information about family members, household details, and past events to a minimum in order to help prevent this.

Guard Against Identity Theft

These days, anyone can find all kinds of personal information about anyone else. That doesn’t mean you have to make it easy! For example, if you who want to post your birthday, don’t include the year. (And delete any public comments that indicate their exact age.)

Tweets Are Forever

Social media usage has an impact on your safety, as well as your reputation. Carefully consider each item you share, and be aware that old posts, even if they’ve been deleted, may be copied or saved—and the Library of Congress is actually recording every single Tweet.

As a savvy real estate professional, you can maximize the business-building potential of social media while minimizing the unique risks it poses. Just follow these basic steps to help safeguard yourself, your data, and your reputation.

To learn about more safety strategies visit www.REALTOR.org/Safety.

Safeguard Client Data

Cyber security goes much deeper than safe use of social media: As a real estate professional, you routinely keep sensitive, personal information about clients on your computer. If this information falls into the wrong hands, it can lead to fraud, identity theft, or similar harms. To avoid potential legal and liability costs of a security breach, develop a data security program based on the Federal Trade Commission’s five key principles to a sound data security program. Details can be found at www.ftc.gov/infosecurity.



OPEN HOUSE SAFETY

TOP 10 TIPS



1

Always let your spouse or coworkers know where you will be and when.

2

Have a co-worker do the open house with you on vacant homes or houses in remote areas of the county.

3

Watch where you park. Don't park where your car can be blocked in by anyone and lock up your valuables up in

4

When closing up a home after your open house, never assume the house is empty and everyone has left. Be familiar with all the exits. Check the interior of the home prior to locking the doors and windows.

5

Turn on lights, open curtains and check all closets and any closed doors.

6

When you are all set up and waiting for prospects to arrive, stay near the window. When someone pulls up, watch them. See if they doing anything suspicious

7

TRUST YOUR INSTINCTS. If someone is making you uncomfortable, excuse yourself and step out the front door and call your spouse or a friend. If you're alone and a couple or more than one person comes in together, stay by the front door and invite them to tour the home themselves.

8

Don't give any personal information to prospects such as what your spouse does for a living, where your kids go to school, plans for your vacation, etc.

9

Keep your keys and cell phone with you at all times and layer up on personal protection products. Keep a kubotan or a pepper spray on your keychain, and a stun gun on your hip or in your pocket.

10

When you arrive at the home, check the perimeter first. Don't assume you're alone. When entering the house locate all of the exits.



Erin O'Brien-Kerr is a local Realtor & Independent Damsel Director with Damsel in Defense. Erin gives Realtor Safety presentations and sells pepper sprays, stun guns and other personal protection products. Learn more at www.SafetySquad.biz



COME FOR OUR GENERAL MEMBERSHIP MEETING

October 20, 2017 11:30 AM - 1:30 PM

Get the latest on what's coming down the pike for your industry!

SCCAR C.A.R. Directors will bring the latest issues and trends from the C.A.R. Expo and business meetings held in October and share their unique perspective. This free event will also feature an Association update "what we've done and where we are at", an MLS update "Where is the MLS going?" and an update from SCCAR Attorney, Terry Rein.

Sponsored by:



STAY FOR OUR COMMITTEE EXHIBIT & DESSERT SOCIAL



SCCAR committees will be on exhibit providing information about what they do and how you can get involved. Committees are a great way to get to know the SCCAR community while helping make things happen at the Association

While perusing, enjoy tasty desserts and vote on the best decorated committee table!

1:30 - 3:00 PM

**Lunch Provided! RSVP is a must due to limited seating!
Register for free online at www.mysccar.org**

OCT. 10-12 2017 SAN DIEGO EXPO



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EXPO 2017 is where you need to be! Join us in San Diego from October 10-12 at the San Diego Convention Center and build new connections, learn how to grow your business and make more money, and have fun exploring everything San Diego has to offer. The CALIFORNIA REALTOR® EXPO is the can't miss real estate event. Thousands of industry professionals will convene under one roof for three days of networking, learning, sharing ideas, and meeting 200+ exhibitors. Get ready for a new format, more keynote speakers, and exclusive networking receptions. Enjoy free sessions, meeting vendors on the EXPO floor, and special events that will take your EXPO experience to the next level. Getaway, soak in the sun, and enjoy your time in San Diego! <https://expo.car.org>

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www.realtoractioncenter.com

SEPT & OCT EDUCATION CALENDAR

WED, SEPTEMBER 6

Brian Buffini Success Tour Live Broadcast, 1 - 3:30 pm

Price: \$10

SCCAR will be hosting a live broadcast of day one of the Brian Buffini Success tour. The broadcast will take place at our office located at 2525 Main St., Soquel, CA. You do not need to be a Buffini member to attend. The featured speaker will be Carey Lohrenz, the U.S. Navy's first female F-14 Tomcat Fighter Pilot.

FRI, SEPTEMBER 8

Duane Gomer License Renewal, 1 – 4 pm

Member price: \$99 for a textbook, \$89 for a PDF

Nonmember price: \$115 for a textbook, \$105 for a PDF

All students will receive the three hour mandatory courses of agency, ethics, trust funds, fair housing, risk management, management & supervision and two consumer protection course by textbook or pdf.

FRI, SEPTEMBER 15

MLSListings Essentials, 9:30 am- 12:30 pm

This is the first and only class you are required to attend as an MLSListings subscriber. Part lecture, part lab, this powerful course will jumpstart your effectiveness with your new MLS. Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

MON, SEPTEMBER 18

Custom Displays & Exports (MLS), 10 – 11:30 am

Free with RSVP

Matrix can be customized to meet your viewing and exporting requirements to assist you with listing organization and deep data analysis.

MON, SEPTEMBER 18

Tackling Technology – Desktop (MLS), 1 – 2:30 pm

Free with RSVP

Learn basic computer skills to navigate through MLS software and mobile applications. This lab-focused class will start at the beginning with mouse techniques, navigation, screen captures, browsers, and general terminology.

FRI, SEPTEMBER 22

SCCP: Geology, Biology and Climate, 9:30 am – 12:30 pm

Price: \$20 member, \$40 nonmember

The seventh in our SCCP series cover: main areas in the County of biological sensitivity, species protection, and protected species; "Work-around" solutions when developing sites with animal or plant protection; Earthquakes, faulting, and landslides.

WED, SEPTEMBER 27

MLO Continuing Education, 8 am – 4 pm

Price: \$139 in advance, \$159 at the door

This course satisfies requirements for DBO and CalBRE students. 8 hour CA-DBO safe comprehensive course: professional education for professional MLO's. For more information or to register:

Call 949-457-8930 or visit www.duanegomer.com

Provider: Duane Gomer Inc. Loan Origination Education #1400388

NMLS Approved Course ID: 6234

FRI, SEPTEMBER 29

Listing Management (MLS), 10 – 11:30 am

Free with RSVP

Attend this class and you will learn the structure of the MLSListings listing management input wizard, along with tools and techniques.

FRI, OCTOBER 13

MLSListings Essentials, 9:30 am- 12:30 pm

This is the first and only class you are required to attend as an MLSListings subscriber. Part lecture, part lab, this powerful course will jumpstart your effectiveness with your new MLS. Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

MON, OCTOBER 16

Matrix 201 (MLS), 10 – 11:30 am

Free with RSVP

You have your dashboard just how you like it. You know how to search and create reports. You are able to communicate with your clients through Matrix. Now it's time to learn how to bend Matrix to your will! Build upon the skills learned in the Basic Class.

MON, OCTOBER 16

Listing Management (MLS), 1 – 2:30 pm

Free with RSVP

Attend this class and you will learn the structure of the MLSListings listing management input wizard, along with tools and techniques.

MON, OCTOBER 23

Public Records Search (MLS), 10 – 11:30 am

Free with RSVP

You will learn how to use the REALIST application to access public records and obtain detailed ownership, transaction and property characteristics information.

FRI, OCTOBER 27

SCCP: Coastal Commission, 9:30 am – 12:30 pm

Price: \$20 members, \$40 nonmembers

The eighth in our Santa Cruz County Pro (SCCP) series will cover: regulations that will limit projects within the coastal zone, guidelines regarding tree removal, steps to take for a landowner to get variances in coastal zone building guidelines most common building request rejected by the commission's resolve rate and appeal process'. Special guest speaker: Assembly member Mark Stone with Q & A session.

Register for classes online at www.mysccar.org or call SCCAR at 831-464-2000.
Unless specified otherwise, all classes are held at SCCAR, 2525 Main St., Soquel, CA.

Council of Residential Specialists Offers Free Webinars for Agents During CRS Week September 11- 15

The Council of Residential Specialists (CRS) is offering complimentary education, training materials and networking events during its annual CRS Week, September 11 – 15, 2017. CRS Week is the Council's local and national awareness event designed to give real estate agents a sample of CRS education and to encourage them to learn more about the value of obtaining the CRS designation.

During CRS Week, agents can register for up to five free webinars. The one-hour webinars will be held live at 1:00 p.m. (CST) on Monday through Thursday, Sept. 11 through Sept. 24; and at 10:30 a.m. (CST) on Friday, Sept. 15. New this year, participants can register for all five webinars in a bundle to view on-demand after the live presentations. The webinars can also count as credit toward the CRS Designation and will also satisfy the new CRS Designation Education Maintenance requirement announced earlier this year.



Registration for CRS Week is open to both members and non-members. Agents can register for one or all five, free of charge, by visiting crs.com/events/crs-week. For information on membership or CRS Designation, visit crs.com or calling 1800-662-8841.

A promotional graphic for Oktoberfest. The background is a warm orange-red color with falling leaves and a glass of beer on the right side. The word 'Oktoberfest' is written in a large, stylized, golden font with a green hat and a feather on top. Below the text, the date and time are listed: 'Thursday, October 5', '4:00 pm to 6:00 pm', and the location: '2525 Main Street • Soquel, CA 95073'. The text is in a white, sans-serif font.

MREP

Modern Real Estate Professionals



Events Designed For Modern REALTOR® Members!

Next Event: How to "Win the Listing!"

Thursday, September 21, 2017

5 - 7 PM at the Oasis Tasting room

415 River St. RSVP: 831-464-2000

What is MREP? MREP is a group of up and coming REALTOR® members whose goal is to provide a platform to network, build relationships and increase awareness of SCCAR benefits and activities for other up and comers!

Help Plan 2017 Events!
Contact SCCAR for details
831-464-2000
andrea@mysccar.org

SAVE THE DATE!

SCCAR HOLIDAY OPEN HOUSE

THURSDAY, DECEMBER 14 2017

4:00 PM TO 6:00 PM

@SCCAR



NEW FANNIE MAE GUIDELINES

A LITTLE LOOSENING MAY HELP YOU AND YOUR CLIENTS

Jeri Skipper, Mortgage Broker
Pacific Inland Home Loans

Fannie Mae recently made some positive changes to their qualifying guidelines, helping to loosen up lending a bit. Typically when changes are made in lender guidelines it can either help or hurt the borrowers. These new changes will definitely help.

Fannie Mae has increased the debt to income ratios from 45% max to 50% max. This will help expand the amount of borrowers who qualify to get a mortgage. A person's debt to income ratio is the difference from their monthly income and their total monthly minimum payment requirements.

For example, if your monthly income is \$5000 per month and your total payments monthly for mortgage payment, taxes and insurance are \$2100 that is 42% debt to income ratio (DTI). If you add another \$250 for monthly car payment and credit card minimum payments then you have a total monthly debt of \$2350. Take \$2350 and divide this by your income of \$5000 and you will have a 47% DTI. Now with Fannie Mae's increased DTI to 50%, you may get approved now. Approval is also based on credit history, job history and money in the bank.

If you have a client who was denied a loan recently due to too high debt ratios or having too much debt, you may want to revisit their qualifications. They may qualify now or they also may be able to qualify for a more expensive home.

Another change Fannie Mae has made is lower down payments on the ARM's (adjustable rate mortgages). You can now get an adjustable rate mortgage with as little as 5% down. Most people are now in 30 year fixed mortgages which guarantees your rate can never change. If you or your client are only going to be in your home for 5-10 years then a lower rate with an adjustable may be the way to go.

ARMS come in a fixed term for 5, 7 and 10 years. The total loan is based over a 30 year period. After the initial fixed rate period your rate could go up, or it could go down depending on current rate conditions at the time of the adjustment.

Yahoo to Fannie Mae, we need these changes! For more information please contact me at 831-818-0299.





WHERE WILL YOU BE WHEN YOU GET THE CALL FOR ACTION?

As a busy professional on the go your lifeline to clients and your office is your phone. Fewer and fewer of us are tied to a traditional desktop or laptop anymore to complete the functions of our work. Smartphones and tablets are how we increasingly manage our information and daily tasks.

THE REALTOR® ACTION CENTER MOBILE APP – DON'T JUST GET IT – USE IT! DOWNLOAD AND LOGIN TODAY

The REALTOR® Action Center mobile app contains a host of features to help you VOTE, ACT and INVEST on the go:

★ MOBILE ADVOCACY

When there is a Call for Action you will receive a standard push notification alerting you. The new mobile action alert format will make your participation a snap. **No forms to fill out. Shorter, easier** summaries of the issue and why your action is important.

★ ACTION PROFILES

The app will contain a summary of your REALTOR® Party engagement. A list of open action items, actions you have already taken, your current year's RPAC investment amount, and more.

★ INVEST IN RPAC

Through the REALTOR® Party mobile app you can easily make an investment in RPAC on your mobile phone. To help you plan your investment amount, your action profile displays your total amount invested year to date.

★ ADVOCACY REPORTS

Track how your state and local associations are doing in terms of their advocacy efforts. Help us reach our annual 15% goal!

★ SURVEYS

Take important REALTOR® Party surveys on your phone.

★ REALTOR® PARTY TRACKER

Learn how your state and local association is using NAR programs to build political strength in your own backyard. Find out what tools and programs NAR is providing your association and how much money those programs cost.

To download, text "App" to 30644 and remember to login!

WE JUST WANT TO SAY... THANK YOU!



To everyone who donated to the Housing Foundation either through their annual dues or the escrow contribution program! Here's Who Your Donations are Helping!

How Three Grants Helped a Navy Veteran

Navy Veteran, Daniel Long, is partially disabled and was in need of a home in his community. His commitment to our community sent him back to school to be trained to provide medical treatment to inmates in jail. That dream of homeownership was able to come true by utilizing our Closing Cost Assistance Grant, Community Hero's Grant and the PenFed Foundation Dream Makers Foundation Grant.

Our Continued Partnership with Habitat for Humanity

Dirlei Barauna is a single mom and mobile care giver for the elderly in our County. She currently shares a small studio with her son. With the help of Habitat for Humanity and our Closing Cost Assistance Grant, she will now be moving into a NEW two bedroom home and her teenage son will have his own room.

Margaret Ackermann a 58 year old clerk at Orchard Supply is thrilled to own her first home thanks to Habitat for Humanity and the SCCARHF Closing Cost Assistance Grant.

We are honored to be part of helping those who work in our community become homeowners and stay in the County they serve and call home.

Gunnerengen, Vivian	Antaki, Fred	Bates, Ruth	Boutell, Peter
Easton, Pamela	Appenrodt, Joseph W.	Beccaria, David	Boutell, Tai
Junod, Mark	Aprile, Tony J.	Benedum, Steve	Bowers, Tim
Adragna, Lori	Bacorn, Joshua	Bennett, Debbie	Bradfield, Candace
Agresta, John	Badeaux, Jane E.	Bergman, Kenneth L.	Brager, Teri
Aldana, Robert	Baer, John	Bergman, Marlyn J.	Brandt, Sunny
Aldrich, Elaine M.	Bailey, Linda	Bettencourt, Louie	Brezsny, Thomas
Alexa, Darlene	Bailey, Paul	Bickers, Bob	Brocchini, Mario
Alexander, Debra	Bailey, Robert	Biddick, Carolyn	Brodsky, Sue
Alexander, Holly	Baker, Marcene	Bischoff, Molly	Brose, Judy M.
Al-Hashash, Shelly	Balistreri, Susan	Bloch, Michael	Brown, Randy
Allanson, John	Baptista, Janet	Bocanegra, Jeanette	Brumbaugh, Carrie
Allen, Cheri	Barbic, Erik	Boe, Patti	Brunelle, Jon
Allen, Steven	Barbin, Julie	Bolster-Grant, Susan	Bucher, Lynne
Alphonse, Kimberly	Barkan, Bradd	Bookman, Lee	Buckholdt, Cindy Wong
Amarante, Patricia	Barr, Margaret	Bookman, Sally	Buckholdt, Ryan
Andren, Logan	Basham, Vicki J.	Boone, Martin	Bugna, Sean

Burkhart, Sarah	Dawson, Dave	Frey, Sebastian	Huff, Danielle
Burroughs, Linda	Dawson, Dwayne	Fry, Ronald	Hughes, Martha
Burrowes, Paul	DeBernardo, Frank M.	Gagnier, Lauren	Hughett, Michael
Burton, Joanne D.	deDiego, Brian	Gaidos, Carol Ann	Hugi, Kathy
Byrd, Jr., Michael	DeTeso, Dave	Gammon, Ben	Hugi, Kathy
Calhoun, Debbie	Diamond, Brandon	Gangnes, Gary	Hulter, Bob
Callero, Joe	Dinolov, Marisa	Gerig, Christine	Hurst, Jacqueline
Calloway, Deborah	Dodd, Bonnie G.	Gianelli, Joseph	Iwatsuru, Jason
Cambell, Forrest	Doerksen, Dan	Gibson, Jenifer	Jackson, Grady
Camp, Gregg	Donaldson, Chick	Goetz, Juliette	Jacob, Audrey
Canfield, Betty	Donato, Alma D.	Golling, Linda Jean	Jakobsen, Dottie
Carling, Gina	Donovan, Juliette	Goodrich, Scott	Jelten, Debbie
Carlucci, Sally	Dowdy, Jennifer	Grau, Daniel	Jennette, Dorine
Caro, Jennifer	Draper, Amanda	Grau, Rossana	Jessen, Jaffe
Carpenter, Christina	Draper, Matt	Greene, Myriam	Johnson, Steve
Carr, Rochelle	Draper, Susan	Greenley, Broden	Jones, Amber
Casagrande, Dan	Draper-Phillips, Kelsey	Greenley, Broden	Jones, Brandi
Castle, Michael	Dunbar, Sam	Greninger, Janet	Jones, Julie
Catalano, Marcellina	Eddy, Barbara J.	Grenyo, Laura	Jordan, Genevieve
Cernik Yu, Jasmine	Edwards, Brent	Grewer, Amber	Julien, Margaret
Chatten, Linda	Eidam, Gerald	Gross, Russell	Kaplan, Sandy
Claiborne, Frank	Eiler, Loren B.	Gurley, Regina	Karon, Stephen
Clark, Carrie	Eisenberg, Lauren	Gutierrez, Carlos	Kelly, Maria
Clarke, Tom	Enright, Christopher	Guzman, David	Kennedy, Bruce
Clayton, Chris	Eschen, James	Haber, Ken	Kenrich, Barbara
Clements, Jessica	Evans, Scott	Hackett, Hayley	Kepler, Winnie
Comstock, Nancy	Falk, Rachel	Hadley, Tamara	Khalsa, Datta
Cook, Krista	Faraola, Celeste	Hall, Wayne	Kiedrowski, Margie
Cook, Peter	Feddema, Sheila	Hansmann, Julie	Kimmel, Pamela
Cook, Tamara J.	Ferguson, Juliette	Hanson, Janie	Kinder, Sandra
Coppel, Gabrielle	Fernandez, Erick	Harger, Sidney	Kinerson, Deann
Cornell, Ken	Fernandez, Laura Gleason	Harrington, Shawn	King, Bradley
Craft, Alistair	Finn, Chris	Harrington, Susan T.	King, Katy
Crawley, Christopher	Finn, Rebeca	Hart, Heidi	Kinkade, Carmen
Crelan Ray, Maya	Flaniken, John	Hattis, Larry	Kirkpatrick, Zana
Crum, Jason	Flansaas, Orion	Helick, Reuben	Knapp, Roger
Cuccia, William	Fletcher, Danielle	Herrero, Sean	Koch, Joel
Cullen, Pete	Flowers, Greg	Herteman, Bobbie Jo	Koll, Marilyn
Cury, David D.	Floyd, Kim	Hinchman, Cheryl	Kornblum, Guy
Davis, Kathy	Forst, Maaret	Hintermeister, Mary Anne	Kroft, Elizabeth
Davis, Leilani A.	Fortino, Paul	Hockman, Sandy	Kuns, D. Rex
Davis, Marc A.	Fossum, Ronald	Holcomb, Mark P.	Kustin, Patti
Davis, Susan J.	Francis, Julie	Holmberg, Jillian	Ladd, Beverly
Dawson, Carmela	French, Joe M.	Howard, Maxine	LaFever, Janice M.

Lakshmegowda, Praveen	Manning, Kathleen	Obert, Rhonda	Replogle, Michele
Landes, Constance	Martin, Kristen	O'Connor, Brian E.	Richmond, Carla
Langholz, Neal	Martin, Tim	Odom, Regina	Roach, Dawn
Lantis, Debbie	Mason, Sandy	Ogilvie, Peter	Robertson, Honora
Larzelere, William	Mattinson, Tom	Olden, Samantha	Romanowski, Janet
Lawless, Geneva	Mayo, Gail	Otto, Ariane	Romswinckel, Arthur
Lawless, Roger Lane	Mazzei, Lisa	Ow, Terry L.	Rose, Millou
Lawlor, Owen	McComb, Donald	Pacurariu, Monique	Rossi, Jonathan
Leggett, Patricia	McCormac, Jeff	Palmer, Barbara J.	Rossi, Linda
Leigh, Moira	McKown, Audra	Palmer, Jay	Rost, Joan Stoker
Leisses, Vicki C.	McKown, William	Pandolfi, Inez	Ruddick, Tiffany
Lemke, Valerie	McNabb, Justin	Parker, Randy	Rudy, Gordon
Lenz, Meagan	Meads, Sarah	Pasquali, Kathleen	Rudy-Gross, Alana J.
Lester, Lori	Mee, Brenda	Pate, Sean	Rumbaugh, Anne
Ligon, Tommy	Mello, Renee	Patel, Raj	Runyon, Kathy
Lindemann, Tom	Mendoza, Jose	Patel, Vikas	Russell, Janet
Lindsay, Jill	Mendoza, Ted	Paulin, Andy	Russell, Melody
Lipari, Claudia	Mendoza, Teresa R.	Pavlina, Prescott	Russell, Michael A.
Lloyd-Kovac, Marcia	Mendoza, Tony	Pawlak, Diana	Samson, Barbara
Locatelli, Nicholas	Mennie, Kelly	Payne, Cheryl	Sanders, Claire
Lockwood, David	Mercer, Diana	Pearson, Stephen	Sandoval, Lazaro
Lofano, Annette	Miller, Kent	Pendergraft, Laura	Sarsfield, Victoria
Lorenzo, Piero	Miller, Paul D.	Pennycook, Judy	Schaefer, Colette
Louis, Darrel	Miller, Sybille	Pereira, Dianne	Schatan, Barbara
Lukina, Gregory	Mincher, Christine	Pereira, Stephen J.	Schenk, Andrea
Lukina, Morgan	Miritz, Rick	Pezzi, Gary	Schneider, Christine
Luquin, Salvador	Modena, Lisa	Pflueger, Jesse	Schwarzbach, Carole
Lussier, Monica	Moles, Delaine K.	Philis, Mary	Schwarzbach, Dan
Lyng, David	Molnar, Diane	Phillips, Joanna	Scoffone, Debra
Lyng, Marion LL	Mooney, Bryan C.	Pilgreen, Rebecca	Scofield, Kristin
Lyng, Megan	Morales, Martin	Pini, Christine	Scofield, Philip
Lyng, Sally	Morrell, David	Pinkerton, Natalie	Seadler, Rich
Lynn, Linda	Moss, Jolie	Pittman-Gaynor, Erica	Sealand, Mary
Machulskaya, Anna	Mullikin, Judy	Poli, Nicole	Seeger, Susan
Madani, Jayson	Muzzio, Joseph	Powers, Tom	Segal, Jana
Maffia, Lisa	Myers, Pamela	Price, Margaret	Shaffer, Rachel
Magana, Gregorio	Neal, John	Prunella, Rhonda	Shaffer, Wayne
Magana, Laura Lee	Nelson, Linda	Putney, Jenny	Shanaman, Christa
Malandra, Vicki	Nicolosi, Nohemi	Race, Charles	Shelton, Lisa
Maldonado, Randy	Nielsen, Mikaela	Ransone, Gary L.	Sheridan, Lisa
Malech, Rob	Nilsson, Cheri	Rasmussen, Dana	Shulman, Brian
Maleti, Sal	Noel, Candie	Rebbert, Travis	Siegfried, Sheri
Manion, Janice	Norrbom, Ali	Reed, Christopher	Singley, Natalie
Mann, Greg	Norris, Denise	Rendon, Joe	Skinner, John

Slaff, Lee	Taylor, Jan	Ultsch, John	White, Toby
Smith, David	Teale, Donna M.	Umberger, Robert A.	Whiting, Michael
Smith, David L.	Tedrowe, Lea L.	Upton, Niki	Wickum, Jeff
Smith, Julianne	Tedsen, Jim	Van Alstine, Anina	Wiedemann, Angie
Snyder, Debbi	Thiebaut, Jeff	Vandenberg, Monique	Willet, Jacob
Sorcenelli, Anne Marie	Thomas, Dawn	Vear, Jo Ann	Willet, Lela A.
Soto, Jessica Sommers	Thomas, Kasha	Veik, Daniel	Wills, Lauren Valk
Southstone, Bruce	Thompson, Jennifer	Vickner, Frank	Wilson, Jeanne
Southstone, Margaret	Thompson, Joanne	Vickner, Marjorie	Wittkins, Matt
Spagnola, Wendy	Thompson, Malaka	Vierra, Terry	Wong, Bernice
Spencer, Caren L.	Thompson, Molly	Wade, Cari	Wood, Rose
Spencer, Lauren	Timm, Derek	Wade, Karen	Worden, Carl
Stacey, Julie	Timm, Dimitri	Wagner, Serena	Yoder, Mary Lynn
Stelck, Jody	Tobin, Katrin	Wagnermarsh, Kaelin	Young, Mike
Stevens-Fox, Micah	Tomaselli, Thomas A.	Wallace, Debra	Yurchak, Brittni
Stewart, Dennis	Toschi, Anthony	Wallace, Sandy	Zaninovich, Spomenka
Stone, Kalani	Toussaint, Dan	Walsh, Gregg	Zeleny, George
Stratos, Toni J.	Travis, Marale	Walsh-Kienast, Ena	Zenner, James
Strawmyer, Jan	Trebbien, Cheri	Warter, Marilyn Atki	Ziegler, Judy A.
Strock, Benjamin	Tripp, Kathleen	Watson, Jennifer	Ziganti, Randy D.
Strubing, Shaena	Trubek, Ronnie	Watson, Shawna	Zilliacus, Wilhelm
Strusis, Lori	Trustman, David	Weber, Greg	Zischke, Bret
Sullivan, Jean	Tunink, Michael	Wesolowski, Lizbeth	Speights, Bryan C.
Sutherland, Earl	Turner, Norman	West, Sara	Green, Carolyn
Sweatt, Tara	Turnquist, Randy	Wheeler, Gina	Ghoph, Seabea
Swets, Woutje	Twaddle, Jonathan	Whitcomb, Lisa	Schneickert, Sarah
Swift, John	Ullestad, Sharolynn	White, Richard	Akol, Kem J.
Taylor, Bruce			



"A Taste of Santa Cruz" Offering Booth Sponsorships for Revitalized Culinary Event



David DeTeso
SCCAOR Housing Foundation Chair



Have you been to the revitalized Abbot's Square Marketplace in Santa Cruz yet? Have you been inside the Museum of Art & History within Abbots Square? If not, you are in for a treat as we hold Santa Cruz's premiere culinary extravaganza, "A Taste of Santa Cruz" in this new venue for 2017 on Thursday November 9 at the MAH from 5:30 – 9 pm. Booth sponsors will be located within the three floors of the museum serving up the best wine and cuisine Santa Cruz County has to offer. How can you get involved in this exciting event?

The Santa Cruz County Association of Realtors Housing Foundation is currently seeking booth sponsors from within the real estate community to pair up with local restaurants and wineries to make this year's fundraising event one of the best yet! Showcase your food, wine or business to an audience of over 600 event attendees and foodies! This event is going to be the talk of the town, so you will want to secure your space now! . We are also seeking in kind sponsors and donations for our silent and live auctions.

Tickets will be available for sale on Friday September 15th for \$45 in advance on EventBrite and \$55 at the door.

Celebrating 13 years, this annual fundraising event benefits local low income first time home buyers through the Santa Cruz County Association of REALTORS® Housing Foundation's Closing Cost Grant Program

I am thrilled to be at the helm of "A Taste of Santa Cruz" this year. My goal and that of our committee is to not

only host a tremendous and fun event, but also raise a record amount of funds for our grant program. The need has never been greater to keep the social fabric of Santa Cruz County vibrant with a diverse community of residents owning homes in our County. With median home prices reaching over \$850,000, innovative homeownership programs are more important now than ever, The Foundation grant program, which helps teachers, first responders and other key neighbors, provides funds that are magnified several times over because the grants are almost always combined with City, State and Federal programs as well a family help and other groups like Habitat for Humanity. The Taste of Santa Cruz has raised over \$380,000 for the Closing Cost Assistance Grant Program, placing over 250 families in homes of their own from the community support of this event.

"Join us in raising funds for a great cause and having a fantastic night out at the Museum!"

"Abbott Square is the new cultural hub of Santa Cruz and we believe the new venue will breathe fresh energy into the event", DeTeso added. "Join us in raising funds for a great cause and having a fantastic night out at the Museum!"

Please contact Suzanne Schmidt, 831-419-5956 or suzannes@ortc.com, for sponsor booth sign up forms and donation forms. Visit www.atosc.com for event details and be part of the conversation on the Taste of Santa Cruz Facebook page or Twitter @atasteofsc.

The Santa Cruz County Association of REALTORS® Housing Foundation was established in 2003, to bridge the gap to homeownership in Santa Cruz County. The mission of the Housing Foundation is to assist residents in our community realize the dream of homeownership by providing education, financial programs, and by supporting organizations who embrace our goals. Visit us at <http://www.sccarhf.org>.



Exciting News About Our Veteran Hero's Grant!

Additional funds of up to \$5000 available that can either go towards closing cost or down payment!

Dream Makers Home PenFed Foundation is a program that offers grants for down payment and closing costs to first-time homebuyers of modest means who valiantly work to protect our country's national security. The amount of the grant is determined by a 2-to-1 match of the borrower's contribution to their mortgage in earnest deposit and cash brought at closing with a maximum grant of \$5,000. The borrower must contribute a minimum of \$500. Grant approvals are contingent upon available funding. You don't have to be a Pentagon Federal Credit Union member to benefit from Dream Makers, and you can apply the grant to a mortgage from any financial institution.

Visit PenFed Foundation for more information: <http://www.pentagonfoundation.org>



JULY HOUSING SNAP SHOT

Santa Cruz County Residential*



Median Sales Price
\$807,000



Number of Homes Sold
146



Inventory
547



*MLS Class 1, excludes Condo/Town home
Base data provided by MLS Listings, Inc. Calculations
and distribution submitted by SCCAR

Moments When Clients Don't Want You to Text

Communicating with your customers may be faster and simpler via text message, but there are certain times during the transaction when they need to hear your voice, such as:

- > When you're first establishing a relationship.
- > When your client's offer is rejected.
- > When your client's contract is accepted.
- > When you need to relay important feedback to your client.
- > When you need to save face after a bad text.

The full article can be found at realtormag.realtor.org

New Members

W • E • L • C • O • M • E

REALTORS®

Amme Saloman, Broker
Amme Saloman

Bailey Properties

Cynthia Howe

Century 21 Lad Realty

Thomas Gill

Coldwell Banker

Alicia Estes
Eric Montgomery

David Lyng Real Estate

Troy Hinds
LaVerne Packer
Ash Williams

Dwellings, Inc.

Hugh McWilliams

Glenwood Advisors

Sean O'Brien

Keller Williams Realty - SC

Jodi Goldie
Tracie Gomez
Walter Heil
Athena Knight
Rogelio Ramirez

Rempfer Properties

Roger Rempfer

SAR Enterprises

Jolene Wilson

Sotheby's Int'l Realty

Kathleen Nakfoor

The Holcomb Corporation

Kelly J Murphy

AFFILIATE

Turnkey Vacation Rentals

Wes Walker

Santa Cruz County Market Statistics

June 2017: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	55	101	34	31	\$1,152,264	\$1,025,000	\$547	99%	\$39,177,000	2,029	35,682	4
Ben Lomond	11	17	10	26	\$643,737	\$607,500	\$424	100%	\$6,437,375	1,549	15,725	2.4
Boulder Creek	18	41	19	16	\$639,189	\$620,000	\$453	101%	\$12,144,600	1,476	47,637	3.7
Brookdale	2	4	2	29	\$1,160,250	\$1,160,250	\$430	102%	\$2,320,500	3,043	92,456	2.4
Capitola	5	17	6	17	\$1,080,000	\$970,000	\$733	98%	\$6,480,000	1,510	4,850	4.3
Corralitos	3	9	1	9	\$518,525	\$518,525	\$549	98%	\$518,525	945	11,979	4.5
Davenport	0	1	0									
Felton	16	24	10	47	\$739,150	\$655,000	\$478	100%	\$7,391,500	1,443	154,868	2.1
Freedom	0	5	1	8	\$426,000	\$426,000	\$426	104%	\$426,000	1,000	6,011	5
La Selva Beach	4	11	4	33	\$850,750	\$844,500	\$671	97%	\$3,403,000	1,381	8,026	4.7
Los Gatos	9	23	3	47	\$1,333,333	\$1,250,000	\$595	100%	\$4,000,000	2,335	50,646	7.7
Mount Hermon	2	3	0									
Santa Cruz	60	125	55	41	\$1,080,102	\$895,000	\$617	100%	\$59,405,650	1,693	51,780	2.6
Scotts Valley	17	32	17	46	\$1,009,117	\$930,000	\$483	101%	\$17,155,005	2,118	17,025	2.4
Soquel	10	31	7	18	\$905,714	\$890,000	\$498	103%	\$6,340,000	1,825	14,319	5.8
Watsonville	33	58	23	42	\$709,466	\$600,000	\$383	98%	\$16,317,737	1,732	145,138	3.2
Royal Oaks	5	20	4	69	\$566,250	\$540,000	\$309	99%	\$2,265,000	1,721	263,272	5.5

June 2017: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	7	28	7	37	\$560,285	\$562,000	\$464	99%	\$3,922,000	1,183	1,114	3.1
Boulder Creek	3	4	0									
Capitola	5	10	7	24	\$522,500	\$518,500	\$557	99%	\$3,657,500	889	828	1.8
Freedom	2	1	0									
La Selva Beach	2	7	0									
Santa Cruz	20	40	15	18	\$576,050	\$620,000	\$578	101%	\$8,640,764	1,068	3,353	2.5
Scotts Valley	5	7	2	4	\$700,750	\$700,750	\$459	101%	\$1,401,500	1,497	1,307	3
Soquel	1	2	2	14	\$542,500	\$542,500	\$455	102%	\$1,085,000	1,191	872	3
Watsonville	12	25	9	55	\$450,277	\$415,000	\$314	99%	\$4,052,500	1,365	1,171	3.4

July 2017: Santa Cruz County - Single Family Residential


City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	35	104	23	40	\$1,002,239	\$899,000	\$491	99%	\$23,051,500	2,111	16,613	4.2
Ben Lomond	12	23	5	15	\$911,000	\$905,000	\$459	103%	\$4,555,000	1,993	53,178	3
Boulder Creek	24	51	12	23	\$571,875	\$582,500	\$460	99%	\$6,862,500	1,286	12,868	3.7
Brookdale	2	4	2	49	\$656,000	\$656,000	\$450	101%	\$1,312,000	1,498	14,223	3
Capitola	5	17	4	49	\$1,206,250	\$837,500	\$746	95%	\$4,825,000	1,471	5,020	3.9
Corralitos	1	8	0									
Davenport	0	0	1	6	\$809,000	\$809,000	\$889	101%	\$809,000	910	7,187	0
Felton	18	30	10	81	\$728,400	\$557,000	\$577	103%	\$7,284,000	1,332	178,875	2.9
Freedom	2	3	2	15	\$492,500	\$492,500	\$329	96%	\$985,000	1,502	6,491	1.8
La Selva Beach	4	11	2	59	\$971,250	\$971,250	\$537	98%	\$1,942,500	1,912	14,397	5.5
Los Gatos	3	22	4	27	\$972,500	\$877,500	\$518	99%	\$3,890,000	1,922	49,168	8.3
Mount Hermon	0	1	0									
Santa Cruz	55	120	40	33	\$1,117,381	\$941,000	\$680	102%	\$44,695,250	1,712	26,863	2.5
Scotts Valley	24	47	4	35	\$943,750	\$990,000	\$419	99%	\$3,775,000	2,183	16,106	3.8
Seacliff	1	1	0									
Soquel	6	22	13	30	\$1,174,730	\$900,000	\$456	100%	\$15,271,499	2,523	56,136	2.9
Watsonville	24	65	18	29	\$636,111	\$554,000	\$366	100%	\$11,450,000	1,424	7,739	3.4
Royal Oaks	4	18	6	121	\$658,833.00	\$677,000	\$322.00	98.0%	\$3,953,000	2,053	98,228	3.9

July 2017: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	4	23	7	17	\$680,023	\$590,000	\$453	101%	\$4,760,166	1,250	1,089	2.9
Boulder Creek	2	5	1	17	\$410,000	\$410,000	\$315	96%	\$410,000	1,300	1,002	5
Capitola	8	11	7	100	\$491,214	\$441,500	\$471	98%	\$3,438,500	1,012	1,118	1.8
Freedom	0	0	0									
La Selva Beach	0	7	1	73	\$1,299,000	\$1,299,000	\$847	100%	\$1,299,000	1,533	1,742	21
Santa Cruz	17	38	11	21	\$559,000	\$615,000	\$504	100%	\$6,149,000	1,122	957	2.5
Scotts Valley	4	7	3	18	\$573,000	\$595,000	\$462	100%	\$1,719,000	1,257	1,292	2.6
Soquel	0	2	0									
Watsonville	3	17	5	2	\$360,300	\$349,000	\$303	101%	\$1,801,500	1,256	1,296	2.2

Data provided by MLS Listings, Inc.

September 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Local Government Relations Committee Mtg. 8:30 am	2
3	4 SCCAR Closed	5	6 Brian Buffini Live Broadcast 1 pm	7 Tour Marketing Meeting 8:30 - 9 am	8 - Board of Directors 8:30 am - License Renewal Training 1pm	9
10	11 Education Committee Mtg. 9:30 am	12 Affiliates Committee Mtg. 11 am	13 Housing Foundation Trustee Mtg. 2 pm	14 Tour Marketing Meeting 8:30 - 9 am	15 - MLS Listings Essentials -9:30 am - Drugs, Bugs & Slugs	16
17	18 - Custom Displays & Exports 10 am - Tackling Tech 1 pm - At Home with Diversity 9 am offsite	19	20	21 Tour Marketing Meeting 8:30 - 9 am	22 SCCP: Geology, Biology & Climate 9:30 am	23
24	25	26 Events & Community Relations 11 am	27 MLO Continuing Education 8 am	28 Tour Marketing Meeting 8:30 - 9 am	29 Listing Management 10 am	30

October 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	2 Budget & Finance 8 am	3	4	5 Tour Marketing Meeting 8:30 - 9 am OKTOBERFEST! 4 - 6 pm	6 Local Government Relations Committee Mtg. 8:30 am	7
8	9 SCCAR Closed	10 Affiliates Committee Mtg. 11 am C.A.R. Expo San Diego	11 Housing Foundation Trustee Mtg. 2 pm	12 Tour Marketing Meeting 8:30 - 9 am	13 - MLS Listings Essentials -9:30 am - General Membership Mtg. 11:30 am - Committee Sign Up 1:30 pm	14
15	16 - Education Committee Mtg. 9:30 am - Matrix 201 10 am - Listing Management 1 pm	17	18	19 Tour Marketing Meeting 8:30 - 9 am	20 Board of Directors 8:30 am	21
22	23 Public Records Search 10 am	24	25	26 Tour Marketing Meeting 8:30 - 9 am	27 SCCP: Coastal Commission 9:30 am	
29	30 Budget & Finance 10 am	31 Events & Community Relations 11 am	