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Happy Holidays!

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WEDNESDAY, DECEMBER 9, 2015

4:00 PM TO 6:00 PM



** Dues are due December 31, 2015 **



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November 12, 2015

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OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

The REALTOR® is the official bimonthly newsletter of the Santa Cruz County Association of REALTORS® provided as a member service to inform, educate and update members on local, state and national news.

Santa Cruz County Association of REALTORS®

2525 Main Street, Soquel, CA 95073
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REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President



Randy Turnquist
2015 SCCAR President
831-566-2590
randy@randyt.com



Wow, It's Been An Exciting Ride!

It's been a wonderful year to be president of the Santa Cruz County Association of REALTORS®! I have been exposed to many new things, learned many new things about myself and our business and have met some great people.

My parting words to you are; "Build your savings and **spend prudently.** "



It concerns me that there are a large number of agents who are unaware that our business is being attacked on many fronts and how "business as usual" could change drastically and quickly.

There are certainly market forces, internet businesses and government entities that want to either control real estate business or drastically change and restrict how we make our living.

First State of the Region Conference

The Monterey Bay Economic Partnership (MBEP), a regional economic development organization that represents Monterey, Santa Cruz, and San Benito Counties will be hosting a State of the Region conference on November 4th, 2015 at the Chaminade Resort and Spa. Part of the conference includes a panel discussion entitled "**Housing: How Will We Make It Affordable Again?**" and features the following panelists: Wesley Van Camp, VP –Legal & General Counsel, Tanimura & Antle, Alfred Diaz Infante, President & CEO, CHISPA, Don Lane, Mayor, City of Santa Cruz, Linda Mandolini, President, Eden Housing, and Dr. Lynn Reaser, Chief Economist, Fermanian Business and Economic Institute. The panel will be moderated by Casey Beyer, Executive Director of the Santa Cruz County Business Council. The Keynote Speaker for the event is Lieutenant Governor Gavin Newsom.

To learn more about the event and reserve your seat visit the event page on the MBEP website [here](#).

You can affect the outcome of those efforts by getting involved. Maybe with enough prudent force we can win the battle(s), but it usually takes some amount of money and effort.

If we lose the battles and our business changes drastically, a large savings account can help you better weather the transition. Here are some tips on how to begin:

1. Do you know how to get involved?
2. Do you know what RAF is?
3. Do you know what the issues are?

Can you answer YES to ALL of these questions? If not, you probably better start with #1 and get involved.

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Message From Your C.E.O. Kathy Hartman, RCE

Lead, Communicate and Get Involved

I would like to congratulate President Randy Turnquist on a successful job leading the Santa Cruz County Association of REALTORS® in 2015.

To accomplish this there are many moving parts. The most challenging is receiving communication from our members. We strive to find a solution that you, our members, are willing to use to remain in regular communication with our association.

Currently, 10% of members volunteer to serve on committees and task forces. We would be much more effective if this number was greater. As this is your association and our objective, much like that of our real estate activity objectives, is to serve your best interests. Anticipating what services our members will

need to advance them in their business is sometimes a difficult undertaking that requires more member input.

As I have expressed many times, we want to hear from you...the good and the not so good. Please tell us what we are doing well and what we are doing not so well. You can do this by reaching out to us directly or help make changes by volunteering on a committee.

In summary, your 2016 incoming president, Candie Noel, along with her team of directors asks that if you haven't yet volunteered, that you do so in 2016.

I wish you all a wonderful holiday and look forward to hearing from you.

Real Christmas Trees vs. Fake Christmas Trees

Real **Christmas trees** are better for the environment than fake Christmas trees: They're renewable and recyclable, unlike that petroleum-derived faux model.

In terms of price there's not much difference between the real and fake varieties, unless you get really fancy with a fake. Depending on where you live and the size and species of tree you buy, the real deal runs about \$20 to \$150 annually.

You can pick up a basic fake Christmas tree for less than \$20 at some big-box retailers. Prices go up from there to as much as \$430 for a deluxe, already-lit number. Keep a faux tree in the family for at least a decade to goose up your holiday gift fund and mitigate the pileup in your local landfill.

If you insist on replacing your fake tree every year to change things up, donate your old one to a charity, a resale shop, or Freecycle.

Greenest of Trees. What Do I Look For?

- **Visit a local Christmas tree farm.** Christmas tree farmland often can't be used for other crops. When the tree farmers plant new trees, the growing young trees combat climate change by absorbing carbon. And tree farms conserve soil — farmers only till the land once every six or eight years.

If you buy from a Christmas tree lot, your tree was likely shipped from Oregon or North Carolina, and getting it to you created pollution.

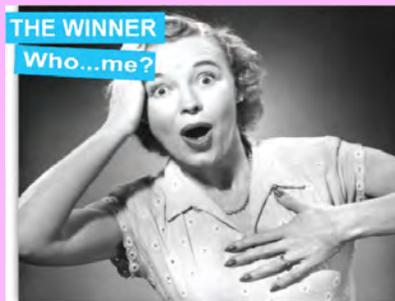
- **Do business with a local Christmas tree farmer who grows organic Christmas trees** without pesticides. Whether an organic tree costs more depends on where you live.

[Read more](#)

2016 SCCAR Membership Dues Notice

Please be aware that your 2016 membership dues are being mailed out the first week in November. Payment is due on or before December 31, 2015. 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, 2015 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 2016!

The Santa Cruz County Association of REALTORS®
cordially invites you to the

2016 Installation & Awards Luncheon
Honoring 2016 President Candie Noel
and the incoming Officer and Directors

Wednesday, January 13, 2016

Hotel Paradox, 611 Ocean St., Santa Cruz

11:00 AM - 2 PM

\$46 Per Person

Choice of entree below

Reservation deadline Wednesday, January 6



SCCAR 2016 INSTALLATION & AWARDS LUNCHEON RSVP FORM

RSVP online at www.mysccar.org, complete the form below and fax to 831-464-2881 or call 831-464-2000.

Name _____ Office _____

Billing address _____ City _____ Zip _____

Number of tickets at \$46 per person: _____ Total amount due: \$ _____ Phone: _____

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

Entree selection: Grilled tri-tip Rosemary chicken Vegetarian

*No refunds will be given if you cancel on or after Wednesday, January 6, 2016

Santa Cruz County Association of REALTORS®
Committees & Volunteer Opportunities 2016

*Join a SCCAR committee and help shape the future of
your association and industry!*

Committee Descriptions:

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. **(Meets bi-monthly)**

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. (Meets monthly)

Bylaws Task Force*

Reviews SCCAR bylaws to keep current with California Corporation law; as well as approved national, state and association policy and procedures; and reviews committee formats to ensure bylaws compliance. **Must be a REALTOR® member to serve. (Meets as needed)**

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. **(Meets monthly)**

Events & Special Programs

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. **(Meets quarterly)**

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 REALTOR® member in good standing can volunteer to serve. **(Meets as needed)**

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.

(Meets once a month)

Orientation Committee

Plans and implements topics and programs presented to new SCCAR REALTOR® members at orientation. (meets twice a year) **Orientation is held quarterly**

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

(Meets as needed)

Strategic Planning Committee*

Reviews the SCCAR Strategic Plan or “Roadmap” for the association to ensure that it is advancing SCCAR’s mission and vision. **May require an off-site meeting**

Young Real Estate PROS (YREP) Committee

YREP’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. Additionally, increase membership participation in other committees, educational opportunities and mentorship programs.

YREP is a committee intended for REALTOR® members as a way to introduce them to organized real estate through Association involvement

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

Please complete the application below for consideration. *Application deadline is December 18, 2015.*

Name: _____

Check One: REALTOR® _____ Affiliate _____

Year joined: _____ NRDS# _____

Firm Name : _____

Office Phone: _____ Mobile Phone: _____

Email address (required): _____

1ST Choice: _____

2ND Choice: _____

3RD Choice: _____

Comments: (Include any information regarding your committee qualifications and background.)

Please return the committee sign up form to Kathy Hartman, CEO SCCAR. Phone, 831-464-2000, fax, 831-464-2881, email, kathy@mysccar.org.

SCCAR Scores at Expo!



Steve Allen was presented with an award of appreciation for his service as 2015 Region 10 Chair. Region 10 is made up of four AOR's: SCCAR, MCAR, SBCAOR and PVAOR

SCCAR was honored to be part of C.A.R.'s Expo in San Jose this year and doubly honored to receive honorable mention for best themed booth! We had a great time and met some great people, such as C.A.R. President, Chris Kutzkey and President-Elect Pat "Ziggy" Zicarelli who stopped by for a photo opp Congratulations to Steve Allen and Barbara Palmer who received some well-deserved recognition for their commitment to our industry. Thank you to everyone who stopped by, to our BOD volunteers and Serena Wagner for her endless enthusiasm.



Kathy Hartman, CEO SCCAR hands off a fabulous wine basket to the lucky winner



David Lyng and Morgan Lyng stop by for a photo opp!



C.A.R. President-Elect Pat "Ziggy" Zicarelli and current President, Chris Kutzkey



Expo committee members joining in the fun!



Aaron Hyde with MLS Listings, Inc. won our giant bottle of vino!



Our booth with C.A.R. Expo committee members



Barbara Palmer, past SCCAR president, received an award for going above and beyond as CREPAC Chair by C.A.R. President, Chris Kutzkey



Education & Professional Development



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

November

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

Friday, November 6, 10 – 11:30 am

Cost: 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.

[HomeSnap – New MLS App](#)

Tuesday, November 10, 10 – 11:30 am

HomeSnap Pro provides an unprecedented amount of real-time information to agents on the go, giving them the flexibility to research homes, interact with each other, and collaborate with clients from their mobile devices. Now, agents and consumers can use the same platform to seamlessly share real estate information and communicate directly.

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

Tuesday, November 10, 1 – 2:30 pm

Cost: Free with RSVP

Matrix has a variety of tools available to build statistical analysis of local market conditions. You will learn how to build and publish charts, tables and graphs for client presentations and posting to social media.

[SCCP: Geology, Biology and Climate](#)

Wednesday, November 18, 9:30 am – 12:30 pm

The ninth in a series of presentations designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Some of the points to be covered: 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.

December

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

Tuesday, December 1, 10 – 11:30 am

Cost: Free with RSVP

Expand your skills using Matrix search and report tools to advance your listing data gathering and reporting expertise. Learn the nuances of map search technology to insure you're finding all the results to maximize your list or buy opportunities.

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

Tuesday, December 1, 1 – 2:30 pm

Cost: Free with RSVP

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

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

Wednesday, December 9, 10 – 11:30 am

Cost: Free with RSVP

Attend this course and you will learn how to combine tools within Matrix and Realist to analyze consumer buying activities and then determine the homeowners whose homes match the buying trends of today's home buyers. you will also learn to use the same processes to help buyers find homes that are currently not on the MLS but perhaps would be interested in selling.




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Digital Signatures and Mutual Consent

Terry Rein
Bosso Williams, APC

*Real Estate
Legal
Matters*

The use of electronic signatures has become common in numerous industries, including the real estate industry. The California legislature adopted a modified version of the Uniform Electronic Transaction Act where many types of electronically executed contracts are equivalent to written contracts. (Civil Code Section 1633 et seq).

Many REALTORS® enjoy using an electronic signature process for its quality, dependability and most of all, convenience. REALTORS® report that the use of electronic signatures helps to reduce mounds of paper and allows them to provide an orderly, organized transaction experience. REALTORS® feel that the use of digital signatures makes offers more legible and persuasive than handwritten, scanned and faxed documents. With electronic signatures, it's click, click, click and you are done! As an additional convenience, a signer can select the "one click" feature which allows the entire document to be signed or initialed with one single click.

Is an electronically executed contract always binding? Not always. All electronic records or transactions conducted electronically must still satisfy the requirements for contract formation applicable to real estate contracts, including the requirements of offer and acceptance and a meeting of the minds (also known as mutuality of consent). A contract is made by meeting of parties' minds through the medium of offer and acceptance. A "meeting of the minds" means a definite proposal made by one side which was unqualifiedly accepted by the other. Civil Code §1580 provides: "Consent is not mutual, unless the parties all agree upon the same thing in the same sense." Under California law, there is no contract until there has been a meeting of the minds on all material points.

Mutual consent is determined under an objective standard applied to the outward manifestations or expressions of the parties, i.e., the reasonable meaning of their words and acts, and not their unexpressed intentions or understandings. The existence of mutual consent "is determined by objective rather than subjective criteria, the test being what the outward manifestations of consent would lead a reasonable person to believe."

There is no question that the digital signature process provides an amazing convenience that will be used in more and more real estate transactions. But what if a client, after a contract is fully signed, states late in the transaction, "*I did not agree to that!*" To prevent such an uncomfortable situation from occurring, REALTORS® should be proactive. Here are some tips:

- Take the time to go over the agreements and all related documents with clients to ensure that they fully understand the terms and conditions of the document that they are signing.
- Encourage clients to not sign documents with a "one click" feature. Help promote clear understanding by

having your client individually "sign" each signature with a separate click.

- Ask the client (in writing) if he/she read and understood the contract. Inquire if he/she has any questions.
- Provide (in writing) the client the opportunity to discuss the terms of the agreement(s) in person or over the phone.

Practices such as these, if routinely followed, will help demonstrate the mutual consent necessary to show that the parties truly intended to create an enforceable contract.

Terry Rein is a Santa Cruz attorney specializing in transactional real estate matters. This is prepared for information only and does not constitute legal advice.

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SCCAR HOLIDAY OPEN HOUSE

WEDNESDAY, DECEMBER 9, 2015
4:00 PM TO 6:00 PM

The Santa Cruz County Association of REALTORS® cordially invites you to our annual member appreciation event.

Join us for holiday festivities, Hors d'oeuvres, wine & soft drinks and have your photo taken with Santa!

We ask that you help us help a family in need by bringing a canned good for the Second Harvest Food Bank.

Our goal is to help feed our neighbors in need by filling two barrels!



RSVP BY CALLING 831-464-2000



Eat. Drink. Shop. Repeat.



Visit over 30 restaurants, sip delicious wine and tasty brews, bid on fabulous live auction vacation packages, shop from over 100 silent auction items and enjoy big band era music...all in one evening!

Tickets are now on sale for this annual 'fun' fundraising event being held Thursday, November 12th at the Cocoanut Grove, 5:30 – 9 pm.

Visit www.atosc.com to purchase your ticket on line and to find more event information. Join the conversation on Twitter @atasteofsc or like us on Facebook @atasteofsantacruz.

All proceeds from this event help low income first time home buyers in Santa Cruz County through the [Santa Cruz Association of REALTORS® Housing Foundation's](#) Closing Cost Grant Assistance Program. It is with your support of this event that we can continue to help individuals and families become proud homeowners in our community.

Thank you to this year's sponsors!

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 Stagnaro Bros.
 Stockwell Cellars
 The Hideout
 The Hophead Public House
 The Point Chophouse
 The Turkey Boat
 Uncommon Brewers
 Woodstock's Pizza

This year's Tasty Line Up!

3 Steve's Winery
 Aldo's Harbor Restaurant
 Back Nine Grill & Bar

Lenders Panel The Ever-Changing Mortgage Industry

Monday, November 9, 2015
 9:30 - 11:30 am

Join us for a discussion on the ever-changing mortgage industry including the **new TRID disclosures!** Have all your questions answered and concerns addressed by a panel of top local mortgage professionals. The changes in the mortgage industry affect all aspects of your business. Staying on top of these changes will help position you as a trusted adviser in real estate.

[Register online](#)
 or call 831-464-2000.
 Member price is \$40.

Quotable Quote

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

Maya Angelou

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Signature Affiliate Package

This sponsorship is designed to substantially increase your exposure to the SCCAR Membership. The extensive benefits you receive, including your Affiliate membership dues for the year, are outlined below.



Benefits of being a Signature Affiliate:

- ❑ Increased exposure to networking opportunities with REALTORS® and Brokers
- ❑ Spotlight in our bi-monthly REALTOR® newsletter 4 times per year and 2 half pages ads
- ❑ Recognition on the homepage of the SCCAR website along with company logo
- ❑ Name and company will appear in the eScoop, our weekly email communication tool distributed to 1,100+ members
- ❑ Your company will be featured on the SCCAR website home slide for one month
- ❑ Your company will receive two tickets to one of our major industry update events

Contact Andrea Harbert to find out how you can take advantage of these benefits by becoming a Signature Affiliate at 831-464-2000 or andrea@mysccar.org.



❖ Aldo's Harbor Restaurant ❖ burger. ❖ Marianne's ❖ Cowboy Bar & Grill ❖ Stockwell Cellars ❖ Bruno's BBQ ❖ The Turkey Boat ❖

Midtown Cafe' ❖ Woodstock's Pizza ❖ The Point ❖ Severino's Bar & Grill ❖ Seabright Brewery ❖ Hula's Island Grill ❖ Goose's Goodies ❖ Stagnaro Bros. ❖

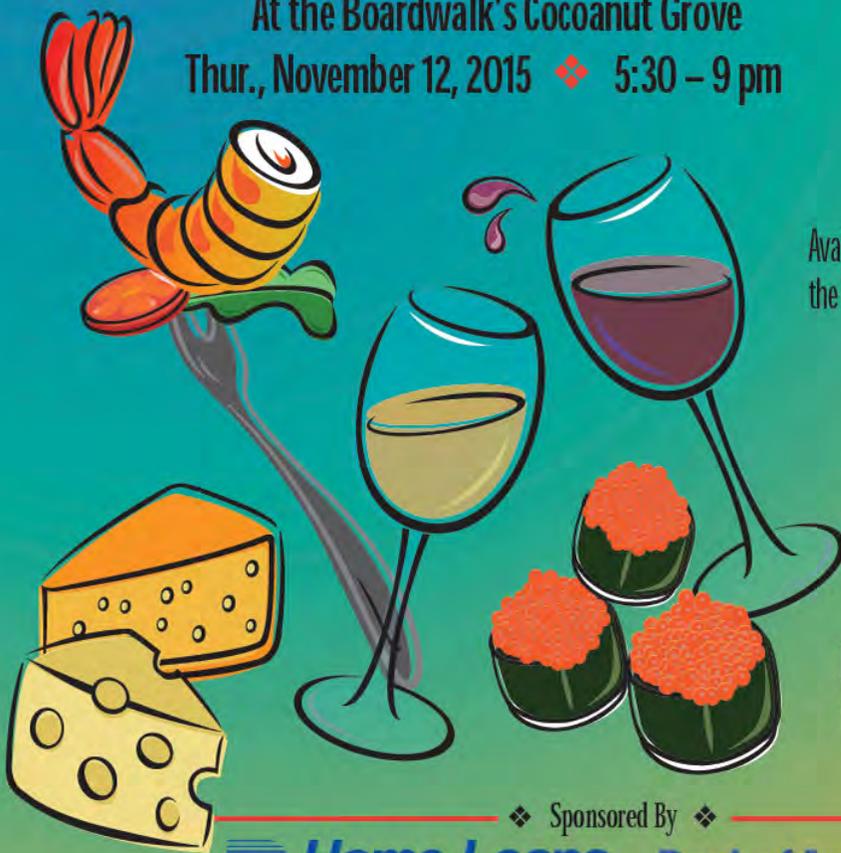
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11th Annual A Taste of Santa Cruz



A community tradition helping to bridge the gap to homeownership

At the Boardwalk's Coconut Grove
Thur., November 12, 2015 ❖ 5:30 – 9 pm



Tickets

\$40 per ticket/\$50 at door
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Proceeds Benefit



❖ Santa Cruz Mountain Brewery ❖ The Hideout ❖ Michael's on Main ❖ 3 Steves Winery ❖ Chaminade ❖ Sid's Smokehouse ❖ MAKSE Bar ❖

SCCAR Welcomes the Following New Members!

REALTOR® Members

Bailey Properties
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Coldwell Banker Residential Brokerage
Kendra Antonelli

David Lyng Real Estate
Belinda Martinez
Keith Trainor

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Caitlin Phillips

Affiliate Members

Joe Rendon
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John Baer
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Housing Rental Crisis: C.A.R. Works on a State-wide Solution, SCCAR Works on a Local Solution

By Barbara J. Palmer
C.A.R. Affordable and Workforce
Housing Committee Member
bpalmer@baileyproperties.com
831-688-4044



While real estate sales market prices increased throughout the state of California, the monthly rental costs have also increased, in some places at alarming rates. C.A.R. President Chris Kutsy recognized this problem in January 2015 and appointed a task force to work on workforce and affordable housing. I am one member of the task force that has representation throughout the state. Chairing the Committee is Richard Rosenthal, who has a great deal of experience and understanding of the challenges of the building of market rate, as well as affordable housing.

For 60 years California used redevelopment funding to create or augment the building of affordable housing throughout the state. More than 400 redevelopment agencies located throughout the state were closed. According to The California Watch, redevelopment agencies gave local governments – usually cities, but sometimes counties – the ability to capture a greater share of property taxes.

The Legislature passed two bills in June 2011 that laid the groundwork for redevelopment agencies' demise. Dissolving a massive, multibillion-dollar program was messy and unprecedented. The jurisdictions in Santa Cruz County have been doing their best to deal with budgets without redevelopment funding. Governor Brown supported the dissolution of the redevelopment agencies in 2011 because he believed the funds could be better allocated at the

state level, especially for education. You may recall that in 2011 California was still in a several years long budget crisis, and the change in distribution of tax funds was necessary to balance the budget.

We are facing a lack of workforce and affordable housing in our county. In an effort to try to build a solution, we have a local committee that consists of REALTORS®, elected official and others who are concerned about housing.

As REALTORS® we know that adding regulation to rental units in the form of rent control is not a solution. We have communicated with rental control areas and found that artificially controlling rent only seems to work for the tenants that occupy the space at the time controls go into effect. We also know by talking with REALTORS® in vacation rent control areas that most homes sit vacant rather than be re-purposed for long-term rentals. Transfer taxes as a solution target just a few for revenue, while the lack of housing is large, both in our county and state.

While we are working locally, the C.A.R. Affordable and Workforce Housing Task Force will continue to work at the state level to attempt to find a funding source that is currently lacking. I will keep you up-to-date as we go through this process. If you are interested in helping to find the solution to the problem with us I suggest you join the Government Relations Committee (LGR). We look forward to your participation.

Quotable Quote

We should consider every day lost on which we have not danced at least once. And we should call every truth false which was not accompanied by at least one laugh.

Friedrich Nietzsche

Government Affairs Report

Robert Singleton, GAD

gad@mysccar.org

Solving the Santa Cruz Water Crisis



It took 18 months of meetings. 18 months of studying, touring facilities, evaluating citizen submitted proposals, hearing from organizations, engineers, scientists, and pollsters, yet last Friday the Santa Cruz Water Supply Advisory Committee voted unanimously, as per their consensus based charter, to pass on a portfolio recommendation to the Santa Cruz City Council for addressing the water department's billion gallon annual gap.

The feat is nothing short of astounding in the landscape of Santa Cruz politics where it's difficult to agree on anything. Add in the fact that this committee was formed in the wake of the public fallout surrounding the proposed desalination facility, and it's near impossible to believe that a 14 person appointed committee that was purposefully chosen along all sides of the political spectrum could come to a consensus based decision, on water no less. But in politics you get what you pay for, and with a consensus based committee you get a little something for everyone, and a large price tag. But hey, that's definitely something, and after putting in over 200 hours each these public servants deserve some credit. So what did they come up with?

The WSAC recommendation is a 4 pronged approach with 2 preferred options, a back up plan if those fail to work, and even greater emphasis paid to conservation. Conservation measures alone are expected to save the department close to 200 million gallons a year (for reference the City's main reservoir Loch Lomond holds about a billion gallons, but is rarely drawn below 50 percent as an insurance policy). Beyond this conservation becomes too costly per unit of water saved when compared to building new infrastructure.

The primary approach is called in-lieu recharge, and it involves upgrading the Graham Hill Treatment facility to the tune of 50 million dollars to expand its total capacity while also building what are called Ranney Collectors, which collect water from the San Lorenzo River that would otherwise be considered too turbid (dirty and fast moving). Together these new pieces of infrastructure will allow the City to draw more water from the river during the winter rainy season, which they will in turn sell to both Scotts Valley and Soquel Creek Water districts so that they can both avoid pumping their groundwater supplies.

The second preferred option is referred to as Aquifer Storage and Recovery (ASR), which is an extension of the first option, but with a more active component. Instead of just resting their groundwater supplies this option calls upon both Scotts Valley and Soquel Creek to actively inject water back into their aquifers. This would again be performed primarily in the winter months. Both districts, with the help of Santa Cruz, would have to buy a large number of well sites throughout their services areas to build injection wells, which is no easy feat, and then quite literally force water back into the hopefully permeable water table. The bet, and it is nothing short

of a bet, is that enough water can be stored in the aquifers so that both districts can sell water back to Santa Cruz in drought years, which is really the only time Santa Cruz actually needs additional water.

The problem: no one can say with any confidence that this will actually work, and not a single technical expert working to support the WSAC would say otherwise. The water might drain out somewhere, or simply not hold given the varying levels of permeability. We just don't know. And we won't know until we try it out, to the tune of at least another 50 million. If it proves to be successful the total cost of ASR could break 200 million in total. Land isn't cheap, siting and permitting something like 20+ large scale injections wells is a nightmare, and building out the pumping capacity to send water back and forth between districts is just inherently expensive.

There is a backup plan however, and it's called recycled water. In the event that ASR doesn't work, or proves too costly, the WSAC recommends building a recycled water facility that would be built on site at the Bay Street Treatment facility. There are 2 types of recycled water that could be utilized, indirect potable reuse and direct potable reuse. Both involve extensive treatment of the existing effluent (tertiary treated human waste) that we are currently pumping into the bay to a level of being on par with distilled water. Indirect reuse would require that this treated water be pumped up into the back of Loch Lomond where it could be blended with the water in the reservoir, which actually does very little other than perhaps nullify some psychological concerns. Direct reuse does add an additional level of treatment (UV radiation), but would pump the water directly to Graham Hill where it could be added directly into the existing water supply. Direct potable reuse is technically not legal in California, but legislation is currently being prepared with most reasonable timetables estimating it to be approved within 1-5 years. A Direct to Potable plant costs roughly 90 million, while an Indirect plant would cost substantially more because of the additional pumping required. Both are proven technologies with many contemporary case studies to draw from (Santa Clara later this month in fact), and the health effects have been thoroughly tested.

So what causes the backup plan to go into effect? 2 things: if ASR doesn't show progress within 5 years of creating a pilot program, and/or if the per unit cost of water over the expected lifetime of the project exceeds 130 percent of what it would cost through a recycled water facility. The reason why in-lieu and ASR are the preferred option despite very likely costing more is the concern over energy use. A direct to potable reuse facility would use roughly 30 percent more energy than both of the preferred options, which is why the per unit cost trigger is set at 130 percent. Simply put, the WSAC is willing to pay more for using less energy and contributing fewer green house gas emissions.

MLS UPDATE

MLSlistings, Inc.

Tackling the Client Question: Why Do I Need an Agent?

In today's world where real estate information, including listings and market data, are readily available online to any prospective buyer or seller, real estate professionals often get the question, "Why do I need an agent?"

What people don't understand is the work involved and their limited access to the resources they will need to market their home effectively, navigate the serpentine world of contracts, and drive the transaction to closing.

While the Internet has certainly made it easier for consumers to find information and tools, and there are consumer websites that enable sellers to list their homes, it's really about what they don't know that puts them at a disadvantage...and at risk.

That's why it's important to stress these reasons to use a professional:

- Access to the MLS – the best way to ensure a property is seen by qualified buyers and the best way to find suitable properties for buyers

- Ability to network with other agents to broaden the exposure for a property and to get advance notice of a property coming to market

- Knowledge of the market for proper pricing through proprietary data tools

- Proven marketing capabilities to showcase the home in ways that attract buyers

- Expertise in negotiating techniques that secure the best possible price and ensure a successful close

- Deep familiarity with contracts, including the most current legal and regulatory guidelines

Remind prospective clients that before they forego professional help in selling or purchasing a home they should consider the value of their own time and how much risk they are prepared to absorb. The money they save may turn out to be more costly than they could ever imagine.

The Warm and Cozy Home

The dark days of winter can really do a number on your well-being. Shorter days trigger the blahs; freezing temps spark the sniffles. So we put together a list of ideas that'll turn your home into a comfy haven.

Cozy and Clever Energy Savers

Here's how to create a brighter and warmer home without using more energy or cranking up the thermostat.

1. Clean dirty light fixtures and dusty bulbs to make your home appear 30% brighter without turning on more lights.

2. Seal sneaky air leaks. It's not just window and door leaks killing your cozy vibe. Don't forget to plug **stealthy gaps** around recessed lights, electrical boxes, and wall outlets. Use a lit incense stick or scented candle to hunt down drafty spots while leaving behind a cozy scent.

3. Replace your traditional gas or wood fireplace. Why? Both suck out heated indoor air and send it up the chimney. A gel fireplace insert is an eco-friendly option that produces a burning fire without gas, wood, electricity, or even a chimney. It's also smoke-free and emits fewer allergens than a wood fireplace; some options crackle like the real thing. A basic model costs between \$100 to \$210; custom models go up exponentially from there. A case of gel fuel comes with 12 cans that burn for three hours each

(about \$35). **Tip:** Use a slow cooker to infuse your home with a warm and cozy aroma. Even better, slow cookers are more energy efficient than electric ovens, typically using less energy than a light bulb.

Immunity Boosters

You'll feel coziest in a healthy indoor environment that keeps allergies at bay and reduces your chances of getting sick.

4. Get plants. Some **indoor plants**, like golden pothos and gerbera daisies, are particularly adept at sucking up nasty VOCs — the vapors emitted from household cleaners, paints, and dry cleaning. And since plants increase humidity levels, they help decrease household dust.

5. Vacuum while your thermostat is set to "fan on." This helps filter dust that gets kicked-up while cleaning. Just leave the fan on for about 15 minutes after you finish vacuuming and switch it back to "auto" afterward. HVAC blowers aren't intended to run all the time.

6. Change your HVAC filter every couple months (monthly if you have pets) to prevent excess dust from circulating.

Tip: Combat superbugs with copper. If you're planning to upgrade your kitchen or bathroom fixtures, *Continued on Page 20*



Affiliate Expert's Corner

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3D: The Next Evolution of Real Estate Marketing

In order to maintain and grow a successful real estate business, agents have to have a strong grasp of marketing. From a focus on each individual listing, to a broader scope of building a personal brand, there are many tools in the modern age for a real estate agent to use. From professional real estate virtual tour photography to video clips and neighborhood features, there are several different ways each property can be highlighted and properly marketed to a vast public. In the technology era, it becomes even more imperative to use the latest advances in marketing to appeal to a younger and younger client base.

The next evolution in real estate marketing is the advent of 3D modeling technology. Producing walkthroughs, dollhouse views, floorplans, and even some virtual staging, 3D models provide an incredible tool for the listing agent. The edge supplied by such technology is multi-fold. Out of town buyers can get a complete feeling for the listing and make confident offers sight-unseen.

Prospective buyers can send the models to family and friends to get valued opinions on their new purchase. With the days of Saturday and Sunday open house tours declining and the internet becoming a first stop shop, buyers can visit a home first virtually and add it to their short list for in person visits.

More than simply selling a current listing, using 3D technology can help an agent grow their business. 3D models are an incredibly powerful listing tool and will help lock down many future listings. They can also be easily put on personal websites, shown off on social media and sent out in emails.

Embracing 3D models and integrating them right away in your marketing strategy is easier than ever, as they can be easily added to virtual tours. Help sell you current listings, and help lock down new ones. 3D models are an incredible tool for the real estate agent, make sure you are using it to your advantage.

WISHING YOU HAPPY HOLIDAYS.... SAFE TRAVELS, AND A SUCCESSFUL NEW YEAR!

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Affiliate News

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Affiliate Spotlight

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A Great Time Was Had At Oktoberfest!

Oktoberfest was a smash this year thanks to the affiliate committee, association staff and attendees! It was a gorgeous night on the SCCAR patio with all you could eat brats and tasty brews. Thank you to our sponsors, Blue Adobe Mortgage, Bay Federal Credit Union and Geo Disclosure for their support. Also thanks to the chefs, Jim Tedsen and Dimitri Timm, the brats were cooked to perfection.

The big excitement of the evening was a “Beer Stein Holding” contest. For the women’s team, there was a tie between Jennifer Lyng Watson and Serena Wagner for who could hold out the longest (I bet their arms are still sore). Way to go ladies! Spencer Hays was the winner of the men’s team. Loree Doan won the Pretzel Counting contest. Congratulations to all!

Julie Lynn moved to Aptos in 2010. With more than 22 years’ experience in the real estate industry, Julie brings valuable knowledge and perspective from a career that includes Escrow, 1031 Exchanges and being a licensed real estate agent. She has a passion for being the best and ensuring every transaction runs smoothly.

Julie was nominated for the SCCAR 2015 Affiliate of the year and also the WCR 2015 Affiliate of the year, both in Santa Cruz County. When she’s not working you could find her golfing or taking a stroll along the beach. Julie is accustomed to being there when you need her with an optimistic and energetic spirit.

The Warm and Cozy Home

Continued from Page 18

consider classic and homey-looking copper or a copper alloy like brass. A three-hospital study in 2011 found that bacteria can only survive on copper for a few minutes, but germs can live on stainless steel for weeks.

Sun Worshippers

Lack of natural light can trigger a mean case of the winter doldrums — or worse, mood-altering seasonal affective disorder. Maximize daylight and make rooms feel warmer by adding the following to your yearly [fall maintenance checklist](#).

7. Make your windows pane-fully clear. Clean glass not only lets more natural light into your home, it’s a feel-good task, according to a survey by the American Clean Institute. When ACI asked consumers what clean surfaces make them happy, “gleaming windows” made the top five above a “spotless sink.”

8. Ditch your window screens in the fall and winter. They trap dirt and can make your home appear darker inside and out. It’s a good curb appeal booster, too.

9. Add an interior window to a room next to a sun-drenched space to take advantage of natural light.

Tip: Paint chilly rooms, especially north-facing walls that don’t typically get sunlight, in reds, oranges, or yellows — cozy colors that can actually help the room feel warmer, according to a Michigan State University study.

Read more, [click here](#)

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Santa Cruz County Housing Statistics

September 2015: 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	33	107	30	52	\$1,038,853	\$918,750	\$460	98%	\$31,165,599	2,140	86,802	3.6
Ben Lomond	11	30	4	33	\$652,593	\$575,687	\$352	98%	\$2,610,374	1,431	234,320	4.1
Boulder Creek	13	44	16	46	\$479,140	\$505,000	\$395	99%	\$7,666,254	1,270	17,537	2.8
Brookdale	0	5	2	87	\$564,500	\$564,500	\$366	95%	\$1,129,000	1,568	37,440	2.1
Capitola	4	11	6	32	\$799,708	\$785,000	\$591	97%	\$4,798,250	1,549	5,060	1.7
Corralitos	2	14	1	15	\$1,975,000	\$1,975,000	\$505	100%	\$1,975,000	3,910	320,427	10.5
Davenport	2	2	0									
Felton	11	28	7	47	\$478,725	\$425,000	\$490	105%	\$3,351,075	1,086	10,439	2.3
Freedom	1	5	0									
La Selva Beach	4	18	0									
Los Gatos	12	25	3	101	\$1,068,333	\$1,150,000	\$462	98%	\$3,205,000	2,468	100,864	4.2
Santa Cruz	43	156	51	45	\$908,501	\$821,000	\$550	100%	\$46,333,600	1,669	20,145	2.7
Scotts Valley	8	35	9	29	\$942,766	\$924,900	\$471	98%	\$8,484,900	2,049	14,895	2.4
Seacliff	0	1	0									
Soquel	3	23	6	36	\$1,082,937	\$977,500	\$450	98%	\$6,497,625	2,146	220,515	3.5
Watsonville	22	72	18	54	\$613,666	\$461,500	\$319	98%	\$11,046,000	1,677	20,628	2.8
Royal Oaks	3	18	1	10	\$655,000	\$655,000	\$273	94%	\$655,000	2,396	12,760	3.9

September 2015: 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	8	30	9	29	\$638,772	\$669,000	\$422	102%	\$5,748,950	1,385	1,423	2.7
Boulder Creek	2	4	0									
Capitola	5	12	2	37	\$413,500	\$413,500	\$396	102%	\$827,000	1,059	850	1.8
Freedom	0	0	1	10	\$402,000	\$402,000	\$241	102%	\$402,000	1,665	1,176	0
La Selva Beach	2	7	2	176	\$660,000	\$660,000	\$512	98%	\$1,320,000	1,350	550	7
Santa Cruz	12	31	20	28	\$548,513	\$449,250	\$472	101%	\$10,970,261	1,093	1,032	1.4
Scotts Valley	8	10	2	12	\$564,500	\$564,500	\$378	102%	\$1,129,000	1,494	1,895	3.8
Seacliff	1	1	0									
Soquel	0	0	1	9	\$430,000	\$430,000	\$427	108%	\$430,000	1,008	697	0
Watsonville	6	21	1	85	\$475,000	\$475,000	\$594	95%	\$475,000	800	435	3.9

August 2015: 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	43	107	27	29	\$902,444	\$735,000	\$532	100%	\$24,366,000	1,560	16,951	3.4
Ben Lomond	7	23	9	29	\$607,888	\$565,000	\$373	100%	\$5,471,000	1,781	37,777	2.9
Boulder Creek	23	46	10	30	\$488,200	\$437,500	\$398	100%	\$4,882,000	1,296	27,351	2.7
Brookdale	2	6	2	28	\$555,000	\$555,000	\$341	101%	\$1,110,000	1,712	10,236	2.6
Capitola	6	13	6	56	\$1,172,083	\$1,105,000	\$645	98%	\$7,032,500	1,861	4,660	1.9
Corralitos	3	13	1	80	\$661,500	\$661,500	\$335	95%	\$661,500	1,972	17,032	7.8
Davenport	0	0	1	23	\$839,000	\$839,000	\$654	99%	\$839,000	1,282	7,579	0
Felton	10	25	15	27	\$485,333	\$444,000	\$417	100%	\$7,280,000	1,189	9,213	1.7
Freedom	2	4	1	69	\$399,895	\$399,895	\$266	100%	\$399,895	1,502	8,233	4
La Selva Beach	4	16	2	154	\$3,467,850	\$3,467,850	\$948	97%	\$6,935,700	3,410	222,810	16
Los Gatos	6	18	2	28	\$631,250	\$631,250	\$529	93%	\$1,262,500	1,139	36,579	2.7
Mount Hermon	0	0	1	129	\$380,000	\$380,000	\$377	99%	\$380,000	1,008	6,229	0
Santa Cruz	79	170	48	41	\$961,995	\$830,000	\$526	101%	\$46,175,775	1,769	19,447	2.6
Scotts Valley	18	33	15	46	\$799,282	\$789,000	\$460	99%	\$11,989,244	1,772	13,571	1.7
Seacliff	1	1	1	7	\$657,000	\$657,000	\$513	101%	\$657,000	1,281	3,311	3
Soquel	9	24	5	28	\$965,239	\$792,500	\$420	100%	\$4,826,198	2,292	71,282	4
Watsonville	30	75	32	38	\$541,364	\$464,500	\$329	101%	\$17,323,650	1,619	54,976	2.4
Royal Oaks	9	19	7	43	\$561,928	\$590,000	\$304	99%	\$3,933,500	1,769	100,935	3.2

August 2015: 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	8	28	14	69	\$640,782	\$562,003	\$439	99%	\$8,970,957	1,384	1,366	2.4
Boulder Creek	0	2	0									
Capitola	4	9	9	44	\$441,461	\$415,000	\$499	101%	\$3,973,150	929	1,029	1.1
Freedom	0	0	1	14	\$425,000	\$425,000	\$259	100%	\$425,000	1,644	2,309	0
La Selva Beach	2	5	1	65	\$1,140,000	\$1,140,000	\$894	95%	\$1,140,000	1,275	1,742	7.5
Santa Cruz	17	33	14	20	\$486,951	\$442,750	\$441	101%	\$6,817,319	1,097	1,009	1.5
Scotts Valley	3	5	3	28	\$633,666	\$620,000	\$422	99%	\$1,901,000	1,576	1,046	1.9
Soquel	0	0	0									
Watsonville	6	18	9	39	\$388,650	\$345,000	\$234	100%	\$3,497,850	1,499	1,312	2.3

Data provided by MLS Listings, Inc.

November 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4 SCCARHF Mtg. 2 pm	5 Tour Marketing Meeting 8:30 - 9 am	6 Public Records Search (MLS) 10 am	7
2016 Dues Renewals Mailed						
8	9 Education Committee 9:30 am Lenders Panel 9:30 - 11:30 am	10 HomeSnap Pro 10 am Market Intelligence Reports 1 pm	11 SCCAR Closed 	12 Tour Marketing Meeting 8:30 - 9 am "A Taste of Santa Cruz", 5:30 pm NAR in San Diego	13 Affiliates Committee 9 am Events Committee 10 am NAR in San Diego	14 NAR in San Diego
15	16 Education Committee 9:30 am	17 MLS First Class Training Course 10 am	18 SCCP: Geology, Biology & Climate 9:30 am	19 Tour Marketing Meeting 8:30 - 9 am	20 Board of Directors 8:30 am	21
22	23	24	25	26 SCCAR Closed	27 SCCAR Closed	28
						
29	30					

December 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 MLS Adv. Search & Report 10 am MLS Custom Display & Exports 1 pm	2 Housing Foundation Mtg. 2 pm Budget & Finance Mtg. 8:30 am	3 Tour Marketing Meeting 8:30 - 9 am	4 Local Government Relations Mtg. 8:30 am New Member Orientation 8 am	5
6	7	8	9 Holiday Open House 4-6 pm MLS Listing Locator 10 am	10 Tour Marketing Meeting 8:30 - 9 am	11 SCCAR Board of Directors 8:30	12
13	14 Education Committee 9:30 am SCCAR closed from 11 am - 2 pm	15 MLS First Class Training Course 10 am	16	17 Tour Marketing Meeting 8:30 - 9 am	18	19
20	21	22	23	24 SCCAR Closing at Noon	25 SCCAR Closed	26
27	28	29	30	31 SCCAR Closing at Noon 2016 Dues Deadline		

View our Calendar Online at www.mysccar.org