

Happy Holidays

*SCCAR
Holiday
Open House
December 14*

*2017 Membership
Renewal &
Dues Contests!*

*"A Taste of
Santa Cruz"*

*November 10
Cocoanut Grove*

Also in this issue:

How Well do You Know Your RESPA?
5 Real Estate Trends You Should Know
Covered California Presentation

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®

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Message From The President

Candie Noel
2016 SCCAR President
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It has been an honor to serve as your 2016 President. However, nothing would have been achieved without the support and efforts of the committees, affiliates, REALTOR® members, and staff. We all worked together to bring you the members, new opportunities and to make this an exciting and successful year.

2016 has been another year of growth. The Santa Cruz County Association of REALTORS® currently has over 1240 realtor members and over 80 affiliate members. Over 90 new agents became SCCAR REALTOR® members this year. Their energy, enthusiasm and new ideas will help our Association thrive and remain relevant in the future.

We are the fabric of our community. Through the goodwill of our members we expanded our outreach and made a positive impact on our community. We had the largest number of requests ever for RSVP day, where seniors reach out to us for household help. This grows in popularity every year.

The Second Harvest Food Bank challenged us to sponsor their Hunger Hoedown. We met their challenge and raised over 45,000 healthy meals for children, seniors, veterans, and others in need. We look forward to making this sponsorship and challenge an annual event.

We asked Soquel School District students to show us what their dream home looks like. There was a pizza party for the 300 plus participants, and the winners and teachers were presented with gift cards. The dreamiest homes are published in a 2017 calendar which can be purchased for only \$10. It's my favorite holiday gift for my clients.

The Boys and Girls Club of Santa Cruz and SCCAR met at their new Live Oak facility, and started planning for co-sponsored events and volunteer opportunities in 2017. The Boys and Girls club members will be participating in the 2018 calendar.

And we had many other firsts from our committees and members for the Association.

The Education Committee presented us with many new classes and panels. The Negotiations Panel and Top Producer Panel were both sellouts. The new contract class series started a few months ago. We had the first ever Past Presidents Panel with Steve Allen, Robert Bailey, and David Lyng telling us what it was like then, and how it is now.

We even started a new committee, Modern Real Estate Professional (MREP). This is a success story in itself. MREP was started by our newer members to give them opportunities to learn

about the real estate business, network, develop leading edge events for all members, and increase involvement in SCCAR leadership opportunities.

Monday Mornings with Candie was fun and interesting. I enjoyed meeting with members and discussing what was on your mind.

The LGR Committee was hard at work this year keeping the wood burning stove change out from being point of sale. They succeeded. Their next challenge is the City of Santa Cruz's proposed sewer lateral inspection at point of sale. The committee also brought us the ever popular, Annual Mayor's Breakfast where the mayors and county supervisor chair tell us what is going on in their jurisdictions.

We held our first reception on the SCCAR patio. Assembly Member Mark Stone and members who contributed \$148 to the REALTOR® Action Fund were invited.

Continued on Page 8

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November

SCCP: All About ADU's

Friday, November 4, 9:30 am – 12:30 pm

Cost: Single class \$20 for SCCAR members

Everything You Wanted to Know About ADUs' and More! Topics that will be covered:

- > What rules apply in the City?
- > What rules apply in the County? (They can differ dramatically!)
- > What types of units are permitted in each area?
- > What are the required permits?
- > Are there special districts for vacation rentals?
- > What taxes apply and how are taxes collected?
- > Are there limits for Airbnb room or home rentals?
- > Update on County Legalization Assistance Permit Program

First Class: A Required Training Course for New MLS Subscribers

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

First Class is a required training course from MLS Listings, Inc. for new subscribers that must be attended within the first 60 days of joining the MLS. Getting started in the real estate industry can be daunting when it comes to technology tools and which ones are vital to build your business with a strong foundation. MLS is here to help!

MLS Listings will be tracking attendance carefully. Please arrive on time and with enough time to confirm your attendance. Any attendee who misses more than 15 combined minutes of the course will be required to take the course again.

Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

Market Intelligence (MLS)

Cost: Free

Tuesday, November 15, 1 – 2:30 pm

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.

Social Media: The Big Picture

Cost: \$15 SCCAR member

Wednesday, November 16, 11:30 am – 1:30 pm

Social media training for REALTORS® with specific focus on Facebook and Instagram and brief coverage of LinkedIn and Snapchat.

SCCP: Statistical Training

Cost: Single class \$20 for SCCAR members

Friday, November 18, 9:30 am – 12:30 PM

The final class 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 are: Most reliable sources of statistical information, statistics that have the most relevance to actual market trends, methods of culling out good information, effective ways of turning statistics into information clients can understand and use and much more.

REALTOR® Property Resource (RPR) Essentials

Cost: Free

Monday, November 21, 10 -11:30 am

Learn to search and report using national-level MLS and public data available through your National Association of REALTORS® membership. Become your client's nationwide real estate professional.

Advanced Matrix (MLS)

Cost: Free

Monday, November 21, 1 – 2:30 PM

Not all search tools return the same results. That's because zip code borders don't match to city lines and so on. Learn the features, benefits and limitations of each search tool, and how map search allows you to create accurate search areas on your own.

December

First Class: A Required Training Course for New MLS Subscribers

Wednesday, December 7, 9:30 am – 12:30 pm

First Class is a required training course from MLS Listings, Inc. for new subscribers that must be attended within the first 60 days of joining the MLS. Getting started in the real estate industry can be daunting when it comes to technology tools and which ones are vital to build your business with a strong foundation. MLS is here to help!

MLS Listings will be tracking attendance carefully. Please arrive on time and with enough time to confirm your attendance. Any attendee who misses more than 15 combined minutes of the course will be required to take the course again.

Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

Continued on Next Page



Education & Professional Development



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

Continued From Previous Page.

[Agent Pro Pack \(MLS\)](#)

Cost: Free

Monday, December 12, 10 – 11:30 am

This workshop will help you setup automated market inventory and activity reports for fast delivery to your mobile device, keeping you in-touch with current and customizable market conditions even when you're on the road.

[HomeSnap \(MLS\)](#)

Cost: Free

Friday, December 16, 1 – 2:30 pm

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.

[Open House Support \(MLS\)](#)

Cost: Free

Friday, December 16, 10 – 11:30 am

In this course you will learn how to prepare for your next Open House with detailed neighborhood active listings and sold reports, market statistics and brand-able client tools. Be the neighborhood expert that consumers want to work with.

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

Professional Development is our Responsibility

Pete Cullen, Education Committee Chair

Imagine if you will a world with no education and no opportunities for growth and improvement. That world would be a reality if not for the dedication of teachers and professionals sharing their knowledge and expertise. Education is a lifelong process. Professional development is our responsibility if we are to continue to serve our clients in an effective manner and grow personally and professionally.

For the past 18 months I have had the distinct privilege and honor of serving on your board of directors and chairing the education committee. During that time, I have seen the education committee develop and improve. Thanks to the hard work of Tai Boutell our committee vice chair and the entire committee. We have done our best to bring a variety of relevant content and valuable information to our REALTOR® community.

As we approach the end of the year and begin planning next year's education calendar, we need your help. Your feedback is essential to this process, so we ask that you please take the time after your classes to complete the evaluation forms. This information will help us continue to improve and offer an exceptional educational experience for everyone.

Next year we plan on continuing our popular Santa Cruz County Pro Series which focuses on issues relevant to our industry and community. We will also be offering a wide variety of classes and will continue to schedule speaker panels, providing timely and valuable information from some of our most successful members.

In closing, I would like to thank everyone who serves our association - whether on committees or volunteering for events and activities. We do our best work when we work together. Wishing everyone a joyous holiday season and successful end to 2016.

Comments and suggestions are welcome – please send an email to:

Pete Cullen, Education Committee Chair
pete@petecullen.com

Tai Boutell, Education Committee Vice Chair
tai@santacruzhomefinance.com

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QUIZ. How Well Do You Know Your RESPA?

Test your knowledge of what may or may not trigger RESPA.

By Sue Johnson, strategic alliance consultant

In its simplest form, Section 8(a) of the Real Estate Settlement Procedures Act (RESPA) prohibits a real estate broker or agent from giving *or* receiving any “thing of value” for referring settlement service business. But, its potential reach is complex and more encompassing. Here are a few common scenarios involving real estate broker/agent practices that will test your knowledge of what may or may not trigger RESPA.

- 1. Box Lunches at Seminars.** A loan officer holds a seminar for real estate professionals on the pros and cons of current loan products and provides box lunches at the seminar.

As long as the box lunches are offered to all agents who attend the seminar and are not dependent on whether the agent refers business to the loan officer, this would be considered a “promotional and educational activity” that would be exempt from RESPA.

- 2. Snacks at Open Houses:** A local title agency reimburses a real estate professional for snacks provided at an open house.

Unlike the first scenario, this does not meet RESPA’s “promotional or educational activity” exemption because the title agency has defrayed an expense that otherwise may have been incurred by the real estate professional. The defraying of expenses is considered a “thing of value” that should not be provided to someone in a position to refer settlement services.

- 3. Hiring Real Estate Agents as Employees.** A mortgage lender offers to hire a real estate professional as a W-2 employee for performing certain mortgage origination services on behalf of the lender.

RESPA regulations exempt any payment by an employer to a *bona fide* employee. However, a 1999 RESPA Policy Statement provides specific guidance on how to compensate *any* person who performs mortgage origination activities: the agent must complete the application and perform at least five other services on a provided list; the mortgage services must be actual, necessary and distinct from the primary services performed by the agent; and the compensation to the agent must be for the fair market value of mortgage services performed. A real estate agent hired for title work must provide “core title services” outlined in a 1996 RESPA Policy Statement. Finally, some states prohibit real estate licensees from receiving two fees in the same transaction.

- 4. Joint Advertising:** A real estate broker and a loan officer agree to jointly place an advertisement on a web site.

RESPA’s former regulator, HUD, has stated that nothing in RESPA prevents joint advertising, but “if one party is paying less than a pro rata share for the brochure or advertisement, there is a RESPA violation.” In other words, each provider should pay for the advertising in proportion to the degree he/she is featured.

- 5. Gift Cards to Consumers Who Use the Affiliated Company.** A real estate broker provides its agents gift cards to give to buyers who use its affiliated mortgage company.

A gift card, discount, or free service *to a consumer* who uses an affiliated service generally is allowed under RESPA as long as the consumer is not required to use the affiliated service; it is bona fide (meaning that its value is not made up by increasing costs elsewhere in the transaction); and the affiliated service is separately available at prevailing market prices. It’s also advisable to check with state real estate, title, and mortgage regulators, which sometimes have their own rules regarding consumer incentives.

- 6. Drawings for Real Estate Agents Who Use the Affiliated Company.** A real estate broker tells his agents that for each buyer they send to its affiliated title company, it will include their name in a monthly drawing for a weekend hotel package.

An opportunity to win a prize is considered a “thing of value” that should not be paid to a person who is in a position to refer settlement service business.

- 7. Advanced Payment of Real Estate Commission.** A real estate broker offers to pay its agents their portion of the real estate commission in advance of the closing if its affiliated mortgage company is used in the transaction.

The payment of money in advance of closing is a “thing of value” that should not be provided to a person who is in a position to refer settlement service business.

Naturally, the application of Section 8(a) will depend on the unique facts of any situation. Therefore, it always is advisable for a real estate broker to seek the counsel of an attorney knowledgeable in RESPA and applicable state law before implementing any program to encourage real estate professionals to use affiliated services. Many real estate brokers also find it valuable to provide RESPA compliance training for their agents to encourage compliance awareness in all of their day-to-day activities. □

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Thur., November 10, 2016 ❖ 5:30 – 9 pm

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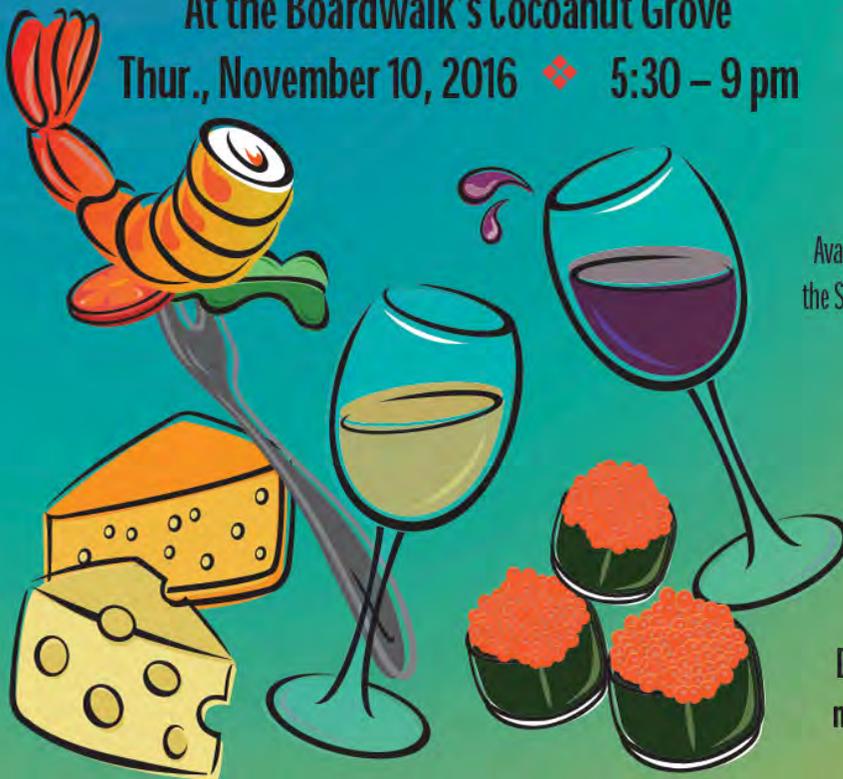
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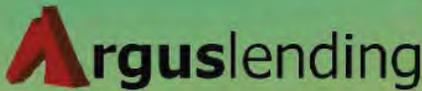
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Shifting Dynamics of the Housing Market

Is the shift from owning to renting a result of changing preferences or new financial realities?

By Susan Wachter and Arthur Acolin

The U.S. homeownership rate is now at 63.7 percent, a 48-year low. Since 2006, 8 million more households rent, while the number of households who own has declined by 674,000. While much of the economy has rebounded from the Great Recession of 2009, seven years later, homeownership has stalled. Except for the Great Depression, this persistent and large decline in the number of owner households is unprecedented. Why has this occurred? What is driving the economy of renting?

Homeownership rates have decreased for all household age groups. Declines have been particularly pronounced among the young, with homeownership declining from 55 to 45 percent among households age 25 to 39.

People Still Aspire to be Homeowners

A key question is whether the shift towards renting across most age groups is the result of changing preferences. Or are new hard financial realities driving the declines?

Our research suggests that the latter is true. In fact, households continue to aspire to become homeowners today much as they have in the past. According to recent survey data, (NAR 2015), 83 percent of renters express a desire to own. And, a full 94 percent of young renters (age 34 or younger) desire to be homeowners.

While becoming homeowners may be optimal for these households, the financial barriers to doing so are increasing. Post-crisis, major banks have pulled back from lending for mortgages through government programs by imposing their own more stringent requirements. As a result, the actual ability to access lending has declined relative to historical standards despite the fact that mortgage lending rates are at all-time lows and affordability, using traditional measures, is seemingly high.

Many households are renting out of financial necessity rather than by choice. In [Newly published work](#), we show the impact of post-crisis borrowing constraints on current homeownership rates. A large body of research demonstrates the important role of lending constraints on changes in homeownership outcomes over time. [Our research](#) tests for the impact of these changes on today's homeownership outcomes.

Over the years 2009 to 2014, 5.2 million more mortgage loans would have been made if credit standards were at levels similar to those in 2001 (before the credit boom). In our work, we quantify how much of the decline in homeownership directly relates to this tightening of credit standards. We find that the homeownership rate in 2010-2013 is predicted to be 2.3 percentage points lower today than if the constraints were set at the 2001 level. Put in another way, the national homeownership rate, today, as noted above, at, 63.7%, would be 2.3% higher if constraints were at 2001 rather than 2010-13 levels. In the absence of these new constraints, the homeownership rate would be at historical post-WW II levels.

Because the demographic groups most subject to borrowing constraints are increasing as a share of the population, we find that,

if lending conditions persist, their impact on the aggregate homeownership rate will likely increase over time. Moreover, over the longer run, additional economic factors may push homeownership rates lower. In particular, revitalizing cities and population gains in high priced and high job growth metros are increasing housing prices in these areas. [Scenarios that include](#) the possible combined effects of financial constraints, rising housing costs and demographic shifts show declines in aggregate homeownership rates of 10%.

The cause of the homeownership declines matters as much as the fact that they are occurring. If it is financial constraints rather than preferences that are yielding the homeownership outcomes we observe, then the advantages of being able to choose ownership are precluded for some. Revitalizing cities and increased urban amenities are generally viewed as good outcomes and, for owners, they are good: owners can stay and benefit from the appreciation of their homes in these settings. Renters, however, face higher rents and resulting shelter instability. The potential social consequences of this instability point to the new importance of attention to causes of the current decline in homeownership and the reconsideration of mitigating policies toward the goal of sustainable homeownership and affordable housing for the long run. For more information, read the [full brief](#) available on Penn IUR's website.

Message From The President

Continued From Page 3

A good time was had by all, and more receptions are being planned for casual get-togethers with our legislators.

Several C.A.R. dignitaries visited us this year, the first time in a long time. We had lunch with Ziggy Zicarelli, 2016 President, California Association of REALTORS®. It was the first time we had been honored by a visit with a C.A.R. President since 2002, when our own Robert Bailey was C.A.R. president. We learned about the "new normal" from Leslie Appleton-Young, C.A.R. Chief Economist. She presented her California housing market and economic outlook at a member luncheon. It was a long time since Gov Hutchinson, C.A.R. Assistant General Counsel had been here. We were pleased to hear what he had to say about the latest legal updates and real estate cases.

The committees are starting their 2017 planning. This is a good time to bring your ideas and to get involved at SCCAR. The more members who contribute and share their ideas and time, the stronger we are. Our Association is what binds us together as REALTORS®.

Thank you to everyone who has volunteered their time, energy and enthusiasm to serve our association this year. The whole is only as good as the sum of its parts. A special thank you goes to the Board of Directors, committee chairs, staff and Kathy Hartman. May what we accomplished continue to grow and prosper for years to come.

Best wishes for a joyful holiday season, and a happy, healthy, prosperous 2017. It has been a pleasure to serve you.

Housing Market Update



SCCAR members flocked to Aptos on October 7th to hear a Housing Market Update from Leslie Appleton Young, CALIFORNIA ASSOCIATION OF REALTORS® Chief Economist. Always informative and entertaining, Leslie educated members on the “New” Normal housing market. Find her presentation on our members only website at:

<http://www.mysccar.org/membersonly.php>



Labor Force Shortage Ahead

A surge in retirees (people turning 65) will slow the growth of workers in the United States.

By Chris Porter, chief demographer, John Burns Consulting

In 2000, 2 million people turned 65; 3.5 million did in 2016, and 4 million will in 2021. Even with a higher than usual rate of retiree-aged people working, U.S. economic growth will almost certainly remain slow. John Burns Consulting calculated that employment can only grow a maximum of 1.5% to 1.7% for the next three years (2.3 to 2.5 million jobs per year). After that, it will grow 0.9% to 1% per year (1.5 to 1.6 million jobs) through 2025, even using aggressive assumptions. We believe actual employment growth will be much slower.

Slow Growth in the Labor Pool

We looked at the traditional working age population of 20–64 (the labor pool). From the time the first baby boomer turned 20 in the mid-1960s until they turned 65 in 2011, this labor pool grew at a rate of 1% to 2% per year. The reason? A much larger number of 20-year-olds were consistently entering the labor pool than 65-year-olds leaving it.

We also looked at older workers and the recent increase in their propensity to work. Even with a surge in people working past 65, labor pool growth will be slow.

We believe actual employment growth will be much lower because we made some very aggressive assumptions to calculate this paltry level of economic growth, including:

- **Very low unemployment.** The overall unemployment rate falls to 4% in 2018 and to 3.7% for those aged 20–64 and stays there through 2025. Only once in the last 30 years has unemployment averaged 4% for an entire year: the year 2000.
- **A huge return in the desire to work.** The percentage of the 20 to 64-year-old population who want to work returns to 79% in 2025—3% higher than today and the highest since the year 2000. The maximum was 80% in 1997. This would mark a significant reversal in trend for a rate that has trended down for 18 years.
- **Older people are working long.** Retiree participation continues to accelerate from today's all-time high of 32% to 37% in 2025 for 65 to 69 year-olds and from 19% today to 22% for 70 to 74 year-olds.

As we addressed in an earlier newsletter, the tightening of the labor supply will likely mean incomes will grow again, as employers have to compete for talent. New productivity tools will enable companies to do more with fewer people, but we believe wage pressure will exist nonetheless.

The expected surge in retirement will impact so many aspects of our economy that we have devoted an entire chapter to this topic in the upcoming book *Big Shifts Ahead: Demographic Clarity for Businesses*. □

5 Real Estate Trends You Should Know

If you took a time machine back to 1981, the housing and buyer preference landscape would look much different. Mortgage rates were four times higher than they are today, the typical home averaged 1,700-square-feet and cost \$70,000 (\$201,376 in inflation-adjusted dollars), the Internet didn't exist, and there was a much larger share of first-time buyers.

To celebrate the 35th year of NAR's Profile of Home Buyers and Sellers survey, the longest-running series of national housing data evaluating the demographics, preferences, and experiences of recent home buyers and sellers, here's a look at five important trends that have shaped the real estate industry.

1. There's a big drop in first-time buyers.

Due to various factors, last year's survey saw first-time buyers drop to the lowest share (32 percent) since 1987 (30 percent). Echoing this, the U.S. Census Bureau reports the home ownership rate for 18-35 year-olds is currently at 34.1 percent, the lowest level in records dating back to 1994.

2. The Internet isn't replacing you.

While 90 percent of your clients have gone online during their home search, they also continue to see the value of using a real estate agent when buying or selling a home. NAR's 2015 survey showed that nearly 90 percent of consumers worked with an agent when buying or selling their home. Indeed, for-sale-by-owner

transactions were at their lowest share ever last year, and haven't been above 9 percent since 2011.

3. Home size hasn't increased that much.

While tiny homes and McMansions are causing a lot of buzz, NAR's Profile of Home Buyers and Sellers survey shows that buyer preferences when it comes to home size hasn't changed all that much. In 1981, for example, the typical home was just 300-square-feet smaller (1,700 square feet) than it was in last year's survey.

4. Down payments are down

NAR first collected data on down payments in 1989, when the average monthly mortgage rate was 10.62 percent. At that time, buyers financed their home purchase with a 10 percent down payment. In the last two surveys, first-time buyers put down around 6 percent.

5. The home search is longer.

Even though your buyers now have technology and the world at their fingertips, it's not making the home search process faster. In fact, the average length of a home search was around seven or eight weeks from 1987 until 2007 and climbed to around 10 weeks the last two years.

Source: DAILY REAL ESTATE NEWS



Preliminary Reports Buyer Beware!!!

Terry Rein
Rein & Rein, APC

*Real Estate
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It is essential to order and receive a “preliminary report” from a title company early in a real estate transaction. But buyers should be aware that preliminary reports are legally not worth much more than the paper they are written on.

The Preliminary Report Is Only The First Step.

A “preliminary report” is defined as a report “furnished in connection with an application for title insurance” and an offer “to issue a title policy subject to the stated exceptions set forth in the report and such other matters as may be incorporated by reference therein.” (Ins.C. § 12340.11).

A preliminary report is not a representation of the condition of title to property. Rather, it is simply an offer to issue a title policy (upon stated terms and conditions), which the prospective buyer may or may not accept. A buyer should never rely solely on a preliminary report (in lieu of a title insurance policy) in a purchase and sale transaction because a preliminary report provides no insurance coverage. A policy of title insurance must be purchased for coverage to exist.

A preliminary report does not subject the title company to any liability, even if the preliminary report is full of errors. In fact, a title officer may have missed a recorded lien, encumbrance or other title defect. By statute (Ins.C. §§ 12340.11), insureds may not rely on a preliminary report for purposes of insurance coverage. A party who fails to obtain title insurance and instead relies on a preliminary report showing no encumbrances does so at his peril and cannot thereafter maintain an action against the insurer when an undisclosed lien comes to light. *Seigel v. Fidelity National Title Association* (1996) 46 CA4th at 1185, 54 CR2d at 85.

Things to Look For In a Preliminary Report.

Even though preliminary reports provide no title coverage, from a practical standpoint, they do provide extremely valuable information. When a preliminary report is ordered, a REALTOR® should ask for a hyperlinked preliminary report which contains a link to copies of all exceptions to title. A buyer should carefully review all title exceptions. Monetary exceptions, such as deeds of trust, will usually be removed upon closing.

Recorded title exceptions will often provide only a “metes and bounds” description of easements and rights of way, which is difficult (and sometimes impossible) for a buyer to locate on a map. Thus, it may be beneficial to have the title company “plot” any easements or rights of way on an attached drawing of the subject property; in this way, the buyer can determine whether easements will affect the intended use of the property.

A buyer should be wary of a “blanket easement” which is an easement not precisely delineated by a legal description. Another problem is an easement which contains an ambiguous legal description, such as an easement “over the present travelled road”. Blanket or ambiguous easements sometimes materially interfere with the ability to develop property because public agencies are unwilling to issue a building permit if the proposed construction could affect the easement.

Duty of A REALTOR® Concerning Condition of Title.

While REALTORS® are required to conduct a reasonably competent and diligent visual inspection of the property offered for sale and to disclose to that prospective purchaser all facts materially affecting the value or desirability of the property (Civil Code Section 2079), California law does not require a REALTOR® to review a title report on behalf of a client. Civil Code Section 2079.3 expressly exempts from the inspection requirements any public records or permits concerning the title or use of the property. Nevertheless, Civil Code Section 2079.3 does not insulate a REALTOR® from liability when he or she is aware of material title issues materially affecting the value or desirability of the property. One case held that a listing agent was required to disclose to a buyer the amount of existing monetary liens shown on a title report if they exceeded the sales price of a residential property, so that the buyer can inquire further and evaluate whether to risk entering into a transaction with a substantial risk of failure. *Holmes v. Summer* (2010) 188 Cal.App.4th 1510, 1522–23 [116 Cal.Rptr.3d 419, 427].

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

ATTENTION: All Affiliates and California Association of REALTORS® Members!

Kaiser’s Annual “Open Enrollment” period has been EXTENDED to November 20, 2016 for coverage beginning December 1, 2016. Choose from 13 grandfathered Kaiser HMO Plans and 9 Affordable Care Act (ACA) compliant Kaiser HMO Plans. This extension enables new subscribers to sign up and current subscribers to change their plan selection. Don’t delay get your free quote today!

Go to: www.benefitsstore.com or call 800-446-2663

SCCAR Welcomes the Following New Members!

REALTOR® Members

Bailey Properties, Inc.
Robin Bar
Tana Widdows

eXp Realty of CA, Inc.
Ray Marquez (secondary)

Keller Williams Realty - SC
Jessica Clements
Janice Hartman
Mikaela Nielsen
Darcy Thole

Sereno Group
Kari Murr

Terra RE Services
Carl Fisher (secondary member)

Affiliate Member

Credit Bureau Associates
David Hemrick

Making your Website ADA Compliant

Best practices and takeaways for your website.
by Travis Saxton, vice president of technology

More businesses are using their websites as a digital storefront, where they conduct business. Government agencies and programs are starting to push their content online, and this has created a problem for Americans with Disabilities. Under Title II of the Americans with Disabilities Act (ADA), website accessibility falls under the nondiscrimination requirements.

So what does this mean? The truth is that many of your business practices may need to change. Many American's with disabilities use assistive technologies to read webpages. This may include text-to-voice, Braille interpretation devices, text enlargers and more. These devices all rely on the ability to interpret the text to be effective. Search engines operate mostly in this fashion as well. So, if Americans with disabilities can't read the text, neither can Google Crawlers, so it's in everyone's best interests to make your site ADA Compliant. Here are the common areas in which websites fall short: images, PDFs, videos, navigation and buttons, iFrames, widgets and embedding content.

1. Images. This is one of the most commonly overlooked areas in general. Images cannot be read by assistive technologies and search engines if they aren't properly loaded into the site. Most content management systems, like Wordpress, allow you to name the image and add alt text and captions below the image. So, be careful when loading images straight from a camera or SD card that are labeled DSC12345.jpg.

For example, when loading the REAL Trends Logo, the name of the file is REAL Trends Logo.JPG and the alt text would be "REAL Trends Logo—The Trusted Source." If you want to add a caption, common for photos, not logos, here is an example. If you are uploading a photo of an annual gala, you can caption it "party goes taking in the annual gala." If you label the images properly, it will help with SEO.

2. PDFs. Reports produced in PDF format are usually uploaded to your website as a link for people to read. The problem is that most PDFs are unreadable to the assistive devices and search engines. It's best to load that content onto web pages as stories and break them out into a navigable section of your website.

3. Videos. Typically, videos are hosted on a hosting platform, such as YouTube or Vimeo, and embedded on your website. While this is easy, it doesn't take into consideration those who can't see or hear. It doesn't give them the context they may need to digest your content. Two ways you can overcome this is to use a tool that naturally embeds the video with full descriptions or write a caption below the video describing what is covered.

4. Navigation and Buttons. Many times, these are uploaded images, so without proper labeling, assistive devices can't navigate or read these buttons. Your menu should be ADA compliant, but if you use a lot of buttons or images to navigate your site, you may need to re-evaluate those practices or label properly.

5. iFrames, widgets, Embedded Content. This type of content is usually embedded on your site to add value and keep the visitor engaged. It is also used to prevent a reader from leaving the page. Some iFrames, widgets and embedded content are not meant to be read by search engines. The problem is assistive devices can't read that content either. So, provide a link to the original content in addition to embedding it.

Here is a simple guide:

- **Run Focus Groups with American's with disabilities.** Every year, engage this audience and have them go through your site working through challenges.

- **Determine if you are properly loading content.** Visit <http://www.webconfs.com/search-engine-spider-simulator.php> to see what search engines can read on your page. Then, see if it matches up with your intentions on the page. Make sure the five areas above are represented in that text.

- **Show your intentions and growth.** Create a page, plan and post it. Create a page dedicated to informing your audience about your ADA Efforts. Publish what you will be doing in the five areas above and how you are running tests. This is a big step in your internal accountability and legal compliance with your website.

- **Visit the [ADA site](#)**

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2017 SCCAR MEMBERSHIP DUES NOTICE

2017 SCCAR Membership Dues Notice

Please be aware that your 2017 membership dues are being mailed out the first week in November. Payment is due on or before December 30, 2016. 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, the 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.

Two Chances to Win This Year!

SCCAR Local Dues Contest

By paying your dues *online by the December 30, 2016 deadline you will automatically be entered into our 2016 Dues Billing Contest. The winner of this contest will win their SCCAR dues back! *Only payments made online will be entered in the contest.

REALTOR® Action Fund Dues Contest

Dues paid by December 30, 2016 that pay the additional \$49 or \$148 to RAF (REALTOR® Action Fund) will be entered into a drawing to win a VISA gift card valued at \$230.

We look forward to serving you and providing you with exceptional service in 2017!

Covered California “A Road Map”

Presented by the Benefits Store



The initial rollout of the Covered California health insurance program was both difficult and complex. The qualification, application and enrollment process is still confusing to many – and it starts all over again in several months. Roger Smith, President of The Benefits Store, will be at SCCAR Tuesday, November 15, 2016 at 2 pm to present a road map for this program and answer questions many still have about this process. The presentation is approximately 20 minutes with plenty of time for Q & A. This is a free presentation for SCCAR members. Please RSVP to 831-464-2000.

EVENTS & COMMUNITY RELATIONS COMMITTEE

Julie Lynn
Events Committee Co-Chair
julynn@firstam.com



My name is Julie Lynn and along with being a representative for JCP-LGS Natural Hazard Disclosures and an SCCAR Affiliate member, I am currently the co-chair for the Events and Community Relations Committee. I'm looking forward to serving as chair in 2017 and have a lot of great ideas to share.

The 2016 mission statement for the Events and Community Relations Committee is: "Plan and promote a variety of projects and events for members of SCCAR to participate in. Plans and promotes the annual fund-raiser for SCCAR enabling it to make various donations to community organizations." In a nutshell, our goal is to promote networking events that strengthen the relationships between members and hopefully make enough of a profit to benefit both SCCAR and local charities, a win-win for everyone.

This year's fundraising event was the golf tournament and it was a huge success earning proceeds of \$7,900. These proceeds were shared by two charities, River Street Homeless Shelter and the SCCAR Housing Foundation. The 2017 Golf Tournament is cur-

rently being planned and in an effort to include more golfers from the public we may invite local celebrities and others such as local Mayors. If you have any celebrity contacts or suggestions, please contact me.

Along with other events that are being planned, we might be adding a new Valentine's Day event "Death by Chocolate"-- who doesn't like wine and chocolate together, right? Thank you Ryan Buckholdt for the great idea!

With all the fun ideas we have in the works, it's no wonder I'm looking forward to a fun and successful 2017! Stay tuned!

You can see why I am looking

Currently, we have many events that we are planning such as for Valentine's day, possibly a Death by Chocolate event, who doesn't like wine and chocolate right? Thanks to an idea brought to us by Ryan Buckholdt. We have several other ideas in the works. I'm looking forward to a fun and successful 2017.



What is Your Value Proposition?

Mastering the Law of Value is a key to success in your business.

By Larry Kendall, author of Ninja Selling and chairman of The Group, Inc.

“Our true worth is determined by how much more we give in value than we receive in payment.” This Law of Value from Bob Burg and John David Mann’s book *The Go-Giver* serves us well whether we are an owner, manager or sales associate.

Customers seek value. Sales associates seek value. Money flows to value. Mastering the Law of Value is a key to success in your business. Just as important as creating the value is your ability to articulate your value proposition to your customers. The diagram below is a good way to clarify your value difference, sometimes called your value wedge.

As an owner, make a list of the value wedge (difference) you offer compared to other companies. As a manager, what is your value wedge in recruiting sales associates? Can you articulate this difference? As a sales associate, what do you bring to the game that is unique and valuable to a seller? A yard sign, brochure and MLS are viewed as value parity by the seller. What is your value wedge?

If a seller asks you to discount your fee, 85 percent of the time it is because you have not clearly articulated your value proposition. Most people will pay your fee if they see the value. Research shows that 5 percent will not pay for value as they make all buying decisions based strictly on price.

Do your sales associates know their value wedge? Are they trained to articulate their value proposition? Here’s a dialogue that will help your associates. They should rehearse it until they have it down cold.

- **Seller:** “I’m looking for a discount.”
- **Associate:** “Tell me more about that.”
- **Seller:** “I’m seeing homes selling quickly in my neighborhood. You won’t have to spend as much on advertising. I think that is worth a discount.”
- **Associate:** “What is your goal?”
- **Seller:** “I think it should be worth 1%.”
- **Associate:** “Do you believe your home will sell for a fixed price, or do you believe there is a range of value based on the marketing and negotiating skill of your Realtor?”
- **Seller:** “I guess I didn’t think about that. There is probably a range of value.”
- **Associate:** “My job is to help you get the most value at the top of the range. There are five ways I do this:

1. We’ll walk through your property together, and I’ll show you ways to enhance the value, so you get top dollar for it.
2. I’ll help you with a pricing strategy—not pricing it too high, so you scare buyers away or too low so you leave money on the table.
3. My marketing plan will give you maximum exposure, so we attract more buyers and more contracts. The more buyers and contracts you have; the higher your property will sell.
4. I’ll help you negotiate the best contract. Negotiation is an important skill in any market.

5. I’m your transaction manager. There are a lot of moving parts. My job is to handle those parts, so your contract closes on time.

My fee to deliver this level of value to you is _____.

Articulated this way, 85 percent of sellers will see the value you bring is far greater than the extra 1 percent discount. In fact, if you are in a seller’s market with multiple contracts, you can say this, “In this kind of market, your greatest expense is often the money you don’t make. Great marketing and negotiating will make you money.”

When everyone—owners, managers, sales associates and staff—have the value creation mindset and can articulate that value then you will attract the best talent, the best customers and be highly profitable, as well. You have created a value driven organization.

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“I opened my checkbook. Then I opened it again. Then I opened it again. Then I opened it again. So how come the bank called it a ‘closing?’”

DONALD BURKLO



A special visitor stopped by our office recently, Donald Burklo who was president of SCCAR in 1974. Born in 1928 Donald lives in Bend, Oregon and has four children – one of which is local and a retired fire fighter.

Remember Donald? Drop him a line to: 19800 SW Touchmark Way, Bend, OR 97702 or e-mail to: dcburk2@yahoo.com

SCCAR Holiday Closures

- Thursday, November 24
Thanksgiving Holiday
- November 25 - Thanksgiving Day
- December 26 - Christmas Holiday
- December 31 - Closing at Noon
- January 2, 2017 - New Year's Day

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Save the Date!

**SCCAR's 106th
 Installation Event
 honoring incoming
 President,
 Candace Bradfield and
 the 2017 Officers and
 Directors
 will be held on
 January 18, 2017 at the
 Hotel Paradox.
 Mark your calendars!**



Affiliate Spotlight

Credit Bureau Associates, Inc.
David Hemrick, Account Executive
(408) 842-8231 david@cbacredit.com



Are you getting the information you need to make an informed decision on rental applicants? CBA has several different, competitively priced **screening bundles**. You can get the full monte or just a credit report...but you need the scoop on who's moving in, and you shouldn't have to break the bank to find out. The full report includes the following: a credit report, FICO score, fraud alerts, Social Security information, an eviction search, non FCRA address history, and a National Criminal Search. Our easy to read reports, competitive pricing, and industry leading customer service make Credit Bureau Associates the right choice for your Resident Screening needs.

Is it too late for Resident Screening and you need a **collection agency**? Credit Bureau Associates is a full service collection

agency. We use the latest technology to manage accounts and locate debtors. Let our professional collectors do the work they do best...*collect money!*

Since 1947 Credit Bureau Associates, a third generation family owned business, has been delivering quality, compliant, and effective accounts receivable collection and credit screening services to businesses. We serve *thousands* of property management companies and landlords. We are the preferred vendor for numerous apartment and rental housing associations throughout California.

In 2016 Credit Bureau Associates expanded into Santa Cruz and the Monterey Bay Area with the purchase of Pacific Credit Services located in Watsonville. David Hemrick, former owner of Pacific Credit Services, represents Credit Bureau Associates as an Account Executive in the Monterey Bay Area. David is the contact person for CBA's affiliate membership in SCCAR.

Please contact David to set up an appointment to demo CBA's website, view sample reports, get a price quote, or to get answers to your questions about collections or resident screening.

Colorado Signs Death Warrant for Title MSAs

Will this have an impact on the rest of the United States?

by Steve Murray, publisher

Colorado insurance regulators have issued a series of new regulations that effectively ban Marketing Service Agreements (MSAs) between title insurance firms in the state and other settlement service providers, including residential brokerage firms. Among the reasons cited was the lack of clear guidance from the Consumer Finance Protection Bureau (CFPB) as to what constituted a permissible marketing agreement between settlement service providers.

In comments from regulators and other interested parties, we learned that there weren't many of these kinds of arrangements in place in Colorado. We also learned that a significant number of those involved in discussing and drafting these new regulations were, in fact, from the title insurance industry. In fact, our research did not turn up any actual or claimed harm done to any consumer in the statements about these new rules.

Our Observations

First, this again will lead to further consolidation among brokerage firms as the larger firms can afford to build and operate their own legal title insurance businesses, but smaller firms will be unable to do so as easily. Score one for the larger brokerage firms. Second, the title insurers can now point to the regulations that prohibit them from having to make monies available to brokerage firms in

promoting their services and products. Thus, they can no longer be asked to spend money on brokerage marketing and promotional activities. It even appears that they can't rent space, in most cases, in a realty firm's offices. What a wonderful deal. They no longer have to deal with brokerage firms asking them for help with marketing and promotional activities, because they got the state to say it was illegal—all in the name of consumer protection.

Funny enough, they could have said no all along to this kind of spending—not that we think the title insurers got this done for that reason.

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Santa Cruz County Housing Statistics

August 2016: 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	38	102	26	37	\$1,135,461.00	\$897,500	\$558	100%	\$29,522,000	1,729	27,918	4.9
Ben Lomond	13	19	7	21	\$651,285.00	\$649,000	\$495	101%	\$4,559,000	1,585	18,482	3.4
Boulder Creek	19	51	16	52	\$642,667.00	\$658,586	\$355	100%	\$10,282,672	1,816	145,692	3.3
Brookdale	3	5	3	110	\$479,796.00	\$516,000	\$493	99%	\$1,439,389	1,249	12,484	3.8
Capitola	7	20	7	33	\$1,009,557.00	\$850,000	\$796	101%	\$7,066,900	1,327	5,389	4.6
Corralitos	1	9	4	97	\$976,750.00	\$955,000	\$514	98%	\$3,907,000	2,183	97,346	3
Davenport	0	1	0									
Felton	13	20	12	19	\$632,833.00	\$555,000	\$454	104%	\$7,594,000	1,372	26,244	2.2
Freedom	0	4	1	61	\$501,500.00	\$501,500	\$383	101%	\$501,500	1,309	6,011	2
La Selva Beach	3	15	6	108	\$1,231,666.00	\$1,075,000	\$432	97%	\$7,390,000	2,281	28,902	4.5
Los Gatos	5	22	4	103	\$998,750.00	\$1,012,500	\$428	98%	\$3,995,000	2,409	80,695	5.1
Mount Hermon	2	1	0									
Santa Cruz	58	138	65	33	\$1,117,254.00	\$900,000	\$564	100%	\$72,621,560	1,892	22,885	2.5
Scotts Valley	12	39	14	73	\$1,072,000.00	\$987,500	\$453	99%	\$15,008,000	2,516	45,518	2.9
Seacliff	0	3	1	101	\$1,200,000.00	\$1,200,000	\$912	93%	\$1,200,000	1,316	4,138	4.5
Soquel	4	17	10	56	\$931,500.00	\$825,000	\$495	100%	\$9,315,000	1,973	39,657	2.4
Watsonville	30	74	23	51	\$639,407.00	\$562,000	\$392	99%	\$14,706,370	1,625	59,592	3.2
Royal Oaks	6	16	3	39	\$413,333.00	\$450,000	\$308	95%	\$1,240,000	1,454	132,858	3.2

August 2016: 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	15	35	7	23	\$554,928.00	\$530,000	\$444	102%	\$3,884,500	1,270	1,020	4.8
Boulder Creek	1	3	2	37	\$415,000.00	\$415,000	\$300	104%	\$830,000	1,384	1,089	3
Capitola	8	13	4	50	\$666,750.00	\$607,500	\$514	97%	\$2,667,000	1,103	1,121	2
Freedom	1	2	0									
La Selva Beach	1	2	0									
Santa Cruz	27	48	17	21	\$585,382.00	\$585,000	\$493	99%	\$9,951,500	1,241	1,013	3.1
Scotts Valley	7	6	5	24	\$558,020.00	\$596,000	\$431	99%	\$2,790,102	1,314	1,385	1.2
Soquel	2	2	1	17	\$499,000.00	\$499,000	\$442	100%	\$499,000	1,130	1,306	3
Watsonville	9	23	7	46	\$399,285.00	\$361,000	\$285	100%	\$2,795,000	1,204	1,066	4.3

September 2016: 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	24	90	28	37	\$888,517.00	\$815,000	\$455	100%	\$24,878,500	1,810	25,478	3.6
Ben Lomond	11	19	10	20	\$705,850.00	\$685,250	\$461	100%	\$7,058,500	1,581	63,632	2.5
Boulder Creek	25	52	13	17	\$527,611.00	\$510,000	\$439	100%	\$6,858,950	1,235	7,914	3.3
Brookdale	1	5	0									
Capitola	2	14	8	34	\$966,687.00	\$837,000	\$648	103%	\$7,733,500	1,417	5,718	2.2
Corralitos	1	6	2	113	\$932,500.00	\$932,500	\$578	94%	\$1,865,000	1,944	2,134,026	1.8
Davenport	0	1	0									
Felton	7	22	3	42	\$734,666.00	\$720,000	\$446	100%	\$2,204,000	1,698	76,491	2.9
Freedom	2	2	5	53	\$460,200.00	\$475,000	\$367	101%	\$2,301,000	1,207	8,006	0.7
La Selva Beach	5	19	2	25	\$1,105,000.00	\$1,105,000	\$511	107%	\$2,210,000	2,267	30,100	6.3
LOS GATOS	5	22	2	43	\$1,305,000.00	\$1,305,000	\$467	99%	\$2,610,000	2,851	104,631	5.5
Mount Hermon	1	2	1	7	\$440,000.00	\$440,000	\$612	104%	\$440,000	719	6,011	3
Santa Cruz	45	128	43	40	\$1,088,224.00	\$866,000	\$568	100%	\$46,793,654	1,849	8,029	2.6
Scotts Valley	7	30	8	53	\$1,049,509.00	\$937,000	\$447	97%	\$8,396,079	2,391	35,507	3
Seacliff	0	2	1	16	\$727,950.00	\$727,950	\$809	97%	\$727,950	900	4,356	2
Soquel	9	17	6	79	\$1,143,500.00	\$932,500	\$470	101%	\$6,861,000	2,511	349,235	2.7
Watsonville	21	70	19	45	\$584,631.00	\$540,000	\$360	100%	\$11,108,000	1,615	36,680	3.2
Royal Oaks	3	16	2	93	\$725,000.00	\$725,000	\$321	85%	\$1,450,000	2,467	548,856	4.4

September 2016: 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	10	39	4	11	\$592,375.00	\$607,750	\$481	100%	\$2,369,500	1,271	1,927	5.6
Boulder Creek	4	5	2	64	\$396,500.00	\$396,500	\$291	97%	\$793,000	1,497	1,721	3
Capitola	5	13	3	16	\$432,407.00	\$452,222	\$565	104%	\$1,297,222	728	1,321	2.4
Freedom	1	1	0									
La Selva Beach	0	2	0									
Santa Cruz	21	39	23	27	\$572,752.00	\$559,000	\$486	98%	\$13,173,300	1,247	1,067	2.2
Scotts Valley	4	7	3	11	\$572,333.00	\$487,000	\$438	103%	\$1,717,000	1,305	1,684	1.5
Soquel	2	3	2	10	\$567,500.00	\$567,500	\$492	104%	\$1,135,000	1,164	958	3
Watsonville	11	26	6	25	\$419,500.00	\$399,450	\$299	98%	\$2,517,000	1,301	1,169	3.9

Data provided by MLS Listings, Inc.

November 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 MREP Mixer 4:30 pm Café Cruz	3	4 SCCP: All About ADU's! 9:30 am LGR Mtg. 9 am	5 Disclosure Class
6	7 Monday Morning With Candie 9:30 am	8	9 MLS First Class 9:30 am ATOSC Committee Mtg. 2 pm	10 Tour Marketing Meeting 8:30 - 9 am A Taste of Santa Cruz, Coconut Grove!	11 SCCAR Closed Veterans Day	12
13	14 SCCAR Closed Offsite Planning Meeting	15 Market Intelligence (MLS) 1 pm	16 Social Media: The Big Picture 11:30 am Events Committee 2 pm	17 Tour Marketing Meeting 8:30 - 9 am	18 SCCP: Statistical Training 9:30 am Board of Directors 8:30 am Affiliate Meeting 11 am	19
20	21 RPR Training 10 am Advanced Matrix 1 pm Budget & Finance 10 am Ed. Cmt. 9:30 am	22	23	24 SCCAR Closed No tour	25 SCCAR Closed	26
27	28	29	30	 Happy Thanksgiving		

December 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
 happy holidays				1 Tour Marketing Meeting 8:30 - 9 am	2 New member orientation 8:30 am Local Govt. Relations Mtg. 9 am	3
4 	5  Learn about Disclosures 9 am	6 	7  MLS First Class 9:30 am MREP Planning Mtg. 1:30 pm Education Mtg. 9:30 am	8 Tour Marketing Meeting 8:30 - 9 am	9 Affiliate Committee 11 am Board of Director 8:30 am	10
11	12 Agent Pro Pack 10 am MREP Planning Mtg. 1:30 p,s Education Mtg. 9:30 am	13	14 Housing Foundation Mtg. 2 pm HOLIDAY OPEN HOUSE - 4 PM	15 Tour Marketing Meeting 8:30 - 9 am	16 Open House Support 10 am HomeSnap 1 pm	17
18	19	20	21	22 No tour	23	24
25	26 SCCAR Closed	27	28	29 No tour	30 SCCAR closing at 12 pm	31 

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