



REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Happy Holidays from SCCAR!



In this issue:

A Taste of Santa Cruz • 2015 Installation • Dues Contest • Using Facebook to Promote Business

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®
2525 Main Street, Soquel, CA 95073
(831) 464-2000 (831) 464- 2881 (fax)

2014 BOARD OF DIRECTORS

President

Frank O. May

President-Elect

Randy Turnquist

Secretary/Treasurer

Candie Noel

Past President

John Hickey

Directors

Sandy Kaplan

Connie Landes

Morgan Lyng

Greg Mann

Frank McCue

Barbara Palmer

Lauren Spencer

Carol VanAusdal

Chief Executive Officer, SCCAR &

Executive Director, SCAORHF

Kathy Hartman, RCE

Member Services Director,

Director of Education & Professional Services

Norma I. Milete

Advertising, Communication

& Marketing Director

Andrea Harbert

Government Affairs Director

Joe Foster

Administrative Assistants

Marylin Psaros

Katy Clark

Bookkeeper

Linda Zoccoli

ADVERTISING INFORMATION

For advertising and deadline information, please contact SCCAR.

Inside This Newsletter

- President's Message - page 3**
- Installation Invitation - page 4**
- Little Guy Vs Giant Portals - page 5**
- Soquel Boundary Lines - page 5**
- Government Affairs Update - page 6**
- "A Taste of Santa Cruz" - page 8**
- Legal Matters - page 9**
- Virtual Touring - page 10**
- Prepering for the "Big One" - page 10**
- Win Your Dues Back - page 11**
- Welcome to Boulder Creek - pages 12 & 13**
- Flood Insurance Update - page 14**
- The Subdivision Process - page 14**
- Fannie Mae Forecast - page 15**
- New Members - page 16**
- Education Offerings - page 17**
- MLS Update - page 18**
- New Tech Effect on RE Professional - page 19**
- Online Performance Study - page 19**
- Housing Foundation Notes - page 20**
- Using Facebook to Promote - page 21**
- Housing Statistics, August - page 22**
- Housing Statistics, September - page 23**
- Calendar - page 24**



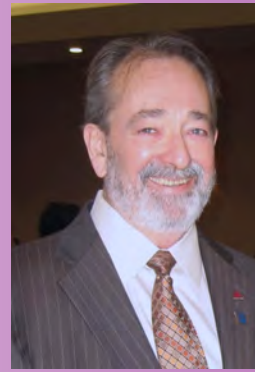
OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President

Frank O. May
2014 SCCAR President
Frank O. May & Associates
frank@frankmay.com
831-479-1901



My year as President of the Santa Cruz County Association of REALTORS® is almost over and it has been quite an experience for me!

The biggest lesson I've learned is how much "politics" plays into our business. The REALTOR® organization has a very strong presence among politicians at all levels of government. I've known that since the mid-1970's, but did not realize *how* strong and necessary that presence is to protect private property rights and property ownership.

We hear about the legislation that passes and impacts real estate, but most of us never hear about the bills that *don't* pass. Just last year there were several bills and local laws that *almost* happened, but did not; primarily because of the influence of REALTORS®.

We are very fortunate at the local level to have some REALTOR® members that have political awareness like I've never seen! For most of my presidential year, I have felt like the "wide-eyed innocent" around these people as I hear them explain the political impact of one action or another.

We are fortunate to have a local political person representing our interest in the person of Joe Foster, our Government Affairs Director (G.A.D.) Joe keeps us up-to-date on who's doing what at the local level. He is a gift! His political awareness is off the charts.

Speaking of gifts, our Association Executive, Kathy Hartman, and her staff take care of SCCAR business that I never even knew existed! On a personal level, I don't know what I would have done this year without Kathy's guidance... well, yes I do; I would have seriously fouled something up! Thank you, Kathy!

I also got exposed to new (to me!) words. For instance, I've heard the word "caucus" used most of my life (well, maybe a dozen times or so...) but never really knew what it meant. I knew about what I thought it meant. I now know that caucus, as a noun, means "a group of politicians within a political party who have special interests or responsibilities." As a verb it means "to meet in a group to discuss plans."

Well, I actually did that! Quite a few times, as a matter of fact. That may not seem like much, but I feel much wiser now.

Another word I heard often this past year was "vet". I always thought Vet meant either a.) someone that had been in the military, or b.) someone that was an animal doctor. It also means to "subject somebody or something to a careful examination or scrutiny..."

Okay, enough of all that political stuff and on to something more practical. Have you ever heard of a "P.U.D."? Well, they are no longer PUD's, they are now known as just PD's: Planned Developments.

If you have any dealings with Common Interest Developments you might want to check with C.A.R. Legal and get a copy of the Common Interest Development (CID) Basic Information Guide.

I went to a panel presentation on CID's and was surprised about the laws and the structure of H.O.A.'s. An attorney named Kelly G. Richardson gave a presentation and challenged most of what I thought I knew. Check it out.

Anyway, this is my last letter. It has been an honor to serve. Remember to get involved, you'll be glad you did!

Sales | Leasing | Management

ALLEN

PROPERTY GROUP, INC.

116 Aptos Beach Dr.
Aptos, CA 95003

(831) 688-5100
www.allenpginc.com

CA BRE# 01843086

Reverse Mortgages



Richard Cornelsen
Reverse Mortgage Originator

1255 Treat Blvd., Ste 300, Walnut Creek, CA 94597
 p. 831-320-8143, f. 831-535-6338
rcornelsen@aag.com
www.aag.com | NMLS#458733

Serving the Greater Central Coast

Call today for more information

Borrower/person on title must be at least 62 years old.
 NMLS# 9392 (www.nmlsconsumeraccess.org), American Advisors Group
 (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors,
 Orange CA, 92668.

EQUAL
 HOUSING
 LENDER



You are cordially invited to the Santa Cruz County Association of REALTORS®

2015 Installation and Awards Luncheon

Honoring 2015 President Randy Turnquist and the incoming Officers and Directors

“Thinking it Through”

Monday, January 12, 2015 | 11:30 AM - 2 PM

Chaminade, One Chaminade Lane, Santa Cruz

RSVP by Monday, January 5, 2015

Buffet Lunch Served



SCCAR 2015 INSTALLATION & AWARDS LUNCHEON RSVP FORM

RSVP online at www.mysccar.org, to SCCAR 2525 Main St. Soquel, CA 95073, Phone 831-464-2000, Fax 831-464-2881

Name _____ Office _____

Billing address _____ City _____ Zip _____

Number of tickets at \$50 per person: _____ Total amount due: \$ _____ Phone: _____

Check Visa Mastercard Amex Discover Acct#: _____ Exp. date: _____

**No refunds will be given if you cancel on or after January 5, 2015*



How The Little Guy Can Beat The Giant Portals

Dan Gooder Richard, founder and president, Gooder Group

The secret to survival before the “Zulia” deal closes sometime next year—and after—is for local agents to work their local databases harder and smarter than ever before.

We’ve been hearing from our customers about the proposed Zillow/Trulia merger. Who can blame them for being concerned?

As Bloomberg quoted Steve Murray of REAL Trends, “Zillow has locked up the absolutely dominant position in online real estate in the United States.”

When No. 1 gobbles up No. 2 to control nearly 50 to 70 percent of the online lead market, there is cause for consternation. Traffic stats vary. For August 2014, comScore, which tracks online visitors in the real estate category, reported Zillow got 43 percent of 95.8 million monthly visitors, Trulia pulled in 25 percent (combined 68 percent), Realtor.com attracted 19 percent, Homes.com 9 percent and Redfin about 5 percent of total traffic.

On September 1, the top 15 most popular real estate websites ranked by eBizMBA reported estimated unique monthly visitors at 123 million and Zillow received 29.3 percent, Trulia 18.7 percent (combined 48 percent), Yahoo!Homes 16.3 percent, Realtor.com 14.6 percent and Redfin 4.9 percent. The remaining 10 had 16.2 percent of estimated visitors combined. Whichever way you count visitors, clearly Zillow/Trulia will be the giant that captures most of the property search leads out there.

What’s The Little Guy To Do?

The answer lies in a comment by Zillow CEO Spencer Rascoff in an interview with RE/MAX’s Dave Liniger after the Zillow/Trulia announcement in July. Rascoff noted that out of the \$12 billion a year agents spend on property advertising and marketing, only 4 percent is spent with Zillow/Trulia in online advertising. As Rascoff pointed out, 96 percent of agent marketing is spent elsewhere, and mostly offline. (REAL Trends estimates the real estate marketing pie at \$6 billion annually, according to *The Wall Street Journal*.)

How can the little guy beat the giant portals to prospects? The one-word answer is: pre-leads.

The secret to survival before the “Zulia” deal closes sometime next year—and after—is for local agents to work their local databases harder and smarter than ever before. Pre-leads are early-stage local people who need a lightning-quick response to their inquiry from a local agent to buy or sell, as contrasted with a virtual website visitor.

Where Do Agents Find Pre-leads?

Pre-leads are simply past clients, sphere and local prospects that agents already know, or want to know, in the case of expireds, FSBOs and targeted farms. Connecting intelligently to all three local databases simultaneously is the key. When agents work their postal database, where people live (address, city, state, zip) and their email database, where people communicate (via email), and their social networks (where people share viral referrals) the little guy can beat the giant portals every time to pre-leads. These are the local people who are most likely to buy and sell with an agent.

The essential technique is to fish upstream because that is where the fish are hungriest. The secret is to connect with local prospects before and after they click on the listing portals to see homes for sale. And, click they will. Don’t get me wrong. Refreshing a database with new buyer prospects is certainly smart, and, after all, some buyer prospects will have a home to sell too. Capturing buyers from home search registrations is what the advertising portals do best—just like the duty desk captured calls from classified advertising back in the day.

Focus on People, Not Property

Capturing early-stage prospects, or pre-leads, will be even more valuable to the most successful rainmakers tomorrow as the advertising portals siphon off more buyer search leads.

After all, generating hyperlocal pre-leads is what the little guy does best. How? The little guy has local fingers on the smartphone and local shoes on the street to help local sellers learn the true value of their homes and help local buyers negotiate for the dream homes they saw online.

Nobody engages local prospects better than the little guy. Nobody guides buyers and sellers every step of the way through closing better than the little guy. No listing portal can compete with that personal relationship. To specialize in people—not property—successful real estate agents must work the only target that is truly valuable: the customer.

Simply put, agents must focus on local pre-leads who rise out of the people they already know. Work your postal database, your email database and your social networks together, and you’ll catch a boatload of local pre-leads before the giant portals get a chance to sell the leads back to you. □

Boundary Surveys, Falling Street Trees and Coastal Permit Conditions

Miles J. Dolinger, Esq.

COURT DETERMINES 1858 BOUNDARY LINE IN SOQUEL

What happens when two surveyors disagree about a boundary line? That question was answered in *Bloxham v. Saldinger*, (6th Dist. 2014) 228 Cal.App.4th 729, which is a property line dispute case concerning Santa Cruz Mountains property near Soquel Creek in which the court of appeal affirmed a trial court decision that found one of two recent surveys of a 1858 boundary line was more credible. The underlying facts are pretty interesting: The issue at trial was the location of the original 7-mile long western boundary of the “Soquel Augmentation Rancho.” California became part of the United States pursuant to the Treaty of Guadalupe Hidalgo (1848), which ended the Mexican–American War (1846–48), which resulted in the creation of the Rio Grande boundary in Texas, and which gave the U.S. ownership of California, and a large area comprising New Mexico, Arizona, Nevada, Utah, and parts of Wyoming and Colorado.

Continued on Page 18



From the desk of Joe Foster

Government Affairs Director
gad@mysccar.org

Government Affairs Update

Greetings. It's hard to believe that election season is almost behind us, so let's jump right into the work that has been conducted on your behalf by our Local Candidate Recommendation Committee (LCRC). The California Association of REALTORS® has a structure in place within all of the local associations to allow for an "independent" group of association members to assess candidates running for various local offices and determine who best represents the interests of REALTORS®. As part of the process, LCRC has the power to endorse (the endorsement only carrying the LCRC name, not the SCCAR name) and to make financial contributions to campaigns. This is important in that it gives REALTORS® the opportunity to engage with these individuals, see eye-to-eye on important policy issues and make an effort to get those that would best support the real estate industry elected.

Your LCRC met with candidates in late August through mid-September. After assessing questionnaire answers, conducting interviews and deliberating amongst one another, LCRC chose to endorse the following:

- **Capitola City Council: Michael Termini and Stephanie Harlan**
- **Santa Cruz City Council: Cynthia Chase, Richelle Noroyan and David Terrazas**
- **Soquel Creek Water District: Doug Deaver, John Prentice and Bill McGowan**
- **County Supervisor, 4th District: Terry Medina**

LCRC also conducted extensive research on candidates running for Watsonville City Council and San Lorenzo Valley Water District Board of Directors. At this time, LCRC chose not to endorse any candidates in these races.

What should you as a REALTOR® do with this information? Consider the work conducted by LCRC and vote on November 4th!

Beyond the election, here are a few topics our Local Government Relations (LGR) Committee is engaged in at this time:

- **Air Quality Policy (County of Santa Cruz)** - In late 2013, County officials reached out to LGR in order to start dialogue about ways to achieve the County's Climate Action Program goals without adversely impacting the way REALTORS® conduct business. At that time, County officials said that point-of-sale mandates might make sense as a vehicle to institute retrofits and other improvements to properties within unincorporated areas. Starting then and continuing now, LGR has worked hard to educate public-sector leadership about misgivings regarding the perceived impact felt by point-of-sale mandates. They have proposed more proven, effective alternatives such as incentive

programs for retrofitting that actually end up having a broader reach than point-of-sale.

Recently, 4th District County Supervisor Bruce McPherson, and Rich Stedman, Director of the Monterey Bay United Air Pollution Control District (District), met with LGR to inform them that the County, in conjunction with the District, is considering a point-of-sale mandate to replace wood-burning stoves in the San Lorenzo Valley area. They cited poor air quality conditions and gave the impression that if the County doesn't act now, the Environmental Protection Agency will step in and mandate drastic measures to remedy the issue. A set policy is not imminent, but steps are being taken to explore putting parameters in place. Both McPherson and Stedman asked for LGR to continue their engagement in the discussion in order to shape a policy that will be beneficial for the community without impacting real estate transactions.

Continued on Page 7



LAW OFFICES OF BALÁM LETONA, INC.

CREDIT REPORT ATTORNEY

We specialize in the Fair Credit Reporting Act

- False information on your client's credit report?
 - Incorrect Balances or Delinquencies?
 - Short Sale or Foreclosure Misreported?
- Accounts Discharged in Bankruptcy Still Appear as Delinquent or Owed?
- Someone Else's Data Mixed On a Credit Report?
 - Identity Theft?

Free Initial Consultation and Free Help Writing Dispute Letters to the Credit Reporting Agencies

Call Balám at 831-421-0200
or e-mail letonalaw@gmail.com



www.letonalaw.com

Government Affairs Update

Continued from Page 6

• **Vacation Rental Ordinance (County of Santa Cruz)** - LGR reported earlier in the year about their work with 1st District County Supervisor John Leopold on changes to the Vacation Rental Ordinance. Many of the changes that were made related to parking, signage, and permit transferring were in-step with input provided by REALTORS®. Since our conversations over the summer a new related item has been proposed. 2nd District County Supervisor Zach Friend has introduced a policy to apply the same vacation rental standards of the Live Oak Designated Area to a defined area within Seacliff/Aptos. The basic premise is that this policy would place limits on the number of vacation rental permits based upon density within each urban block. The ratio would be set not to exceed 15% of all property on that block with exceptions for certain areas.

LGR's concerns stem from this proposed policy's infringement upon individual private property rights, as well as the adverse impact the inability to get a vacation rental permit could have on

property values. SCCAR has sent a letter to the County Planning Commission, Planning staff and the entire Board of Supervisors expressing our concerns. Additionally, LGR will be convening conversations between County officials and REALTORS® to discuss alternatives to what is currently being proposed. The next public hearing on the item will be at the November 12th Planning Commission meeting.

• **Accessory Dwelling Unit Ordinance (City of Santa Cruz)** - LGR members have been closely following the work conducted by the City Planning Commission over the past six (6) months in developing recommended amendments to the current Accessory Dwelling Unit (ADU) ordinance. LGR's concern related to this issue is the impact that the current ordinance has on taking inventory out of the City's rental stock. Many of the provisions that the Planning Commission is recommending to the City Council would mitigate some unit losses. Work is still needed to ensure that the future policy allows for a robust stock of rental units in appropriate places and that those units are free of any

health/safety hazards. LGR submitted formal comments to the City Council ahead of their first ADU public hearing on October 6th. The City Council will be taking up the discussion again in November. LGR will be present.

Tax Tip Recordkeeping

Well-organized records make it easier to prepare a tax return and help provide answers if your return is selected for examination, or to prepare a response if you receive an IRS notice.

Records such as receipts, canceled checks, and other documents that support an item of income or a deduction, or a credit appearing on a return must be kept so long as they may become material in the administration of any internal revenue law, which generally will be until the period of limitation expires for that return. For assessment of tax you owe, this generally is 3 years from the date you filed the return. Returns filed before the due date are treated as filed on the due date.

Dan Casagrande Local Reverse Mortgage Expert

I am a **top producing** local reverse mortgage expert and enjoy answering all of your reverse mortgage questions.

- **HIGHER PAYMENTS** coming with your current interest-only home equity line of credit reset?

NO MONTHLY PAYMENTS ever with a reverse mortgage!

- **REVIEWING** a current reverse mortgage proposal?

COMPARE RATES & FEES.
We are **#1** for very good reasons.

- **Want a reverse mortgage** but your spouse is younger than 62?

Not a problem! Get a FREE quote today!

RECEIVE up to \$10,000 in tuition credits for each of your grandchildren as a reverse mortgage client!



CALL ME Today
831-423-2900

www.ReverseManDan.com
dan.casagrande@S1L.com

REALTORS® CALL ME

I am certified by the American C.E. Institute to offer **HECM** for **PURCHASE** product training.

NMLS#561104 NMLS#107636

A Division of Reverse Mortgage Solutions, Inc.
Licensed by the Department of Business Oversight under
the California Residential Mortgage Lending Act #131074



Aldo's Harbor Restaurant ❖ Storr's Winery ❖ Café Carbonero ❖ Chaminade ❖ MJA Vineyards ❖

10th Anniversary A Taste of Santa Cruz



A community tradition helping to bridge the gap to homeownership

Cocoanut Grove Ballroom & Bayview Room
Thur., November 13, 2014 ❖ 5:30 – 9 pm

Tickets

\$40 per ticket/\$50 at door
Available online at www.atosc.com or at
the Santa Cruz County Association of REALTORS®
831-464-2000

Over 100 raffle prize packages
from local businesses and artisans

The Santa Cruz Derby Girls

Delectable samples & sips from
more than 30 local restaurants,
wineries & breweries



❖ Sponsored By ❖

Bank of America  **Home Loans**

Santa Cruz Sentinel
www.santacruzsentinel.com

HAMILTON SWIFT
& ASSOCIATES, INC.

CHASE

Coastal
HOMES

kw | KELLER WILLIAMS
REALTY

Monterey
Bay
Mortgage

ADR American Dream
REALTY

DONNER
LAND & ROCKET INC.

SERENO
GROUP

Kelley Trousdale
Century 21
LAD REALTY

❖ Booth Sponsors ❖

4 Less Termite
Alain Pinel REALTORS®
American Home Shield
Bailey Properties, Inc.
Bank of the West

Blue Adobe Mortgage
Century 21 Showcase
Coldwell Banker/
Princeton Capital
David Lyng Real Estate

Friday Realty
Intero Real Estate Services
Monterey Bay Properties
Opes Advisors
Santa Cruz Home Finance

Thunderbird Real Estate
Tour Factory Virtual Tours
Wells Fargo Home Mortgage
Xchange Solutions

Proceeds Benefit

 HOUSING FOUNDATION
Central Santa Cruz County Association of REALTORS®

Roux Dat Cajun Creole ❖ The Kitchen at Discretion ❖ Johnny's Harborside ❖ Oak Tree Ristorante ❖

Shadowbrook/Crow's Nest
The Point
Freedom Bakery and Confections
Hula's Island Grill
Goose's Goodies
Stagnaro Bros.

Personal Chef, Sue Meachen
Miss Catering
Firefish Grill
East Side Eatery
Assembly
Paradise Beach Grille
Uncommon Brewers



Statutory Disclosures Under the New California Residential Purchase Agreement

Terry Rein, Bosso Williams, APC

*Real Estate
Legal
Matters*

A major overhaul of the California Residential Purchase Agreement (RPA) and Joint Escrow Instructions is about to be released in November, 2014. There are over 30 important changes to the revised RPA. Section 10 of the new RPA contains provisions relating to statutory disclosures which are critical in every residential real estate transaction.

Paragraph 10(A) of the new RPA requires that the Seller deliver, if required by law, a FULLY COMPLETED lead based disclosure, and FULLY COMPLETED statutory disclosures required by Civil Code Section 1102 et seq. and 1103 et seq.

To emphasize the point that the disclosures need to be FULLY COMPLETED, the revised RPA states: "*Any Statutory Disclosure required by this paragraph is considered fully completed if Seller has answered all questions and completed and signed the seller section(s) and the Listing Agent, if any, has completed and signed the listing broker section(s), or, if applicable, an Agent Visual Inspection Disclosure (C.A.R. Form AVID).*"

The statutory disclosures required under Civil Code Section 1102 et seq. include the following:

- Real Estate Transfer Disclosure Statement and Agent's Inspection Disclosure (Civil Code Section 1102.6);
- Local agency disclosures (Civil Code Section 1102.6(a));
- Mello Roos assessments (Civil Code Section 1102.6(b));
- Notice of Supplemental Property Tax Bill (Civil Code Section 1102.6(c));
- Manufactured Home Transfer Disclosure Statement (Civil Code Section 1102.6(d));
- Transfer Fee Disclosure Statement (Civil Code Section 1102.6(e));
- Military ordnance locations (Civil Code Section 1102.15);
- Window Security Bars (Civil Code Section 1102.16);
- Industrial Uses (Civil Code Section 1102.17)

The statutory disclosures required under Civil Code Section 1103 et seq. include the following:

- Natural Hazard Disclosure Statement (Civil Code Section 1103.2);
- Notice of Airport in Vicinity (Civil Code Section 1103.4);
- Notice of Right to Farm (Civil Code Section 1103.4);
- Notice of Mining Operations (Civil Code Section 1103.4);

What are the consequences of failing to provide a FULLY COMPLETED disclosure? Under paragraph 10(a)(7) of the new RPA, if supplemental disclosures are delivered, even after a waiver of

contingencies, the Buyer has the right to cancel the transaction within 3 days after delivery in person, or 5 days after delivery by deposit in the mail. Therefore, under the new RPA, the importance of having FULLY COMPLETED forms cannot be ignored. Strictly construed, an unchecked box on a TDS could give the Buyer the right to terminate the transaction, even after the waiver of contingencies.

It is worth mentioning that Civil Code Section 1102.10 and 1103.12 require delivery of disclosures by personal delivery or by mail to the transferee. Paragraph 30 of the new RPA defines "delivery" as "personal receipt" of the document, regardless of the method of delivery used (i.e., messenger, mail, e-mail, fax or other).

Civil Code Sections 1102.7 and 1103.7 provide that each disclosure required and each act which may be performed in making the disclosure shall be made in good faith. For purposes of this article, "good faith" means honesty in fact in the conduct of the transaction.

In conclusion, when providing the statutory lead disclosure or the statutory disclosures required under Civil Code Sections 1102 et seq. or 1103 et seq., it is critical that all questions be answered fully and completely and that signatures are in place. Unanswered questions or blank lines are not acceptable. To avoid cancellation of the transaction, licensees who represent sellers must carefully review all disclosures to help ensure that the sellers have complied with the requirements under the new RPA.

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.

DEPENDABLE and KNOWLEDGEABLE
agent seeks customers looking for real **PROTECTION and long term RELATIONSHIP.**

SINGLE ARTSY LADY SEEKS SINGLE ARTSY GUY. If you love painting, decorating, baking and knitting.

Look no further.
Having one special person for your car, home and life insurance lets you get down to business with the rest of your life. It's what I do.
**GET TO A BETTER STATE.
CALL ME TODAY.**



Lauren Yungmeyer ChFC, Agent
Insurance Lic#: 0810216
718 Water Street
Bus: 831-423-4700
www.laureenyungmeyer.com

**State Farm™**

State Farm Mutual Automobile Insurance Company,
State Farm Indemnity Company, State Farm Fire and Casualty Company,
State Farm General Insurance Company, Bloomington, IL

1101201.1



2014 Signature Affiliates

Internet Marketing Using A Virtual Tour, Your Most Efficient Real Estate Advertising Medium

Darrell Monda,
CEO and President of TourFactory Bay Area
888-808-8844

darell.monda@tourfactory.com

When I first joined TourFactory in 2003, 85% of all real estate agents used the newspaper for their advertising source. The real estate virtual tour was relatively unknown and usually consisted of a series of still photos and a few panoramas. Real estate agents using virtual tours were selling higher priced property to clients who were Internet users with more education and 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 advertising tool for real estate agents, replacing traditional print media. With over 98 percent of new home seekers going online to real estate search engines, the old virtual tour has been replaced with additional sophisticated tools 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 without unwanted stop-action.

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, providing useful analytics, such as weekly visitor traffic on a daily basis, 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.

Preparing for "The Big One"

Chris Gordon
GEO Disclosure
cgordon@geodisclosure.com
www.geodisclosure.com
831-469-4438

Last month was the 25th anniversary of the Loma Prieta Earthquake that rock and rolled Santa Cruz on October 17th, 1989. This 6.9 earthquake was one of the largest in recent California history, yet is not considered "The Big One" that is predicted to hit the Bay Area in the next 15 years, since the displacement that occurred then was a short 22 mile section of the total 800 mile long San Andreas Fault.

We live in "earthquake country". We are sitting on the boundary of two massive tectonic plates sliding past each other: the Pacific tectonic plate and the North American tectonic plate. Santa Cruz County is moving north relative to the rest of North America. Amazingly, West Cliff Drive is moving north at a faster rate than Skyline Drive! We are being stretched and pulled along the giant conveyor belt called the San Andreas Fault system. It is necessary to prepare for "The Big One" because it is predicted to occur in the next 20 years or so, according to the U.S. Geological Survey (USGS). Even the best warning systems may only give us one to two minutes warning at best. We have learned many lessons since that fateful day in October 1989 and have taken major steps towards readying ourselves for the next Big One, but we still have a long way to go to protect ourselves from injury, loss of life, and property damage.

Building codes have been upgraded so that new construction is engineered to better withstand large earthquakes, but many older residential buildings and some public buildings remain in need of seismic retrofitting. Thanks to the greater public outreach, people are more aware of earthquake safety these days, but not everyone is acting on it.

There are additional safety issues completely out of our control such as earthquake-induced landslides, ground failure and coastal flooding from earthquake-induced tsunamis. These are serious safety issues that require preparation.

The best advice when a quake strikes is to Drop, Cover, and Hold on. If you are in a tsunami zone (do you know where the tsunami zones are located in Santa Cruz County?), it's best to move to high ground quickly as soon as the shaking stops.

Everyone should have the basic rules for surviving an earthquake under their belts. It begins with having a plan, securing your living space and having emergency supplies on hand.

Here are some important steps to prepare you and your family for "The Big One":

- Identify potential hazards in your home – most injuries happen when objects break or fall on people

Continued on Page 13

2015 Dues Renewal Contest

Renew your 2015 Association Membership early and be entered into a drawing to win your SCCAR dues back!



TO ENTER

Submit your 2015 dues renewal payment by Wednesday, December 31, 2014.
Payment must be received and cleared by this date.
The winning name will be drawn the first week in January 2015.



SAVE TIME, PAY YOUR DUES ONLINE!

Please visit our home page at www.mysccar.org and click 'Register and Pay Online' to log into our secure web portal.

Welcome To The Neighborhood Boulder Creek



By Candie Noel,
Bailey Properties, Inc.
cnoel@baileyproperties.com

In its heyday Boulder Creek had as many as 26 saloons, gambling houses, cat houses and hotels. Established as a logging camp in the 1860's, these establishments catered to those "founding fathers". By 1899 it was the 5th largest supplier of timber in the United States, shipping over 2 billion feet of lumber. Lumber was trained out 24 hours a day, almost every day, from the Southern Pacific Boulder Creek Station. Founded in 1892 in Boulder Creek, the Woman's Christian Temperance Union played a significant role in the history of temperance and anti-temperance in the town through the early years and into the twentieth century.

The terrain of Boulder Creek shows the lack of the "sempervirens sequoia" the San Lorenzo Valley is known for. Clear-cutting was common practice. In addition to the "sempervirens sequoia"; madrones and tan oaks were also clear-cut, madrones for charcoal and tan oaks for the tanning industry. Fires were then set to remove the remaining trees and shrubs to facilitate log removal. Pole roads were laid out in stream bottoms to get the logs to the mill with no attempt to control erosion. Many of today's mapped landslide deposits are probably from this period of severe landslides and slumps.

In 1904 Big Basin Redwoods State Park opened with Boulder Creek as its gateway city. The state park helped Boulder Creek transition from the slowing lumber business into a tourist destination, a resort and a hide-away. The many summer cabins built in the 1940's are now primary residences or vacation rentals.

Today approximately 4,000 people live in the census-designated area called Boulder Creek. The area consists of the communities of Forest Park, Forest Springs, Big Basin, Wildwood, Redwood Grove, Riverside Grove, San Lorenzo Park, and Bear Creek. Downtown Boulder Creek has that small town, good feeling that people appreciate and still retains the lumber town aura.

Located on Highway 9 halfway between Silicon Valley and Santa Cruz, Boulder Creek provides a good respite for both areas. Many Silicon Valley folks reside here, finding it a restful alternative to the fast pace of their everyday stressful work lives. The summer season brings many visitors to this "Gateway to the Big Basin

Redwoods". Boulder Creek is a good day trip for the San Francisco Bay Area, or you can take a bit more time and spend a week or so at one of its charming vacation rental cabins.

Residents and visitors alike enjoy the local charm and color of downtown Boulder Creek. Take a stroll and shop along the main drag on Highway 9. The independently owned shops offer locally made clothing, art, handcrafts and gourmet foods. The Mountain Store is the ol' country, family owned store that has everything. Johnny's Super Market is the local market with local produce and great tri-tip sandwiches. Don't forget to take a step back in time with a visit to Boulder Creek Antiques. Not only is there an amazing assortment of antiques, but you will also find handmade crafts, outdoor sculptures and plants. Then take a load off and stop for a hand crafted brew at the Boulder Creek Brewery.

An essential stop is the San Lorenzo Valley Museum, housed in a former church built in 1906 from vertical-grain heart redwood. The exhibits include a collection of antique tools once used to harvest lumber. You can also pick up a self-guided tour of Boulder Creek's downtown and historic homes.

Continued on next page



Welcome To The Neighborhood Boulder Creek *Continued from Page 12*

For the duffers, the Boulder Creek Golf and Country Club is just a few miles out of town. Enjoy golfing in the sun amidst the giant redwoods on the par 65 course. Lodging is also available at the charming villas surrounding the course.

On the way back to town after a day of hiking among the redwoods in Big Basin State Park stop and relax at Big Basin Vineyards, and the award winning Ahlgren Vineyards. Out the other direction on Bear Creek Road you will find the famous David Bruce Vineyards and Byington Vineyards.



Fine dining is also available at the historical Scopazzi's with an Italian menu, and blues bands on the weekends. Scopazzi's was originally a boarding house, the Italia Hotel, for loggers working the surrounding hillsides. However, when a movie studio opened in Boulder Creek in 1915, frequent guests were Wallace Beery, Tom Mix, Henry Fonda, and Mary Pickford. During prohibition it morphed into the local speakeasy where a thirsty person could sample the output of the local stills.

To really partake in the small town flavor and sense of community don't forget to be in downtown Boulder Creek for the annual special events. Start out your Fourth of July at the famous Fireman's Pancake Breakfast and downtown Parade. Halloween is an especially fun time for the kids to parade their costumes and trick or treat at the downtown stores. For an extra special treat stay the night at one of the beautiful and charming vacation cabins where you can relax, enjoy the view and the special home town flavor of Boulder Creek.

Preparing for "The Big One"

Continued From Page 10

- Create a disaster plan that includes identifying safe places in your home or office (under sturdy desks and tables). Locate a safe place outside of your home for your family to meet after the shaking stops. Establish an out-of-area contact person to relay information and provide family members with a list of important contact numbers.
- Make personal disaster kits for everyone in the family in backpacks or small bags that are within easy reach at home, in the car, at work or school. Make a household disaster kit. Here is a link for making personal disaster kits: <http://www.ready.gov/kit>
- Find out if you can retrofit your home to improve its seismic resistance
- Have copies of your important financial documents and cash in a fire-proof safe

Be informed and become prepared. You never know when Mother Nature will give birth to "The Big One", and she is due! You can find more information about earthquake safety as well as other natural hazards from your local disclosure experts at [GeoDisclosure](#)

2015 SCCAR Membership Dues Notice

We value you as a member of the Santa Cruz County Association of REALTORS® and strive to provide you with great service and member benefits. Please be aware that your 2015 membership dues are being mailed out the first week in November 2014. Payment is due on or before December 31, 2014. After this date late fees may apply. Your dues include local (SCCAR), state (C.A.R.) and national (NAR) fees and give you access to all the benefits these three organizations have to offer such as, REALTOR® trademark®, zipForm® Plus, education and networking opportunities, legislative advocacy, legal hotline, Member Value Plus program, affinity programs, online and print publications and much more.

Win Your Dues Back Contest!

Additionally, by paying your dues by the December 31, 2014 deadline you will automatically be entered into our 2015 Dues Billing Contest. The winner of this contest will win their SCCAR dues back!

We look forward to serving you and providing you with exceptional service in 2015!



Affiliate Expert's Corner

Flood Insurance Update

Patrick McClellan
JCP-LGS Disclosures

Progress continues with federal flood-map modernization in our part of the state. During the past decade the National Flood Insurance Program (NFIP) has been updating its official hazard zones for rating flood insurance. In February and March of 2014, new and revised NFIP flood maps became effective in Marin, Sonoma and Santa Clara Counties, where flood zones were updated county-wide less than six years ago. And in early June this year, updated flood maps will become effective for Solano County, according to the Federal Emergency Management Agency (FEMA), which administers the NFIP.

As FEMA explains, the zones can change because flood hazard conditions are dynamic, and many maps may not reflect recent development and/or natural changes in the environment. In addition, up-to-date maps support a flood insurance program that is more closely aligned with actual risk, encourage wise community-based floodplain management, and improve citizens' flood hazard awareness.

About the Zones

The flood zones are geographic areas that FEMA has defined according to varying levels of flood risk and type of flooding. These zones are depicted on the published Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM).

The high-risk zones are (1) Special Flood Hazard Areas (SFHAs), which are labeled "A Zones", and (2) coastlines subject to high velocity wave action from storms or seismic sources, labeled "V Zones". Often called "100-year flood zones", the SFHA represents the area subject to inundation by 1-percent-annual chance flood. Structures located within the A and V zones have a 26-percent chance of flooding during the life of a standard 30-year mortgage. Federal floodplain

management regulations and mandatory flood insurance purchase requirements apply in those zones. (Source: FEMA website.)

The Flood Insurance Landscape is Changing

Home owners and prospective buyers in counties where flood maps are updated may wish to check with their insurance agent to see if the property's flood zone, and insurance requirements, will be affected by the NFIP map changes.

Provisions of the federal Biggert-Waters Flood Insurance Reform Act of 2012 (enacted in October 2013) require the NFIP to raise insurance rates for some older properties in high-risk areas to reflect true flood risk. Many properties in high-risk areas that were built before the community adopted its first FIRM do not meet current standards for construction and elevation, and they have been receiving subsidized insurance rates that do not reflect their actual risk. The subsidized rates are being eliminated in some cases.

Ask your insurance agent for details, as pending legislation may amend some provisions of the Biggert-Waters Act.

About the author: *Patrick McClellan is a Professional Geologist (PG 3854) with JCP-LGS Disclosures.com and has been registered with the State of California Board of Geologists and Geophysicists for the past 30 years. He holds two degrees in earth science, including a Master's from the University of California at Berkeley. He has been a respected disclosure expert in California's real estate industry for the past 19 years beginning with JCP Geologists, the company that launched the disclosure industry in 1976. Before that he served as a Research Geologist and Geophysicist with the U.S. Geological Survey.*

A Summary of the Minor Subdivision Process

Miles J. Dolinger, Esq.

Introduction

An effective way to add value to real property is to increase its development potential, and a good way to do that is to subdivide it so that a greater number of units can be constructed on it.

Legal Overview

Any division of a single legal parcel into two or more parcels is a "division of land" subject to the state Subdivision Map Act ("SMA", Gov't Code sections 66410 et seq.) and local regulation. All subdivisions must be approved by the local government entity (incorporated city or county) in which the subject property resides, and the specific approval processes and application requirements vary depending on the number of parcels being created, whether specific development is being planned along with the subdivision, and numerous other factors.

The general rule under the SMA (which is applicable in all local jurisdictions through principles of state preemption), is that any

subdivision that results in five or more parcels requires a "tentative map" and a "final map." Any subdivision that results in four or fewer parcels (often referred to in local ordinances as a "minor subdivision") requires a "parcel map." The tentative map/final map approval process is much more rigorous, time consuming, and expensive than the parcel map approval process. Tentative map approval requires much more information about the subdivision project, it is often subject to environmental review under the California Environmental Quality Act (CEQA), it requires a public hearing and it often results in the imposition of numerous conditions of approval. On the other hand, parcel map approval requires less information to be provided by the applicant, it usually does not require a public hearing, and it is usually exempt from CEQA.

[Read more here](#)

What Fannie Mae’s New Forecast Could Mean for Homeowners

By Matthew Frankel, Motley Fool

Recently, mortgage giant Fannie Mae revised its forecast for the U.S. housing market, and the news is not too good. Basically, thanks to a weak first half of 2014, Fannie now thinks total home sales will actually be lower in 2014 than they were in 2013, and that 2015 won’t be much better.

While this makes sense, because a lot of catalysts that drove sales last year are no longer there, what could this mean for the U.S. real estate market going forward? And what if the negative trends become even worse?

A Weak 2014 So Far

Home sales have been lagging in 2014 for a few reasons. First of all, the year got off to a rough start because of the brutally cold winter weather during the first few months. And even as the weather thawed, the market didn’t pick up quite as much as experts thought it would.

There were two big catalysts last year driving home sales that aren’t present anymore. First, for the first half of 2013, mortgage rates were ridiculously low. The 30-year rate dipped to just above 3.3 percent at one point, and rates remained below 3.75 percent until summer. Now, even though rates are still very low on a historical basis, at around 4.1 percent, they are not the magnetic draw they once were.

Secondly, homes are simply much more expensive now. No matter how low your mortgage rate is, if the home is too expensive, you can’t buy it. Period. Since bottoming in 2012, U.S. home values have risen by more than 25 percent on average, and popped by nearly 14 percent during 2013 alone.

Sure, existing home sales have picked up recently, but don’t read too much into that data. Home sales are *very* seasonal, with about half of all sales taking place in the summer months, according to realtor.com. So, it’s to be expected that existing home sales will rise during the summer; the most recent data says existing home sales rose by 2.4 percent from June to July.

However, a more telling statistic is the year-over-year change, and sales are indeed down by 4.3% from last July’s levels. Also, the inventory of homes on the market is up 5.8% year over year to its highest level in almost two years.

Why Are Builders Optimistic?

Despite the downward revisions in the forecast, home builders are surprisingly confident. In fact, the most recent data shows they are the most confident they’ve been so far this year.

They seem to believe that low mortgage rates and job growth will lead to strong sales and higher prices over the coming months. Some builders are even reporting a noticeable increase in the number of serious buyers coming into the market.

However, the builders still have to contend with the higher prices and the potential of rising mortgage rates. Plus, the very tight credit standards right now could make it tough for a lot of “serious buyers” to obtain a mortgage.

Continued on Page 16

MEET YOUR...



Find it all at MLSListings.com



SCCAR Welcomes the Following New Members!

REALTOR® Members

American Dream Realty
Ashvinkumar Patel

Associated Finance Realty Service
Catrin Barsch

Bailey Properties, Inc.
Shereen Benson
Kelly Mechem
Jennifer Thompson

California Dreaming RE
Kenney Chiu

Century 21 Lad
Adrian Combs
Toby White

Century 21 M&M and Associates
Karen Bish

Coldwell Banker Residential Brokerage
Gabriele Erlach
Marcus 'Marc' Prefontaine

David Lyng Real Estate
Joseph Masarweh
Adele Tuiolosega

Guy Kornblum, Broker
Guy L. Kornblum

Joseph G. Haselton, Broker
Joseph G. Haselton
Britt Haselton

Keller Williams Realty SC
Julia Barbic
Susan Barich

Lindemann & Sloon Properties, Inc.
Tom Lindemann - secondary

Monterey Bay Properties
Ann Hoppe
Josephine 'Jody' Muller

Montalvo Homes
Valerie Hart
Derek Timm

Sereno Group
Joe Gianelli

The Office of Tim Muniz
Tim Muniz

Affiliate Members

Primary Residential Mortgage
Shelly Vomvolakis

Property I.D.
Serena Wagner

Simply Staged Home Staging
Teresa Bower

State Farm Insurance
Maria Singleton

What Fannie Mae's New Forecast Could Mean for Homeowners

Continued from Page

The Laws of Supply and Demand Could Make a Big Impact

My natural instinct is to say that rising inventories combined with lower projected home sales could cause a dip in U.S. home values. This is especially true if confident home builders continue to add even more homes to the market.

Basic laws of supply and demand say that when you provide more inventory of a product than people are willing to buy, prices will go down until the market reaches equilibrium. And at the current pace of sales, it would take a half month longer to sell the inventory that's currently on the market.

While prospective buyers certainly wouldn't mind if home prices came back down, it could be rough for the economic recovery. Because homes have regained so much of their lost value, many homebuyers once again have positive equity in their homes. And if

prices were to decline, millions of U.S. homeowners could once again find themselves underwater, which would be a very bad thing.

What negative equity does is eliminate options. If you owe more than your home is worth, you can't sell it unless you want to come out of pocket to make up the difference. And, when times get tough, homeowners with equity in their homes are more likely to do anything they can to make their payments and keep their home. Being underwater can make letting the home go into foreclosure seem like a better option.

With inventory already high, the market doesn't need a new influx of foreclosures, nor does it need a lot more people to be "stuck" in their homes at a time when the market could really use more buyers. If prices begin to drop, this could start a dangerous cycle of price drops.

This article was reprinted with permission of The Motley Fool. □



Education & Professional Development



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

November

[WIN Training Series Course 2: Accounting/Record Keeping](#)

Wednesday, November 12, 9 am - 12 pm
Cost: Individual price: \$20 Members, \$40 Nonmember

Learn to manage your money so it doesn't manage you! Covered in this course will be various accounting methods (paper, Quicken, MS Money, Excel and Online Banking) and accounting for the IRS. This course is part of our WIN Training Series that is comprised of 6 classes designed to immerse and educate new REALTORS® in a wide variety of topics. Get your real estate career on a solid foundation by learning about essential industry information and "What's Important Now"!

[New MLS Update](#)

Wednesday, November 12, 2 – 3 pm
Visit http://www.mysccar.org/events_and_education.php for more information.

[New MLS Update](#)

Monday, November 17, 10:30 am – 12 pm
Visit http://www.mysccar.org/events_and_education.php for more information.

[2014 Residential Purchase Agreement \(RPA\) Changes](#)

Tuesday, November 18, 10 – 11:30 am
Neil Kalin. C.A.R. Assistant General Counsel

Cost: This course is free; however, a credit card is required to hold your seat. A \$20 fee will be charged for no shows without 24 hours notice.

Ensure you're up-to-date on all the 2014 changes for both you and your clients! This course will cover: changes to the clauses, new approach to addressing wood destroying pets, changes regarding how to deal with personal property items, how to write offers without deposit checks, all mandatory and recommended disclosures and a Q & A.

[Basic Search \(MLS\)](#)

Wednesday, November 19, 1 – 2:30 pm
Visit http://www.mysccar.org/events_and_education.php for more information.

December

[WIN Training Series Course 2: Accounting/Record Keeping](#)

Wednesday, December 3, 9 am - 12 pm
Cost: Individual price: \$20 Members, \$40 Nonmember

The third course in the series will teach you marketing methods, niche marketing, tools to market your listings and provide you with an overview of online and social media platforms. This course is part of our WIN Training Series that is comprised of 6 classes designed to immerse and educate new REALTORS® in a wide variety of topics. Get your real estate career on a solid foundation by learning about essential industry information and "What's Important Now"!

[License Renewal with Charlie Krackeler](#)

Friday, December 5, 9 am – 4:30
Cost: \$149 SCCAR Members, \$169 Nonmembers

Get your real estate license renewed the easy way...guaranteed. Come to this information packed seminar and earn all 45 hours of CalBRE continuing education credit. The course will cover: how undisclosed dual agency is rampant, agency myths such as: can you double end both sides of the transaction, get both sides of the commission, and NOT be a dual agent?, things about the N.A.R. Code of Ethics you never knew before and much more.

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

REAL ESTATE



"I found a 12-bedroom egg carton in your price range, Mr. Dumpty."

MLS UPDATE

MLSlistings, Inc.

*James Harrison, RCE, CAE
President and CEO*

Updates to MLSListings Service - Everything You Need to Know

Every day we gather feedback about our products and services and we use that feedback to improve the offerings available to you and your businesses. Oftentimes feedback turns into fixes and adjustments that are made very quickly and other times the feedback is gathered for a larger update.

By reading feedback from you over the past few years and carefully watching trends in the real estate industry we have identified several needs from you, our subscribers, that will help you to do your business faster and more efficiently.

1. When My Listings was first created smartphones, tablets and other technologies that you use today did not exist.
2. You are looking for easier ways to market your personal brand within the online consumer real estate community.
3. Expanding expertise and relevance into statewide and national marketplaces is a must to assist with your client's relocation and investment needs.
4. Viewing and listing from a singular tool to accommodate the need for speed in today's market.

These items led us to do some major updates to My Listings and Matrix. These updates will allow us to do the following long term:

- Work with and implement a nationwide, REALTOR®-driven data structure that will allow you to view listings from multiple platforms in one place.
- Enable the addition of regional and statewide listing data in a single Matrix search platform.
- Allow for compatibility of software with virtually any device available, including desktop, laptop, smartphone, tablet, etc.

As you know, we have been running a Beta program with the new systems for many months now. As part of the Beta program we asked for your feedback about the new systems in our online Suggestion Box. Thank you for adding your suggestions and pointing out items for improvement. Many of those suggestions and improvements already have been implemented in the new systems.

COURT DETERMINES 1858 BOUNDARY LINE IN SOQUEL

Continued From Page 5

In 1851, Congress passed a law requiring persons claiming right or title in lands formerly owned by the Spanish or Mexican governments to present their claims to the United States. The Soquel Augmentation Rancho was surveyed in 1858 by the federal Surveyor General Pursuant to the 1951 Act, after which the federal General Land Office issued a "patent" confirming ownership.

[Read more](#)

We plan the following schedule for rolling out the new systems:

Date Milestone

- Nov. 13, 2014** New Matrix officially available.
Nov. 13 – Dec. 8, 2014 **Verification Period.** Use this time to verify that your information is correct in new Matrix.
Dec. 9, 2014 New Matrix becomes your primary system. Old Matrix will be available for verification only.
Dec. 9, 2014 New My Listings comes online and becomes primary system to manage listings.
Jan. 31, 2015 Old Matrix is retired.

Throughout the entire rollout we will be communicating with you about what to expect and when. In addition, there will be some actions for you to take in the new systems. We will let you know what to do and when. All with the goal of preparing you so you have continuity in your business through the transition.

Now that you know why we are making changes, what they will enable for you, and when to expect these changes; this guide is designed to give you the information you need to hit the ground running when everything launches.

KENDALL & POTTER

Property Management, Inc.



Serving
Santa Cruz County
for over 30 Years
Specializing in:

- RESIDENTIAL RENTALS
- VACATION RENTALS
- CORPORATE HOUSING

Attention Realtors: We pay you a referral fee.

The Phone Call is Free...The Management is Priceless!

831-477-7930

522 Capitola Ave., Capitola, CA 95010

WWW.MONTEREYCOAST.COM

Will New Technology Negate the Use for a Real Estate Professional?

Maybe not, but there are tech products in the works that hope to shake things up.

Steve Murray, REAL Trends publisher

At a conference, during a discussion about listing portals, a presenter offered the following two comments:

“We should never equate ‘hits’ with true customer service.”

“I don’t think any of us should feel comfortable turning over the first ‘hello’ with a customer to any party outside our firms.”

In the context of an overall discussion about e-commerce, we must remember that a great majority of housing consumers still value the relationship with a real estate agent—particularly when that agent is experienced, knowledgeable and cares about helping them.

The 2014 REAL Trends/HarrisInteractive study and the National Association of Realtors® research show that consumers value the service a competent agent brings to the table. When you think about marketing online, the importance of having customer inquiries come to you and your firm’s people should be paramount.

The Problem Begins Here

It doesn’t end there, and this is where the problem begins. Most firms still do not have systems in place to ensure that customers’ inquiries are answered in a timely and customer-service-friendly manner. Most firms are still struggling with the internal issues of how to do this without infringing on what agents think is their prerogative—to take all calls on their listings. Most firms honor this without charging the listing agent a fee. The best firms give the listing agent a fair first shot at responding; then build systems to redirect the customer if the listing agent is unresponsive. However, all of this is another story. Reread those concerns above and think about what you and your agents ought to be doing to answer them. That is the best place to start.

The Do-it-yourselfers

In the book “Game Changers,” we examined how technology would soon enable customers to transact the purchase or sale of a home entirely online. We commented that the technologies necessary to do so were already available. The market is ripe for someone to piece it all together, from home search to closing, in one easy-to-use platform.

At the recent Tech Crunch Disrupt 2014 conference, a new firm named Allre announced that it had built this system. They also announced that they wanted to disrupt the real estate industry. The founders indicated that a seller can use available data to price his or her home, market it through portals, show the home, negotiate with buyers, link to a closing services firm (which they chose not to name), and link with a lender so as to facilitate a mortgage. The founders do admit that home inspections remain something that buyers and sellers will have to figure out on their own.

Technological advances are wonderful, and most consumers would agree that living has been made easier (perhaps) because of the Internet, mobile devices and access to the world of information and entertainment. Certainly Google and Amazon are two great examples of technology firms that are making things easier in many regards.

We believe the same is true in residential real estate. Listing portals and broker websites are a boon to consumers. Online processing and digital paperless transaction capabilities are wonderful advances for consumers and agents alike. As we have said before, someday someone will put a single platform together that enables buyers and sellers to bypass the use of agents and do it themselves.

Allre thinks between 10 to 15 percent of sellers and buyers already do this, and have for the past 30 years, without any of today’s advanced technology to aid them. There will always be those who want to go this route, and it could be that Allre will play a large role in converting this ready-made audience to their system.

Allre will likely raise a substantial sum of money to back its play (and may have already done so) because many in the investment community think that disrupting the residential industry would be a gold mine. As many others have already discovered, it is not that easy, but it will be interesting to watch.

Unless and until someone can make buying and selling a home as easy as getting a book from Amazon or ordering up a car from Uber, the likelihood is that the preponderance of buyers and sellers will still desire the assistance of a real estate agent.

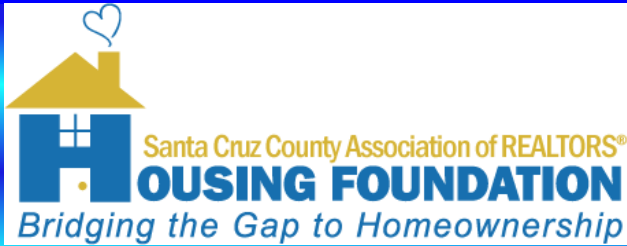
No one knows what the technology/real estate interface will look like in 10 or even five years. You cannot just draw lines from the past and expect they will continue on the path forward. This industry, compared to others, remains relatively unscathed by the Internet thus far. The day-to-day interaction between agents and housing consumers has changed little. How people engage agents to buy and sell is remarkably as it was 20 years ago. The percentage of consumers using an agent and how they chose an agent remain quite similar compared to years’ past. Whether a technology will come along that will truly change this remains to be seen. □

2014 Online Performance Study by REAL Trends

It’s time! REAL Trends is now in the collection process for the 2014 Online Performance Study. For those unfamiliar with the study, this is a deep dive into real estate brokerage technology and digital marketing, complete with proprietary data and sources.

We also collect and analyze website traffic data from more than 100 real estate brokerage websites and rank the top 15 real estate websites, as measured by qualitative and quantitative metrics. Participating is a great way to gain notoriety as a tech leader. If you make the top- ranking list, you may promote this to your advantage. Participating is simple; just add realtrends@realtrends.com as an authorized user in your Google Analytics account. All data is completely confidential with no specific metrics shared.

As we have done in previous years, we plan to include significantly more data, contributing partners, and expand the top website rankings based on participation levels.



Howdy There, Fine Fundraisers!

Kimberlee Kay
 SCCARHF Trustee
kkay@shermanandboone.com

I'm just writing to give y'all a re-cap of fundraising efforts in our generous community!

Restaurant Night started out with a bang at the beginning of the year and the restaurants have been super generous! Here are two tips for those of you trying to get commitments. First, wait until about 6 weeks after the holidays and take a break from it a couple of weeks before taxes are due. Second, I've had the best luck with "Yes" if I speak directly and in person with a manager or owner. I always give the restaurant the option to choose the day and time for their Restaurant Night, most requesting one of their slower nights. Shadowbrook has proven to be very generous, donating 30% of proceeds, (excluding alcohol); most of others donate 20%. Michael's on Main was great this summer for "Sip of Summer." Michael let us use the back deck for free and he provided all of the food.

I would like to pitch here that ANYONE is welcome to encourage a restaurant to participate. The trick is scheduling – please call

Kathy Hartman to confirm whether a night/day is available.

The 70's Golf Tournament was so much fun I could hardly stand it! We used the Association's "slider" which I dubbed "that 70's credit card machine." People actually made donations just so they could use that machine! Most participants gave \$20.00, although we talked a few into \$100.00 donations. Our grant to first time home buyers is \$2,500.00, which means it would take 125 people for ONE donation. Extra special thanks to Kelly Trousdale, who donated \$1,000.00!

By August, an extremely energetic and enthusiastic crew joined fundraising efforts for "A Taste of Santa Cruz". These women are unbelievable! They've collected so many prizes and have coordinated so many Sponsors for the event that I've lost count. Alas, additional fundraising went to the back burner to support our main fundraising event – "A Taste of Santa Cruz" – it will be a great one this year! Hope to see you there.

Santa Cruz Rock & Roll

Commemorating the 25th anniversary of the
 Loma Prieta Earthquake

Be informed. Be prepared. Choose wisely.

GeoDisclosure
Your local experts for Natural Hazard Disclosure Reports

Chris Gordon
www.geodisclosure.com
 831-469-4438

Using Facebook to Promote Business

Written by Paul Salley,
REAL Trends marketing strategist

On Facebook, 80 percent of your posts should be fun and 20 percent should be self-promotional.

Many real estate professionals have heard that they should be leveraging Facebook to assist in promoting their businesses. This usually brings to mind publishing all listings onto your Facebook timeline.

If you're doing that, stop! The entire goal of a Facebook page is to engage an audience and immerse them in content that will entertain and interest readers. In fact, ideally the content provided to readers should be so engaging that they are motivated to interact with the post in the form of sharing and liking it.

Facebook should be considered a virtual break room. It's an outlet from the daily routine. Satisfying readers' desire to escape from the mundane will result in creating a loyal audience that will help your page's audience grow organically.

Using Facebook effectively does not mean excluding yourself from

self-promotion. It is important to highlight personal successes that will aid in building your credibility as a real estate professional.

Be subtle. One example is to highlight favorable sales statistics by way of an infographic. You can also promote listings in an interactive way by engaging readers about specific aspects of a property. For example, you could write, "Check out this awesome pool! I wish summer wasn't ending," rather than just listing that the property has a pool.

Building a following and reputation via Facebook requires dedication and strategy. Think about what would be engaging and post consistently. Keep giving readers a reason to come back and deliver what they are seeking every time they visit your page.

"Every generation laughs at the old fashions, but follows religiously the new."

Henry David Thoreau

4 REASONS TOURFACTORY IS #1.

1 PHOTOGRAPHY. LOOK AMAZING.



Twice the Clicks.

Your new listing, photographed by Gail Nichols, our Santa Cruz County TourFactory certified photographer, will get you twice the number of hits on your virtual tour photos than those uploaded by a third party.

The TourFactory Marketing Engine has everything you need to manage your listing. Agents that use TourFactory get 68% more listings than those who don't.

2 SYNDICATION. GET SEEN.



Your 24-7 Open House.

Your listing is syndicated to over 40 real estate search engines including a still video to Youtube.

3 ANALYTICS. STAY INFORMED.

Share the Weekly Seller's Report with your client.

The Weekly Seller's Report is an email that you get every week that gives you a detailed breakdown of the traffic that your virtual tour received. Perfect tool for a price adjustment.

4 GAIL NICHOLS.



TourFactory's Santa Cruz County professional photographer, trained to capture the essence of your listing with the best angles in the best light. (831) 334-0338 Call her today!

TourFactory. The most effective way to show property on the internet.

Call us today: 888-458-3943 • 408-370-3801 • www.tourfactory.com

Santa Cruz County Housing Statistics

August 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	13	5	17	\$ 277,560	\$ 255,000	101.71	\$ 1,387,800
Amesti / Green Valley Road (54)	10	25	4	46	\$ 523,750	\$ 470,000	100.05	\$ 2,095,000
Aptos (49)	12	40	4	48	\$ 596,125	\$ 611,250	98.48	\$ 2,384,500
Ben Lomond (36)	4	14	8	34	\$ 520,375	\$ 597,000	99.21	\$ 4,163,000
Bonny Doon (32)	0	4	2	93	\$ 688,087	\$ 688,087	106.85	\$ 1,376,175
Boulder Creek (34)	15	42	18	57	\$ 408,172	\$ 377,500	97.99	\$ 7,347,100
Brookdale (35)	3	6	3	121	\$ 373,333	\$ 370,000	97.99	\$ 1,120,000
Capitola (44)	8	22	9	18	\$ 917,500	\$ 789,000	101.40	\$ 8,257,500
College Road (55)	3	9	2	25	\$ 369,000	\$ 369,000	96.60	\$ 738,000
Corralitos (53)	3	17	2	24	\$ 902,500	\$ 902,500	100.61	\$ 1,805,000
Davenport (31)	1	1	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	15	36	6	17	\$ 701,750	\$ 665,000	101.19	\$ 4,210,500
Empire Grade Road (33)	3	10	1	77	\$ 655,000	\$ 655,000	99.39	\$ 655,000
Felton (37)	8	14	7	24	\$ 563,142	\$ 589,000	101.86	\$ 3,942,000
La Selva Beach (51)	8	26	1	8	\$ 625,000	\$ 625,000	113.64	\$ 625,000
Larkin Valley (52)	6	14	3	3	\$ 465,250	\$ 452,000	99.67	\$ 1,395,750
Live Oak (45)	21	52	17	22	\$ 1,262,840	\$ 849,000	101.39	\$ 21,468,280
Lompico-Zayante (38)	3	11	5	40	\$ 243,740	\$ 298,000	97.68	\$ 1,218,700
Los Gatos Mountains (23)	12	62	9	31	\$ 847,222	\$ 785,000	98.0	\$ 7,625,000
Rio Del Mar/Seascape (48)	17	48	13	44	\$ 1,019,807	\$ 726,500	97.37	\$ 13,257,500
Scotts Valley (39)	13	28	7	25	\$ 742,585	\$ 712,500	99.93	\$ 5,198,100
Seacliff (47)	3	5	1	53	\$ 480,000	\$ 480,000	96.0	\$ 480,000
Soquel (46)	12	43	12	16	\$ 762,269	\$ 746,250	101.36	\$ 9,147,239
Unincorporated Santa Cruz/ Scotts Valley North (41)	5	17	8	82	\$ 909,875	\$ 817,500	98.15	\$ 7,279,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	7	21	1	2	\$ 835,000	\$ 835,000	100.0	\$ 835,000
Watsonville (56)	10	32	10	42	\$ 430,500	\$ 423,500	101.12	\$ 4,305,000
West Santa Cruz (43)	20	56	28	28	\$ 893,539	\$ 778,750	98.48	\$ 25,019,100
Summary	226	668	186	36	\$ 738,361		99.68	\$ 137,335,244

August 2014: Santa Cruz County - Common Interest Development

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	3	5	1	28	\$ 320,000	\$ 320,000	100.0	\$ 320,000
Boulder Creek (34)	0	1	1	19	\$ 230,000	\$ 230,000	104.57	\$ 230,000
Capitola (44)	8	12	6	22	\$ 375,666	\$ 367,000	101.21	\$ 2,254,000
College Road (55)	1	1	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	2	8	5	71	\$ 533,200	\$ 432,000	99.67	\$ 2,666,000
La Selva Beach (51)	1	15	3	32	\$ 865,000	\$ 825,000	94.50	\$ 2,595,000
Live Oak (45)	4	11	4	34	\$ 436,750	\$ 401,000	98.87	\$ 1,747,000
Rio Del Mar/Seascape (48)	6	33	4	145	\$ 652,500	\$ 669,000	96.10	\$ 2,610,000
Scotts Valley (39)	5	9	5	23	\$ 423,200	\$ 425,000	100.0	\$ 2,116,000
Seacliff (47)	1	3	0	0	\$ -	\$ -	.0	\$ -
Soquel (46)	2	7	5	26	\$ 442,600	\$ 420,000	99.64	\$ 2,213,000
Watsonville (56)	10	17	3	46	\$ 207,166	\$ 209,000	104.65	\$ 621,500
West Santa Cruz (43)	10	23	8	38	\$ 489,562	\$ 399,000	100.62	\$ 3,916,500
Summary	53	145	45	45	\$ 473,088		99.21	\$ 21,289,000

Data provided by MLS Listings, Inc.

Santa Cruz County Housing Statistics

September 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)	2	15	0	0	\$ -	\$ -	.0	\$ -
Amesti / Green Valley Road (54)	7	26	4	24	\$ 340,000	\$ 337,500	95.85	\$ 1,360,000
Aptos (49)	15	39	8	73	\$ 806,937	\$ 626,500	100.21	\$ 6,455,500
Ben Lomond (36)	9	15	4	8	\$ 595,000	\$ 630,000	102.19	\$ 2,380,000
Bonny Doon (32)	0	2	1	27	\$ 699,000	\$ 699,000	95.88	\$ 699,000
Boulder Creek (34)	12	37	14	63	\$ 504,150	\$ 478,500	98.25	\$ 7,058,100
Brookdale (35)	0	5	1	25	\$ 429,000	\$ 429,000	97.72	\$ 429,000
Capitola (44)	7	19	6	49	\$ 933,166	\$ 825,000	98.60	\$ 5,599,000
College Road (55)	1	5	6	31	\$ 640,666	\$ 442,000	96.97	\$ 3,844,000
Corralitos (53)	5	19	3	43	\$ 1,109,166	\$ 900,000	97.65	\$ 3,327,500
East Santa Cruz (42)	22	41	14	30	\$ 695,879	\$ 651,250	99.26	\$ 9,742,315
Empire Grade Road (33)	4	11	0	0	\$ -	\$ -	.0	\$ -
Felton (37)	5	9	8	17	\$ 609,437	\$ 622,000	100.78	\$ 4,875,500
La Selva Beach (51)	7	21	7	59	\$ 1,079,285	\$ 750,000	96.32	\$ 7,555,000
Larkin Valley (52)	8	19	1	1	\$ 565,000	\$ 565,000	100.0	\$ 565,000
Live Oak (45)	13	44	17	24	\$ 1,127,235	\$ 835,000	96.93	\$ 19,163,000
Lompico-Zayante (38)	1	10	2	31	\$ 358,400	\$ 358,400	104.03	\$ 716,800
Los Gatos Mountains (23)	18	60	17	55	\$ 1,034,747	\$ 979,000	97.42	\$ 17,590,700
Rio Del Mar/Seascape (48)	16	49	9	75	\$ 924,722	\$ 625,000	99.60	\$ 8,322,500
Scotts Valley (39)	7	20	8	55	\$ 744,375	\$ 727,500	98.82	\$ 5,955,000
Seacliff (47)	6	8	2	13	\$ 785,000	\$ 785,000	101.36	\$ 1,570,000
Soquel (46)	12	39	17	77	\$ 733,705	\$ 665,000	97.84	\$ 12,473,000
Unincorporated Santa Cruz/ Scotts Valley North (41)	6	20	3	64	\$ 957,000	\$ 921,000	97.69	\$ 2,871,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	6	21	5	55	\$ 1,137,800	\$ 1,150,000	94.42	\$ 5,689,000
Watsonville (56)	12	28	10	76	\$ 461,977	\$ 461,000	99.08	\$ 4,619,777
West Santa Cruz (43)	13	41	24	51	\$ 817,385	\$ 760,000	97.98	\$ 19,617,240
Summary	214	623	191	50	\$ 798,313		98.10	\$ 152,477,932

September 2014: Santa Cruz County - Common Interest Development

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	1	4	1	18	\$ 439,000	\$ 439,000	100.0	\$ 439,000
Boulder Creek (34)	3	4	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	6	14	4	20	\$ 404,200	\$ 403,000	102.60	\$ 1,616,800
College Road (55)	1	2	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	1	6	3	46	\$ 398,916	\$ 399,000	99.90	\$ 1,196,750
La Selva Beach (51)	3	13	1	11	\$ 1,225,000	\$ 1,225,000	94.59	\$ 1,225,000
Live Oak (45)	3	4	9	58	\$ 430,785	\$ 416,000	99.57	\$ 3,877,071
Rio Del Mar/Seascape (48)	4	23	6	45	\$ 569,833	\$ 554,500	97.30	\$ 3,419,000
Scotts Valley (39)	4	7	3	30	\$ 493,666	\$ 485,000	100.82	\$ 1,481,000
Seacliff (47)	0	0	2	23	\$ 446,000	\$ 446,000	97.70	\$ 892,000
Soquel (46)	4	6	4	60	\$ 463,374	\$ 467,999	98.56	\$ 1,853,499
Watsonville (56)	3	13	3	30	\$ 263,166	\$ 312,000	98.10	\$ 789,500
West Santa Cruz (43)	11	26	9	23	\$ 428,377	\$ 409,400	97.85	\$ 3,855,400
Summary	44	122	45	38	\$ 458,778		98.69	\$ 20,645,020

Data provided by MLS Listings, Inc.

November 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 Daylight Savings Ends	3 2015 Dues In the Mail!	4 Election Day 	5 Housing Foundation Mtg. 2 pm	6 Tour Marketing Meeting 8:30 - 9 am	7 LGR Committee 8:30 am	8
9	10 Affiliate Committee 10 am	11 SCCAR Closed for Veteran's Day	12 WIN Course 2 9 am MLS Training 2 pm	13 Tour Mktng Mtg 8:30 am "A Taste of Santa Cruz" Cocoanut Grove	14 Precision Ultrasound 8 am - 4 pm	15
16	17 MLS Training 10:30 am	18 Legal Outreach 10 - 11:30 am	19 SCCP: 9:30 am MLS Basic Search 1 pm Budget & Finance 8:30	20 Tour Marketing Meeting 8:30 - 9 am	21	22
23	24	25	26	27 Happy Thanksgiving! SCCAR closed	28 SCCAR Closed	29
30						

December 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3 WIN Course 3 9 am Housing Foundation Mtg. 2 pm	4 Tour Marketing Meeting 8:30 - 9 am	5 License Renewal 9 am - 4:30 pm	6
7	8	9	10 Holiday Open House 4 pm 	11 Tour Marketing Meeting 8:30 - 9 am	12 Staff & BOD Luncheon SCCAR Closing at 11 am	13
14	15	16	17	18 Tour Marketing Meeting 8:30 - 9 am	19	20
21 	22	23	24	25 SCCAR Closed	26 SCCAR Closed	27
28	29	30	31 SCCAR Closing at Noon			

View our Calendar Online at www.mysccar.org