

JULY 2013

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®



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# REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

## Annual Election and Legal Update Event!

Friday, July 12, 2013 | 10 am

Free to SCCAR members



*Santa Cruz County Open House Weekend, July 27 & 28*



*'A Taste of Santa Cruz' Booth Kickoff, July 24*



Santa Cruz County Association  
of REALTORS®, Inc.

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

# REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

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

Santa Cruz County Association of REALTORS®  
2525 Main Street, Soquel, CA 95073  
(831) 464-2000 (831) 464- 2881 (fax)

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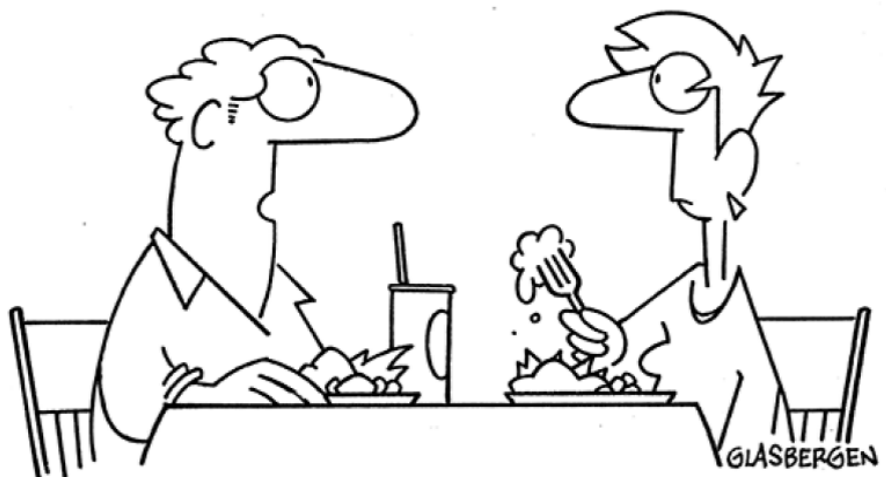
OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

# REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

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**"I've been texting and e-mailing you all day. I have nothing left to say face-to-face!"**

# Message From The President

**John Hickey**  
2013 SCCAR President  
Monterey Bay Properties  
831-476-9661 |  
[johnhickey@montereybayprop.com](mailto:johnhickey@montereybayprop.com)



Summer is definitely here, once again reminding us that time marches forward as the seasons change. This should not be a foreign concept for professionals in a seasonal and cyclical business such as ours. But over the past five years, things admittedly seemed stuck in a bad rut. It would have been considered a fool's wish a year and a half ago to predict the market we see today. However, if you attended the SCCAR Summit in June, you heard that Lawrence Yun, NAR's Chief Economist, is forecasting a steady market on an uphill track over the next 4 to 5 years.

Just like the rejuvenating effect of the changing seasons, so to must the leadership of our organization change to refresh and invigorate

our industry. Different leaders with different strengths contributing to our members is what makes our Association uniquely strong. I ask you to support those leaders in line behind me at our [Annual Election and Legal Update](#) on July 12<sup>th</sup>. I also encourage you to get involved yourself so that we may all benefit from your talents. As our business evolves and changes so must those who lead it.

Summer is also offering up two great consumer-centric events. First, our wildly popular Santa Cruz County [Open House Weekend](#) will be held Saturday and Sunday, July 27<sup>th</sup> and 28<sup>th</sup>. Second, the SCCAR Housing Foundation will hold the Booth Kickoff for our annual local food fundraising event, ['A Taste of Santa Cruz'](#). The [Booth Kickoff](#) is July 24<sup>th</sup> from 9 – 11 am.

We hope to see you in July!

## The British are Coming!

"The British are coming! The British are coming!" These days, this cry applies to tourists rather than "redcoats." Nearly 5 million tourists from the United Kingdom visited the United States in a recent year, more than from any other country except Japan.



**\$74 billion**

Dollar volume of trade last year between the United States and the United Kingdom, making the United Kingdom our adversary in 1776, our sixth-leading trading partner today.

Source: U.S. Census Bureau



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EQUAL HOUSING LENDER

# Cast Your Ballot for SCCAR Leadership 2014!

Members are invited to come to the SCCAR office on Friday, July 12th at 8:30 am to receive a legal update from Association Attorney, Lloyd Williams, of Bosso Williams Law Firm. During this time, we will also be holding our annual election of the 2014 Officers and Directors.

Delectable brunch fare will be provided. Reservations must be received by July 10th. [Click here](#) to view our event calendar where you can register online or complete an event flier. There is no charge for this event; however, a credit card is required to hold your seat.

**Slate of Nominees:**

President (1 year)

Frank May,  
Frank O. May & Associates

President-Elect (1 year)

Randy Turnquist, American Dream Realty

Secretary Treasurer (1 Year)

Candie Noel, Bailey Properties, Inc.

Directors (3 Years)

Connie Landes, Sereno Group  
Frank McCue, American Dream Realty

Directors (2 Year)

Betty Danner, Coldwell Banker Residential Brokerage

[Frank May](#)  
President



Frank O. May has been doing Real Estate Appraising for over 30 years. He has had his own company, Frank O. May & Associates, for over 25 years serving Santa Cruz, Monterey, San Benito and Santa Clara counties.

Mr. May prides himself on the quality of his work, as well as the work of his employees. He has personally trained every appraiser in the office and stays in close contact with them to ensure the quality of the appraisals.

In 2003, Frank was awarded his MAI, a designation that is very difficult to obtain and very well respected. Frank has qualified as an expert witness in the Superior Courts of Santa Cruz, Monterey and Santa Clara, as well as Orange County, and has qualified in Federal Bankruptcy Court as an expert witness.

[Randy Turnquist](#)  
President-Elect

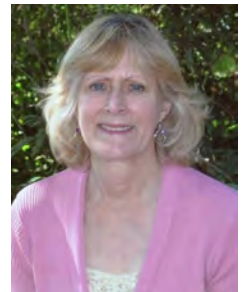


Randy has lived in Santa Cruz County since 1969 relocated from Minnesota so his father Wayne, could become a REALTOR® in Santa Cruz county. His father started his career working with folks like Ralph Bargetto, Martin Boone, Robin Sherman, David Lyng, and Dave Mann. People with whom Randy feels a special connection because of that.

Randy has been involved in the local real estate market for approximately 35 years in various forms of participation. He started by owning one of the first businesses to install the large sign posts we use today. After growing that business to one of the largest sign companies in the Monterey bay area, he went to work in the title and escrow business and was lucky enough to work in almost every part of that business during his time there. He has been a REALTOR® since early 2002.

*Continued on Page 18*

[Candie Noel](#)  
Secretary Treasurer



Many life times ago Candie Noel wanted to be a real estate agent. Instead, she ventured into the electronics industry holding various positions in sales, marketing, manufacturing, and customer service. In 2002 it was time for a change. Candie became a REALTOR® with Bailey Properties, where she has been for the past eleven years.

Wanting to become a better REALTOR® and contribute to the real estate community, Candie became involved with the Santa Cruz County Association of REALTORS®. She is currently serving on three committees; Budget and Finance, Local Government Relations (LGR) and Local Candidate Review Committee (LCRC). She was the LGR Chair in 2009 and 2010 and Chair of LCRC in 2011 and 2012.

For her continuous commitment to the real estate industry, she received SCCAR's REALTOR® of the Year award in 2010.



# Education & Professional Development



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

### Essentials of Matrix

Friday, July 10, 10:30 am – 12 pm  
Cost: Free to SCCAR members with RSVP  
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: application navigation, inputting search queries, map search, reporting & results options, driving directions, adding search fields, saving searches, emailing & printing.

### Matrix Advanced

Friday, July 10, 1 – 2:30 pm  
Cost: Free to SCCAR members with RSVP  
Instructor(s): MLS Listings, Inc.

This course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: sorting results, statistics from results, CMA's from results, area statistics, customizing results, building hot sheets, emailing results, auto emailing.

### Santa Cruz County Pro: County Projects

Wednesday, July 17, 9:30 am – 12 pm  
Cost: \$20 for SCCAR Members and \$40 for Nonmembers.

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

### MLS Source App for iPad

Friday, July 26 10:30 am – 12 pm  
Cost: Free to SCCAR members with RSVP  
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with all the skills needed to use MLS Source on your iPad on the road and in your office. Learn how to perform a basic search, radius and map search, view showing instructions and much more.

### Tax Talk: You Might Be Overpaying Your Taxes Be Prepared for 2013!

Wednesday, July 31, 9:30 – 11:30 am  
Cost: \$5 SCCAR Members, \$15 Nonmembers  
Instructor: Kelly Clark of Bradford and Company, Inc.

Attend Tax Strategies for the Real Estate Professional. Get it straight from the pros on these essential topics:

- Overview of Tax Code Changes to help you become more tax efficient in your 2013 business planning
- How the new 2013 tax law affects purchases in your business
- How to use the tax side of business to INCREASE your spendable income in 2013!
- Car Strategies-Thousands in deductions-New first year auto deductions UPDATES!
- IRS Audit-Reduce your chances-Red flags to avoid!
- Learn how a 105 Medical Plan can turn your family's medical expenses into tax-favored business expenses.

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

## Are You Ready to Stand Out and Win More Listings?

Tailor any CMA to fit your brand and your clients with a visually stunning tool that goes beyond the limitations of a traditional CMA. Clarus touchCMA™ is the only interactive CMA tool that allows you to create and show beautiful digital presentations from your iPad and/or desktop instantly with your clients. Now you can add video, include your own marketing content, estimate your buyers' costs and more. Check out the latest features and see why Clarus touchCMA™ presentations can help you wow and win clients!

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## Memo to Listing Agents: Carefully Review Your Inspection Reports!

Terry Rein  
Bosso Williams, APC

# Real Estate Legal Matters

The recent case of *Hall v. Aurora Loan Services, LLC*, 215 CalApp.4th 1134 (2013), discussed whether owners of property and their listing agents are liable for damages when an injury results from a concealed danger on the listed property.

A residence located in Lafayette was owned by Aurora Loan Services ("Aurora") after being foreclosed upon. Aurora listed the property for sale through Rockcliff Realty with Jon Wood and Holly Sibley as the listing agents (collectively, "Listing Agents"). One of the features of the residence was an attic that had been converted into a "bonus room", which was accessible only by a pull down stairway ladder.

At the request of the Listing Agents, the property was inspected by a licensed contractor. The contractor prepared a report with a list of more than 50 items which needed repair under "Health and Safety Required Repairs - Group 1". One of the listed items stated: "Stair-Remove and replace attic stair".

After the home was listed, it was visited by perhaps more than 100 potential buyers and real estate agents. Pinda Hall ("Hall") is a real estate agent who was seriously injured while climbing the ladder to the bonus room. As she was climbing the ladder, the hinge broke, the ladder fell, and Hall fractured her right leg and injured her knees.

Hall filed a lawsuit, and the trial court granted Summary Judgment in favor of Aurora and the Listing Agents on the ground that the defendants had no notice or knowledge of the dangerous condition. Hall filed an appeal.

On appeal, the Court focused on the duty of property owners and their real estate agents to notify people viewing marketed property of known but concealed and dangerous conditions. The Court stated: "Under Civil Code Section 1714, all people, including property owners, are required to use ordinary care to prevent injury to others." The Court stated that the owner's actual or constructive knowledge of the dangerous condition is a key to establishing liability. The owner or occupier "must have either actual or constructive knowledge of the dangerous condition or have been able by the exercise of ordinary care to discover the condition, which if known to him, he should realize as involving an unreasonable risk to invitees on his premises."

The Court specifically commented on the duty of real estate agents. The Court stated: "Under the law of agency, real estate agents owe a duty of care to all persons, including third persons, within the area of foreseeable risk." Under Civil Code Section 2343, agents are responsible to third persons for acts in the course of the agency when the acts are wrongful in nature. The Court noted that both principal and agent are deemed to have notice of whatever either has notice of under Civil Code Section 2332. Finally, a principal is responsible to

third persons for the negligence of his agent in the transaction of the business of the agency. (Civil Code Section 2238).

The Court of Appeal determined that the central issue on appeal is whether a jury could find that Aurora and the Listing Agents knew or should have known that the stairway ladder was unsafe because it was in disrepair. The inspection report had been delivered to the Listing Agents, but not to the Owner, so the focus was on whether the Listing Agents had knowledge. Aurora and the Listing Agents pointed out that the recommendation to remove and replace the stairway was buried in a long list of suggestions, mostly ordinary or cosmetic repairs. In response, the Court stated that the recommended correction was in the section entitled "Health and Safety Required Repairs -- Group 1" which at the very least suggest the possibility of a safety problem.

The Court concluded that the Summary Judgment was improperly granted because evidence was presented which created a triable issue as to whether the defendants knew or should have known that the stairway ladder in this case was a concealed danger. The Court remanded the matter back to the trial court for a full hearing on the issues presented.

There are many lessons to be learned from this case. First, if you are a listing agent and order an inspection report, make sure that you carefully review the report and take all appropriate action to protect the safety of invitees while the property is being marketed. Since the Court of Appeal found that both principal and agent are deemed to have notice of whatever conditions either has notice of, the listing agents also should consider asking the owner to disclose all known concealed or dangerous conditions before the property is listed. The specific method of providing notice of the condition would most likely depend on the circumstances of each case. One idea suggested by a local real estate agent is to use yellow "CAUTION" tape to protect people from entering dangerous areas.

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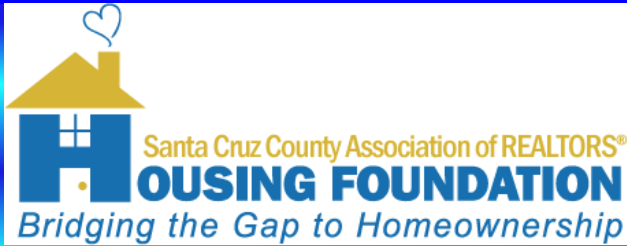
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July 2013



# Support Your Community While Enjoying the Best it Has to Offer !



*Inez Pandolfi, 2013 SCAORHF Chair*

Century 21 Lad Realty [shztheone@aol.com](mailto:shztheone@aol.com) 831-234-0281

'A Taste of Santa Cruz' is holding it's Booth Kickoff event Wednesday, July 24 from 9 – 11 am. Be sure you are seen at the highly successful, delicious and FUN community fundraiser of the year! The 9<sup>th</sup> Annual 'A Taste of Santa Cruz' is slated for November 14 at the Coconut Grove 5:30 – 9 pm.

This event features over 30 booths inhabited by some of the best local restaurants, wineries and breweries Santa Cruz has to offer. Our silent auction offers wonderful items from local artisans and vendors to make your holiday shopping a breeze. West Coast Soul and Nightshade (formerly The Angelic Misfits) are back offering up some groovy tunes!

Booth spaces are chosen on a first come first paid basis, so be sure to get here early. Please bring with you a [sponsorship packet](#) and payment the day of the kickoff. This event draws nearly 800 attendees every year and exposes you and your company to consumers in the Santa Cruz community.



*A Taste of Santa Cruz*

All proceeds from this event benefit the Santa Cruz County Association of REALTORS® Housing Foundation's Closing Cost Assistance Grant Program, whose grants help low income first time homebuyers in Santa Cruz County become home owners. More information about our grant programs can be found at [www.sccarhf.org](http://www.sccarhf.org).

Keep up on who will be there and what's happening by following us on twitter [www.twitter.com/atasteofsc](http://www.twitter.com/atasteofsc).



## Dine for Charity at Props!

Enjoy classic American cuisine at the new Props Restaurant and Lounge in Watsonville and **20% of the proceeds** will be donated to the [SCCAR Housing Foundation!](#)

These proceeds help fund our Closing Cost Grant Assistance Program whose monies help make the dream of homeownership a possibility for those in need. [A flyer](#) must be present or displayed on your smart-phone when dining.

**Tuesday, July 16**  
**Lunch or Dinner (11 am – 9 pm)**  
**Props Restaurant and Lounge**  
**100 Aviation Way, Watsonville**  
**Propsrestaurant.com**  
**831-724-7767**



# Annual Election of 2014 SCCAR Officers & Directors and General Membership Meeting

**Friday, July 12, 2013**  
SCCAR Office, 2525 Main St., Soquel  
10:00 a.m.

***Delectable Brunch Fare***

**Meeting will cover:**

Nominating Committee Reports  
2013 Legal Update by SCCAR Attorney,  
Lloyd Williams of Bosso Williams Law Firm



## **Reservation form**

**Reservations must be made by July 10, 2013**

This event is free; however, a credit card is required to hold your seat. A \$10 fee will be charged if cancellation is not received within 24 hours of the event. To register, complete the form below or go online to [www.mysccar.org](http://www.mysccar.org)

**Please make \_\_\_\_\_ reservations**

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Cash  Visa  MasterCard  American Express

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# MLS UPDATE

## MLSListings, Inc.

### Summer Products Update from MLSListings Inc

Your MLS is always looking for the latest and greatest third party products that complement and enhance the many services we provide to you. The [MLS Apps](#) portal from MLSListings is a great resource for those looking to take their business to the next level with trusted products, many of which are included as a subscriber benefit, and many of which are integrated in the MLS system for even greater efficiency. Here's news about two great products – one is a brand-new Facebook app that brings IDX listings to your Facebook business page, and the other is a free competition to win a professional and personal makeover.

### MLSListings Brings IDX Property Search to Facebook Business Pages

With the popularity of Facebook and its growing capabilities for business, agents are getting strategic about how they use this social media channel for engagement with their clients. The more they can offer through their Facebook Business page, such as market information and professional insights, the greater likelihood they will be able to keep their clients coming back.

MLSListings recognized this growing need to make valuable resources available to its subscribing members that can in turn be offered to clients. This month, the organization launched a property search function for Facebook that agents can integrate in their own Facebook business pages. MLSListings partnered with our preferred Custom IDX Website partner to create an easy to install, easy to use Social widget that has search, listing and lead capture functionality. It loads on your Facebook business page and a website is not required to use it. The search capabilities are fast and reliable, and you're able to showcase your own listings. Customization is also available for banner branding and you can select the cities you want to feature. Best of all, it enables you to capture leads from the search function.

With the Social widget, visitors to your Facebook business page can view your listings, search the MLS and contact you – all from within Facebook. There's even a Control Panel to customize the search experience. Your listings are added to your Featured Listings tab automatically and each property details page includes large photos, Google Maps and Street View, GreatSchools and Walk Score data, as well as a mortgage calculator. [Learn more](#) about IDX property search for Facebook Business Pages today!

### Agent Makeover Competition Returns for HomeFinder.com

Are you ready for a new look? Could a makeover be in your future? One company just might make your dream for a personal and professional transformation come true! HomeFinder.com, a leading online gateway for buying and selling a home, is bringing back its exciting Agent Makeover Sweepstakes with prizes totaling \$3,000. Real estate professionals can enter to win a complete professional and personal makeover, including:

- A free trip to Chicago with airfare and two-nights hotel stay in downtown Chicago
- Personal styling session and new outfit
- New hairstyle and makeup consultation at a leading salon spa
- Professional photo shoot
- Coaching from Chicago-area industry leaders
- Training on real estate-specific social media, search engine optimization and online marketing
- \$1,000 cash prize

Five lucky agents will be chosen from a random drawing but **entries must be submitted by August 16, 2013**. You can enter by going to the website at <http://www.homefinder.com/agent-makeover> or logging on to their Facebook page at [www.facebook.com/homefinderdotcom](http://www.facebook.com/homefinderdotcom). One entry per site, for a total of two entries, will be accepted. The drawing will take place on or near August 19, 2013. Don't miss this opportunity to transform your look and your business! Best of luck!





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## Drive More Consumers to Your Open House!

### Participate for free in SCCAR's 3rd Annual Santa Cruz County Open House Weekend!

During the weekend of **July 27 & 28**, REALTORS® will hold open houses in neighborhoods across the county, bringing value to both buyers and sellers. The event provides a tremendous opportunity to promote the benefits of home ownership and continue an open dialogue with consumers about the housing issues.

#### Top 5 Reasons to Participate

- Forty-five percent of recent buyers used open houses as a way to find their dream home
- It's a good time for sellers to market their home and attract potential buyers
- An opportunity for one-on-one conversations between the public and REALTORS®
- A venue for REALTORS® to education the public about homeownership
- Great deals on advertising in the Good Times

Branded REALTOR® balloons and event signs are available for use during the event (while supplies last).

Find more info, marketing resources and advertising discounts at: [www.mysccar.org/sccopenhouse](http://www.mysccar.org/sccopenhouse)





## Affiliate News

Dennis Spencer  
2012 Affiliate Chair  
WIN Home Inspection  
[dspencer@wini.com](mailto:dspencer@wini.com)



### Spring Fling Into Summer was Sumptuous and Superb!

This year's Spring Fling was moved to late spring, June 5<sup>th</sup> to be exact, and was well attended. The weather was absolutely perfect for an outdoor BBQ lunch and approximately 150 attendees enjoyed chicken, skirt steak, beans, salad, garlic bread and beverages on the outdoor patio of the Association while grooving to the soul/R&B sounds of the awesome and local band [West Coast Soul](#).

The Spring Fling is a collaboration of the Affiliate Committee, the staff of the Association, and the Association Board members. It could not occur without the commitment of many volunteers, and as such I would like to acknowledge and thank everyone who pitched in to make this event the success it was. First on my list is the Affiliate Committee for months of planning and flawless execution, thank you Dimitri Timm, Dick Cornelsen, Barbara Dimitruk, Loree Doan, Robin Magana, Mary Lee Wilks, Dee Buckelew, Kim Furman, Barbara Quinton, Tamar Frey and Tye Watson. Secondly, a great big thank you to the staff of the Association whose years of experience assure that the event runs like a Swiss watch, thank you Kathy, Norma, Andrea, Leslie, Marilyn, Linda and Grace. Special thanks go out to the Association Board of Directors who manned the serving line; John Peterson, Frank McCue, Barbara Palmer, Frank May, Betsy Tyler, Morgan Lyng, Betty Danner, Sandy Kaplan, and Lauren Spencer. Watching them "sling the hash" was a true testament of their commitment to the members. Thank you also to Suzanne Schmidt, Heidi Stigum, Lori West, Larry Wilks and Erik Garcia for their assistance during and after the event. The sumptuous desserts were provided by our Baking Contest entries. Thank you one and all for bringing your tasty homemade treats!

And finally, a really special thanks goes out to my friend and REALTOR® Randy Turnquist for taking the lead role at the BBQ pit while myself and Dick Cornelsen tried to keep the fire hot and the food prepped. Randy has a wealth of outdoor cooking experience and we needed every bit of it to have the food ready on time and cooked to perfection. It always amazes me how people step in to help when help is needed, so a great big thank you to all involved, mentioned or not, your contribution is genuinely appreciated.

The Affiliate Committee realizes the event would not be possible without the generous contributions of local businesses. We would like to thank Bosso Williams, Opes Advisors, Tour Factory, MLS Listings, Inc., Tye Watson-American Home Shield, and WIN Home Inspection (hey, that's me!) for sponsoring this event. We ask that you thank these businesses for their sponsorship and please support them as they have the Association.

The Affiliate Committee will now begin organizing the Oktoberfest celebration. It will be here before we know it! If you'd like to

help out or sponsor please do. Contact [Norma Milete](#) to learn how. We always appreciate help and it's a great way to strengthen ties and relationships within our community. Come join us!

Cheers!



*More Pictures on Next Two Pages*

# More Spring Fling



# Even More Spring Fling





# CLASS APPLICATION

## CLASS 29, 2013 - 2014

INDIVIDUALS  
COOPERATIVELY  
WORKING TOGETHER FOR  
THE GOOD OF ALL.

LEADERSHIP SANTA CRUZ COUNTY ENVISIONS A FUTURE IN WHICH SANTA CRUZ COUNTY RESIDENTS ARE ACTIVE AND WELL-INFORMED PARTICIPANTS IN CIVIC AFFAIRS. WE REPRESENT THE RICH DIVERSITY OF OUR COUNTY'S SOCIETY AND WILL WORK TOGETHER COOPERATIVELY FOR THE GOOD OF ALL.

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EMAIL ADDRESS \_\_\_\_\_

EMAIL IS THE PRIMARY WAY YOU WILL BE CONTACTED THROUGHOUT THE LSCC CLASS YEAR.

HOW DID YOU FIND OUT ABOUT LEADERSHIP SANTA CRUZ COUNTY?

WHY DO YOU WISH TO PARTICIPATE IN THE LEADERSHIP SANTA CRUZ COUNTY PROGRAM?

PARTIAL SCHOLARSHIPS ARE AVAILABLE TO INDIVIDUALS WHO CANNOT OTHERWISE ATTEND THE PROGRAM. IF YOU NEED A PARTIAL SCHOLARSHIP, PLEASE STATE YOUR REASONS BELOW.

TUITION FOR LEADERSHIP SANTA CRUZ COUNTY IS \$875 WITH APPLICATIONS RECEIVED BY 8/1 AND \$925 THEREAFTER. INDIVIDUAL CLASS PARTICIPANTS ARE EXPECTED TO PAY AT LEAST \$75 IF THEIR EMPLOYER OR A SPONSORING ORGANIZATION IS PAYING THE REMAINDER. PLEASE SELECT ONE OF THE FOLLOWING TUITION OPTIONS:

**TUITION OPTIONS**

**SPONSORED TUITION:**  I HAVE THE SUPPORT OF MY EMPLOYER OR A SPONSORING ORGANIZATION

\$75 FROM APPLICANT WITH APPLICATION, \$875 (8/1 DEADLINE)/\$925 THEREAFTER DUE FROM SPONSOR DUE SEPTEMBER 1, 2013

EMPLOYER/SPONSORING ORGANIZATION CONTACT INFO:

ORGANIZATION \_\_\_\_\_ CONTACT NAME \_\_\_\_\_

PHONE \_\_\_\_\_ FAX \_\_\_\_\_ EMAIL \_\_\_\_\_

**INDEPENDENT APPLICANT TUITION:**  I AM AN INDEPENDENT APPLICANT (NOT SPONSORED)

PLEASE SELECT ONE OF THE FOLLOWING PAYMENT OPTIONS:

PAY IN FULL NOW (\$875 DUE WITH APPLICATION IF RECEIVED BY 8/1 OR \$925 THEREAFTER)

PAYMENT PLAN (\$300 WITH APPLICATION AND REMAINING PAYMENTS BY FEBRUARY 1ST OF THE CLASS YEAR)

I AGREE TO THE ABOVE PAYMENT TERMS FOR MY LSCC TUITION. IF I DO NOT ADHERE TO THESE TERMS, I MAY BE DROPPED FROM THE PROGRAM AT ANY TIME.

Typed Name \_\_\_\_\_

Today's Date \_\_\_\_\_

BY CHECKING THIS BOX, I CERTIFY THAT I AM ACCEPTING THE TERMS AND CONDITIONS OF THIS APPLICATION

Submit by Email

Print Form



*"Leadership Santa Cruz is not something that you experience and leave behind; it is a family and a network for life. I have joined the Leadership Santa Cruz Alumni Association, and plan to continue my involvement as long as it is in existence, and I thank you for this opportunity."*

Submitted to the Santa Cruz City Council by:  
Lorrie Brewer, Former City Clerk and LSCC Alum

**Class 29**  
**CURRICULUM 2013-2014**

**ORIENTATION**

**August 20**  
Welcome, introductions, program guidelines.

**TWO-DAY LEADERSHIP RETREAT**  
**September 5 & 6**

A two-day retreat with challenging team-building exercises, an overview of community issues, and a self-assessment exercise.

**HOUSING & ECONOMICS**  
**October 4**

Local housing and economic issues followed by a planning and design exercise.

**HEALTH & HUMAN SERVICES**  
**November 1**

A look at the community's health care and human services. Behind-the-scenes tour of Dominican Hospital and field trips to local human service providers.

**BUSINESS & TOURISM**  
**December 6**

Gain an understanding of small business and tourism issues. This day includes a behind-the-scenes tour of the Boardwalk and a field trip to a local business.

**LOCAL GOVERNMENT**  
**January 10**

Presentations from state, county and local political leaders.

**EDUCATION**  
**February 7**

Interaction with leaders from our public schools (k-12), community college and university.

**CRIMINAL JUSTICE SYSTEM**

**March 7**  
Meet leaders in law enforcement, the District Attorney, and the public defender. Visit the county jail and the Watsonville Courthouse.

**THE PAJARO VALLEY**  
**April 4**

This day involves a tour of the Pajaro Valley with a focus on the history, events and resources that have shaped this part of the county.

**AGRICULTURE**  
**April 25**

Visit agricultural sites in the Pajaro Valley. Learn about the importance and challenges of this major industry in our community.

**ART & CULTURE**  
**May 16**

Discover the diversity and richness of the art and culture of the community which adds to the uniqueness of Santa Cruz.

**ENVIRONMENT & INDUSTRY**  
**June 6**

Exposure to issues related to the area's natural resources. Includes examples of sustainable industries along the North Coast.

**GRADUATION**  
**June 19**

Celebrate the year's accomplishments and the awarding of graduation certificates—Join the LSCC Alumni Association!

*"I cannot imagine a better and more enjoyable way to discover one's own community. You will meet great people and possibly make life-long friendships. You will be amazed by how much you will take away from this leadership experience"*

Dave Vincent, Executive Director  
Leadership Santa Cruz County

Check out our web site at  
[www.leadershipscc.org](http://www.leadershipscc.org)  
or contact Dave Vincent at  
(831) 662-3881 or  
[leadershipscc@cruzio.com](mailto:leadershipscc@cruzio.com)

The SCCAR Housing Foundation's 5th Annual

# "SIP OF SUMMER"

Thursday, August 1st  
4:00 - 7:00 pm  
MJA Vineyards  
328 Ingalls St. , Santa Cruz

\$20 in advance (\$35 for 2), \$25 at the door

*Price includes:*

*One 4 oz. pour of MJA's finest, appetizers, live music from local Hawaiian musician, Vern Fernandez, and drawing entry*

Tickets online at  
[www.sccarhf.org/sipofsummer](http://www.sccarhf.org/sipofsummer)  
or by calling 831-464-2000

ENJOY THE  
ALOHA SPIRIT!  
SIP GOES HAWAIIAN!

Proceeds benefit  
Santa Cruz County Association of REALTORS®  
**HOUSING FOUNDATION**

## WHEN ALL THE PIECES COME TOGETHER...

**YOU CLOSE MORE DEALS, EARN MORE MONEY:** MLSListings offers all the tools you need to close more business. We offer unparalleled data accuracy and unmatched system reliability so you can be where you belong - front and center with your clients.

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## Affiliate Expert's Corner

### Chris Gordon

### GEO Disclosure



Summer is here, and I want to bring up two timely and important topics that go hand in hand in Santa Cruz County: fire and water.

The number one potential natural hazard threat facing the county this summer is forest fires. Rainfall has been below average for two years in a row, and we have had the driest first quarter of the year in fifty years! With the right conditions, high temperature days and strong winds, we could have a potential disaster on our hands. More than 75% of this county lies within Wildfire Areas, and most of the properties on the Santa Cruz Mountain-side of Hwy 1 are in the state-designated Wildland Fire Area (aka State Responsibility Area or SRA). For these properties, creating defensible space and reducing fuel load is key to giving firefighters a much better chance at saving a house in the unfortunate event of a wildfire. If your client is purchasing a property within an SRA, then you will do them a great service by giving them a heads-up on how to prepare and survive a wildfire. Point them to our website at [www.geodisclosure.com](http://www.geodisclosure.com), where under the *Electronic Bookshelf* page they will find a downloadable excellent resource called "Living with Fire in Santa Cruz County." It is highly recommended, essential reading for any property owner living in an SRA or Wildland Fire Area.

Every one knows that water is precious: we cannot exist on this planet without it. Santa Cruz County is not immune from the problem of water supply shortage. There are competing requirements for water in this county, including huge agricultural demands, residential/industrial demands, and demands related to the proposed expansion of the University of California Santa Cruz campus. Adequate water supply affects the housing market, and has been a factor in the current political battles over water. Very

controversial plans have been proposed for a desalinization plant to help alleviate our water supply shortages – at great cost. Santa Cruz County is unique in that we are the only county in the State that relies solely on our own internal water supply. We have no infrastructure for importing water from outside sources, like other counties in the state. In addition, Santa Cruz County is located on the coast. Water wells in this county don't just run dry, to be recharged during wet years. Rather, some tend to draw salt water from the ocean. By over-drafting our wells, there comes a point when they can be permanently damaged by salt water intrusion, and thus made unusable for the future. This is a serious problem that everyone living here needs to understand. In the meantime, we need to manage our water supplies with good conservation practices. Water conservation ordinances for residential and commercial properties currently exist. Water districts for the City of Santa Cruz and the Soquel Water District have a proactive enforcement of water conservation. *GeoDisclosure* reports include which district your property is located in, and provides the appropriate disclosure form for that district.

*GeoDisclosure* has been specializing in natural hazard disclosure for Santa Cruz County since 1999. We know the important disclosure issues facing the housing market in our county: you can count on us to include these important disclosures in our report and to be available to explain them in detail to you or your clients. We are your local experts. Have an enjoyable and safe summer!

**Please feel free to contact your SCCAR Signature Affiliate Chris Gordon at GEO Disclosure, 831-469-4438 or by e-mail [cgordon@geodisclosure.com](mailto:cgordon@geodisclosure.com)**

## REALTORS® Celebrate 'The Code'

2013 marks the centennial of the Code of Ethics and Standards of Practice of the National Association of REALTORS®. Show your support and upload a 'I Live by the "Code"' image for use on your facebook timeline! They also offer a Photoshop file and tutorial so you can customize your own image!

Download the images here: <http://www.realtor.org:8119/articles/realtors-celebrate-the-code>



## *Affiliate Expert's Corner*

### *Galen Call*

## *Reverse Mortgage Specialist*



#### **Help Your Client Buy Their Dream Home With a Reverse Mortgage Purchase Money Loan**

Buyers today have multiple reasons to finance the purchase of a new primary residence. As REALTORS® you can open up a whole new world of potential when you discover the possibilities of the reverse mortgage purchase loan for older adults. What if your buyer chose this option which includes not having to make a monthly mortgage payment? What if your buyer had retired and although he/she had significant savings, they did not qualify for a conventional purchase money loan? What if your buyer's marriage had recently ended, one spouse needed to relocate and had the opportunity to purchase a new home without making monthly mortgage payments? How do you communicate with older adults who want to move and live closer to their children and grand children? Adults 62 and over can take advantage of a unique loan that enables them to buy a new home with an investment of just 30-50% for a down payment. Monthly mortgage payments are not required with this type of loan; property taxes and insurance however must be paid. The balance of the purchase is taken out with a reverse mortgage purchase money loan. As we age, and in the post recession era particularly, many older adults want to keep their funds in more liquid accounts instead of using these funds to pay all cash for a new home purchase, or electing a financing option with a regular loan. The need for financial planning, creating cash flow, having funds available for emergencies or health care all are some of the reasons why the reverse mortgage purchase option for the primary residence simply makes good sense.

Mark and Sally had been married for 42 years and had 3 grown daughters each with their own families. Irreconcilable differences reached a tipping point where divorce was the ultimate answer and the need for resolving home ownership a new reality. The settlement required that Sally would keep the primary residence they had lived in for the last 15 years. There was significant equity and this allowed for Sally to refinance the home with a reverse mortgage providing Bob with cash to use towards a new house purchase for himself! Sally had no monthly mortgage payments on her new loan and had a small sum left in a credit line for future use. The cash Bob received from Sally's reverse mortgage was applied towards a down payment on his new home and the balance was financed with a reverse mortgage purchase money loan. This creative problem solving involved an astute financial advisor collaborating with their attorney, reverse mortgage professional, and of course a REALTOR® to round out the team. Although the marriage ended a new beginning was put into place allowing both spouses to live in their own homes and neither had a mortgage payment.

Pete and Cassie had worked long and hard for over 30 years in the healthcare / technology industry. Various opportunities had taken them from Los Angeles to Fresno to Sacramento. Twelve years had passed since they actually owned their own home all the while

renting and dealing with Cassie's health care issue surrounding cancer remission. They decided it was time to not only slow the work pace down and consider retirement but to make that last purchase their dream home and dream location. Multiple attempts were made to purchase nearer the ocean but one escrow after another fell through. They learned that their buying power might be greatly enhanced with a reverse mortgage purchase money loan so they pursued pre-approval. Inventory was tight and the market was difficult to navigate but they knew that the pre approval was strong and it was a question of finding the right home. Finally north of San Francisco near friends, the dream house was identified, offer was accepted and the loan closed in a few short weeks. Their goal was home ownership with no monthly mortgage payments, as well as wanting to leave funds in a retirement account vs. paying all cash for a new primary residence. The REALTOR® helped solve the puzzle by collaborating with the listing agent in educating them about his buyer's loan. The reverse mortgage professional educated all parties involved on the unique details of the loan before and during the escrow. With plenty of communication all parties to the transaction experienced the success a reverse mortgage purchase can provide. Clear-to-close was heralded with great joy!

All you have to do is call 831-594-5755 (c) or email me at [Galen@treehousemortgage.com](mailto:Galen@treehousemortgage.com) for specific information as it relates to your client. Or have your client call me for a pre approval. Let's work together to secure that dream home for your clients reality!

### **Election** *Continued From Page 4*

[Randy Turnquist](#)  
President Elect

Randy has many hobbies and interests, but the unifying factor in most of them is teaching and mentoring. He and his wife are both involved with Scouting, and the 4H youth development program.

He is president of the Aptos Grange and teaches the state Notary Public course, Real Estate license renewal courses, computer classes, and firearm safety classes, just to name a few. Randy enjoys outdoor/camp cooking, and of course eating the results. He loves showing folks how to eat well without the microwave.

Randy lives in Aptos with his wife of 37 years and has 3 of 4 kids still at home and attending San Jose State University and Cabrillo College.

## Santa Cruz County Housing Statistics

May 2013: Santa Cruz County - Single Family Residential								
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	6	9	0	0	0	0	.0	0
Amesti / Green Valley Road (54)	8	16	6	20	\$ 398,875	\$ 352,250	102.57	\$ 2,393,250
Aptos (49)	24	45	12	42	\$ 658,208	\$ 642,500	99.48	\$ 7,898,500
Ben Lomond (36)	15	24	2	16	\$ 452,500	\$ 452,500	99.67	\$ 905,001
Bonny Doon (32)	5	10	0	0	\$ -	\$ -	0	\$ -
Boulder Creek (34)	18	47	8	188	\$ 387,437	\$ 290,000	97.02	\$ 3,099,500
Brookdale (35)	4	5	1	21	\$ 123,000	\$ 123,000	111.82	\$ 123,000
Capitola (44)	3	11	2	144	\$ 730,000	\$ 730,000	99.02	\$ 1,460,000
Corralitos (53)	8	18	3	15	\$ 980,000	\$ 745,000	98.76	\$ 2,940,000
Davenport (31)	0	1	1	16	\$ 470,000	\$ 470,000	102.4	\$ 470,000
East Santa Cruz (42)	18	26	7	58	\$ 870,285	\$ 640,000	98.77	\$ 6,092,000
Empire Grade Road (33)	0	0	1	106	\$ 1,375,000	\$ 1,375,000	105.77	\$ 1,375,000
Felton (37)	8	17	3	18	\$ 592,075	\$ 585,000	93.04	\$ 1,776,225
La Selva Beach (51)	12	26	7	95	\$ 929,636	\$ 788,550	94.16	\$ 6,507,456
Larkin Valley (52)	8	14	5	7	\$ 533,000	\$ 295,000	100.68	\$ 2,665,000
Live Oak (45)	34	58	10	33	\$ 632,000	\$ 645,500	105.78	\$ 6,320,000
Lompico-Zayante (38)	8	14	4	193	\$ 263,000	\$ 267,500	103.23	\$ 1,052,000
Los Gatos Mountains (23)	26	59	7	38	\$ 999,248	\$ 740,000	99.65	\$ 6,994,737
Rio Del Mar/ Seascape (48)	22	44	14	39	\$ 815,392	\$ 747,500	100.41	\$ 11,415,500
Scotts Valley (39)	20	25	5	26	\$ 871,600	\$ 848,000	98.8	\$ 4,358,000
Seacliff (47)	9	15	5	110	\$ 863,000	\$ 599,000	94.04	\$ 4,315,000
Soquel (46)	17	30	7	47	\$ 953,142	\$ 756,000	98.02	\$ 6,672,000
Unincorporated Santa Cruz /Scotts Valley North (41)	5	17	1	26	\$ 712,000	\$ 712,000	100.28	\$ 712,000
Unincorporated Santa Cruz /Scotts Valley South (40)	6	12	6	26	\$ 1,071,666	\$ 1,019,500	97.03	\$ 6,430,000
Watsonville (56)	17	33	9	50	\$ 319,055	\$ 287,000	100.73	\$ 2,871,500
West Santa Cruz (43)	25	36	17	60	\$ 817,164	\$ 755,000	101.18	\$ 13,891,800
<b>Summary</b>	<b>326</b>	<b>612</b>	<b>143</b>	<b>58</b>	<b>\$ 718,443</b>		<b>99.32</b>	<b>\$ 102,737,469</b>
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	5	4	2	74	\$ 496,385	\$ 496,385	97.54	\$ 992,771
Boulder Creek (34)	3	5	1	28	\$ 270,000	\$ 270,000	93.43	\$ 270,000
Capitola (44)	9	15	7	190	\$ 315,571	\$ 305,000	100.64	\$ 2,209,000
East Santa Cruz (42)	4	9	1	15	\$ 368,500	\$ 368,500	99.59	\$ 368,500
La Selva Beach (51)	13	29	2	42	\$ 445,000	\$ 445,000	92.32	\$ 890,000
Live Oak (45)	6	11	5	35	\$ 359,000	\$ 365,000	103.44	\$ 1,795,000
Rio Del Mar/ Seascape (48)	11	32	5	50	\$ 622,600	\$ 580,000	96.02	\$ 3,113,000
Scotts Valley (39)	5	10	2	18	\$ 434,000	\$ 434,000	99.31	\$ 868,000
Seacliff (47)	3	22	0	0	\$ -	\$ -	0	\$ -
Soquel (46)	2	4	2	19	\$ 312,700	\$ 312,700	100.24	\$ 625,400
Watsonville (56)	3	12	6	54	\$ 241,633	\$ 229,950	103.5	\$ 1,449,800
West Santa Cruz (43)	9	23	9	42	\$ 413,211	\$ 349,000	99.92	\$ 3,718,900
<b>Summary</b>	<b>73</b>	<b>176</b>	<b>42</b>	<b>67</b>	<b>\$ 388,104</b>		<b>99.19</b>	<b>\$ 16,300,371</b>

Data provided by MLS Listings, Inc.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3 Housing Foundation 2:30 pm	4 SCCAR Office Closed No Tour Meeting 	5 SCCAR Office Closed	6
7	8	9	10 <a href="#">Matrix Essentials</a> 10:30 am <a href="#">Advanced Matrix</a> 1:30 pm	11 <a href="#">Tour Meeting</a> 8:30 am	12 <a href="#">Election &amp; Legal Update</a> 10 am 	13
14	15 Education Committee 9:30 am	16 <a href="#">Dine for Charity</a> Props Restaurant 11 am - 9 pm 	17 SCCP: County Projects 9:30 am - 12:30 pm	18 <a href="#">Tour Meeting</a> 8:30 am Thirsty Thursday 4 - 6 pm	19 Board of Directors 8:30 am	20
21	22	23	24 <a href="#">A Taste of Santa Cruz</a> Booth Kickoff 9 am - 11 am 	25 <a href="#">Tour Meeting</a> 8:30 am	26 LGR Meeting 8:30 am <a href="#">MLS Source App for iPads</a> 10:30 am	27 
28 	29	30	31 Budget & Finance 8:30 am <a href="#">Tax Talk</a> 9:30 - 11:30 am			

## Fourth of July Barbecue

As with many holidays, the 4<sup>th</sup> of July celebration includes food, drink and the realization of how fortunate we are as a nation.

**More than 81 million** Americans said they have taken part in a barbecue during the previous year. It's probably safe to assume a large number of these events took place on the Fourth.

Although we do not have a fixed menu for the celebration of the Fourth, you can almost count on traditional favorites such as hamburgers and hot dogs, chicken, ribs, garden salads, potato salad, chips and watermelon. Following is a summary of where these foods come from:

- There's a 1-in-6 chance the beef on your backyard grill came from Texas. The Lone Star State is the leader in the production of cattle and calves.
- The chicken on your barbecue grill probably came from one of the top broiler-producing states: Georgia, Arkansas, Alabama, North Carolina and Mississippi.
- The lettuce in your salad or on your hamburger probably was grown in California, which accounts for nearly three-quarters of USA lettuce production.
- Fresh tomatoes in your salad most likely came from Florida or California, which, combined, produced more than two-thirds of U.S. tomatoes. The ketchup on your hamburger or hot dog probably came from California, which accounts for 95 percent of processed tomato production.
- As to potato salad or potato chips or fries, Idaho and Washington produces about one-half of the nation's spuds.
- For dessert, six states — California, Florida, Texas, Georgia, Arizona and Indiana — combined to produce about 80 percent of watermelons last year.
- And the apples in your apple pie? They most likely came from Washington or New York, the two top apple producing states.