

JULY/AUGUST 2014

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®



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REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

COUNTYWIDE OPEN HOUSE WEEKEND

ANNUAL CHARITY GOLF TOURNAMENT

ANNUAL OFFICER & DIRECTOR ELECTION

A TASTE OF SANTA CRUZ BOOTH KICK-OFF

SCCAR SUMMER EVENTS

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
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OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

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THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President

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



May was a very eventful month as the president of the Santa Cruz County Association of REALTORS®. I spent a few days early in the month in Sacramento for the C.A.R. Legislative meetings talking with our State Representatives and their staff. Mid-month I went to Washington, D.C. for the NAR meetings to talk with our Federal Representatives. Politics has not been my strong suit, to say the least! I've tended to be one of those people that would criticize politicians and political events, so this has been a very enlightening experience for me. The people that inhabit that political environment on a regular basis have a much different awareness of how problems are solved than I do. First of all, they have a much larger and more realistic view of the problem and secondly, they can see how the solution will most likely unfold.

It's the difference between seeing something at a distance and seeing the same thing up close. An example that comes to mind was our meeting with Congressman Sam Farr's staff. Debbie Merrill has been a staff person first for a Senator and later for Congressman Farr, where she has served since he has become a member of congress. We were talking with her about the likelihood of a bill that would have impacted the home mortgage interest deduction. We were against it and were trying to impress on her the

importance of fighting that bill. She gave us a closer view (now I'm going by memory and may have some of the details wrong) but she explained that Congress only had 55 days left in session and passing any legislation in this political climate was going to be tough, even something as seemingly simple as protecting mortgage interest deductions.

She explained it in much more detail and it made perfect sense and it made me realize how the political system is much more complex than I ever imagined. I enjoyed it and feel I gained some valuable insight. It was interesting to meet Congressman Farr's knowledgeable and experienced staff as they have been with him since he took office in Washington, not a common practice as most staffers move from office to office.

Get involved with the local Association, C.A.R. or NAR. We need your help and you just might enjoy it!

Remembering Our Departed Friends, Harriet Deck and Wade Nittler

"I was certainly saddened to learn that Wade had passed. He was a consummate professional who made you proud to be part of the real estate business. I thoroughly enjoyed the time we spent working together during the 80's and 90's. He was a great friend to me personally as well as a wonderful friend to the real estate industry. Best of all, Wade was fun to be around. He always had a smile and a comment – usually a dry wit zinger that would get us both started. I looked forward to seeing him in a meeting because I knew we could find a solution to the problem being discussed and we would have fun doing it. He was a joy to know and I will miss his friendship."

David Lyng

See "In Memoriam" on pages 4 & 5

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EQUAL HOUSING LENDER

In Memoriam



Harriet Deck

Harriet Deck died peacefully surrounded by family on Wednesday, June 4th at Dominican Hospital from complications related to cancer treatment. Born in New York City's Lower East Side in 1935, the youngest of four girls, Harriet had a boundless curiosity and passion for life.

At 17, she ventured "west" to Antioch College in Yellow Springs, Ohio, where the school's work-study program allowed her the opportunity to attend college while having a diversity of life experiences. These experiences led to other adventures, such as assisting on creativity research projects with Frank Barron at UC Berkeley, dealing cards at Harrah's Lake Tahoe, and making fringed leather vests in San Francisco for Sly and the Family Stone. In 1956 she met the love of her life, writer John Deck, at the Co-Existence Bagel Shop in San Francisco. They were married in August of 1959 in New York City. They had two children, Caitlin and Amalia.

After sojourns to Puerto Rico and Spain, Harriet arrived in Santa Cruz in the early 1970s and finally found her true home. Harriet practiced real estate in Santa

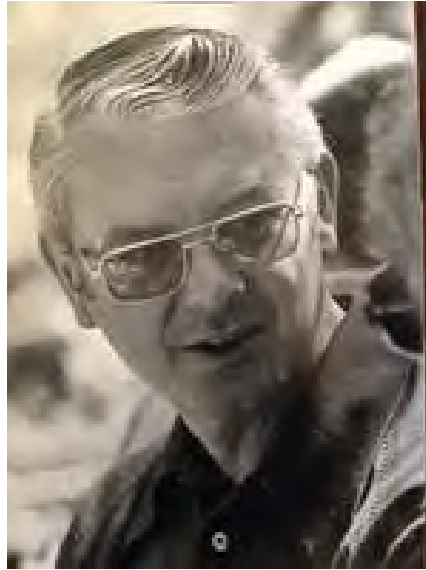
Cruz for over forty years and was co-owner of Schooner Realty. Harriet actively championed and served many civic organizations, among them the Homeless Resource Center, the Land Trust of Santa Cruz County, the Seymour Marine Discovery Center, and the Community Counseling Center. In 1990, she was named Santa Cruz Woman of the Year for this work. Harriet loved travel and the outdoors and looked forward to annual summer hikes to the Yosemite High Sierra Camps.

Harriet leaves behind her husband of 54 years, John Deck, daughters Caitlin Deck of Santa Cruz and Amalia Deck (David Fagan), grandson Jack Fagan of San Francisco, three sisters; Elaine, Laura and Anna, numerous nieces, nephews, and countless friends. She will be greatly missed.

A memorial celebration is being planned for sometime this summer. Harriet always loved a big party! In lieu of flowers, donations can be made to any of the organizations she supported.



In Memoriam



Wade Nittler

1924 – 2014

On June 15th Santa Cruz lost "One of the Great Ones" when Wade Logan Nittler, devoted husband and loving father, passed away peacefully at home at the age of 89. From body surfing the Main Beach as a boy, working the fountain at Creamery Service in his teens, tending bar near the beach after The War and choosing Santa Cruz to raise his family, Wade confirmed his love for the community of Santa Cruz. A true man of his word, his character strong and unwavering, he was someone you could depend on during both smooth and difficult times.

Wade made a lasting impact on the town where he grew up. He was a leader within his profession and the community. Professionally he served on the Santa Cruz County Association of REALTORS® Board of Directors, including two terms as president in 1961 and 1977 and was recognized as REALTOR® of the Year in 1976. He was also active at the state and national level as Committee Chair, Director and Regional Vice President, of the California Association of REALTORS® and as a delegate to the National Association of REALTORS®.

In the community he was an active participant in The Jaycees, Toastmasters, Salvation Army Advisory Board, Elks Club, The Monterey Bay Area Executive Board of the Boy Scouts of America and The United Fund, among many other organizations. But as active as he was, Wade's first passion was his family. He is survived by the loving and admiring family that brought him a lifetime of joy and pride including wife Cherry and their three children, their spouses and grandchildren . It was his wish that there be no public services, but feel free to have a martini (two olives) in his memory – he would have liked that.

In lieu of flowers donations may be sent to one of Wade's favorite involvements – The Rotary Club of Santa Cruz Foundation, PO Box 497, Santa Cruz, CA 95061. If you would like to send your condolences to Wade's family, share your memories, light a candle, please visit www.scmemorial.com.



Welcome To The Neighborhood Capitola



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

In 1882 Frederick A. Hihn subdivided a section of "Camp Capitola" into 25 lots. The 50 x 100 foot parcels sold for \$100 to \$300 each, depending on...location, location, location. Folklore has it that Hihn's named the area Capitola to suggest it would become the Capitol of the State of California.

It didn't make Capitol, yet Capitola by the Sea is renowned as the oldest beach resort on the west coast and has been designated by Sunset Magazine as one of the best beach towns to live and visit. Fifteen historical landmarks, the Village, the Esplanade, Venetian Court, New Brighton Beach, Capitola Wharf, O'Neill's, Trader Joe's, Gayle's Bakery, Shadowbrook, Riverview Pathway, Depot Hill, the Jewel Box, Capitola Mall, Margaritaville, and yes, the Rispin Mansion are tucked into the 1.61 square miles of the City of Capitola.

Around 1837 Soquel Landing or La Playa de Soquel was mostly ranch land. The wharf was built following the Gold Rush of 1848. Soquel Landing developed into a schooner landing to service trading ships on their way to San Francisco and was a shipping point for local lumber and potatoes. Around 1869 Frederick A. Hihn discovered the area, and being the entrepreneur he was, envisioned the area as a beach tourist stop along his Santa Cruz Railroad Company.

In 1874 the resort was established and Camp Capitola quickly gained a reputation as a prime tourist and recreation destination. Visitor accommodations were mostly canvas tents with a few small cabins that could be rented for \$1.00 a day for adults and 50¢ a day

for children and horses. The little village grew to over 3,000 visitors each summer. Visitors came from San Francisco, the Central Valley, and Pajaro/Watsonville via the Santa Cruz and Southern Pacific railways. Los Gatos and San Jose visitors traveled the Old Santa Cruz Highway. They came for the mild climate, mule rides, dancing, concerts, fishing, hunting, billiards, bicycling, steam baths, surf bathing, and the always ever popular saloons.

The esplanade was designated the commercial area and was filled with small shops, a modest hotel, rental cabins and a spacious tent campground. The few hundred residents who supported Camp Capitola lived in the residential area surrounding the commercial district. The structures were mostly rugged shacks with a few Victorians and some small cottages. Walking the Village streets today you can see many of the old residences and easily envision exactly how it used to be.

In just 25 years from the establishment of tent camping, the modest hotel in the commercial district was outgrown. In its place Hihn built a grand hotel making Capitola home to one of the top seven coastal resort hotels in California. Hotel Capitola was ranked with the likes of the Del Coronado, Manhattan Beach, Del Monte, the Piedmont, San Francisco's Cliff House and Santa Cruz's Sea-Beach. The 160 room Queen Anne style hotel stretched from where the Capitola Theatre was to the water's edge. It was considered to be "the heart of Capitola".

There were views from every window. The lobby, dining room and solarium were filled with potted palms and flowers. French doors from the dining room and ballroom opened onto a central courtyard that was like a beach pavilion. The area was illuminated by strings of Japanese lanterns. Guests flocked to the ballroom for the era's "dirty dancing" where they danced to the hotel's theme song, "The Grand Capitola, or the Phantom Waltz". Ladies stood behind a sheet with only their hands or scarf exposed. The man would take the lady's hand or scarf. The music would start. The sheet was lowered. The partners discovered each other. Scandalous!

In 1919 Henry Rispin purchased Camp Capitola from Hihn. Rispin now owned the entire waterfront, Hotel Capitola, cottage and bathhouse buildings, resort concessions and 30 acres along Soquel Creek where he built his personal 8 acre estate.

Continued on Next Page



Capitola

Continued From Previous Page



Rispin’s plan was to transform the resort into the “Riviera of the New World”. Camp Capitola was renamed “Capitola-by-the-Sea”.

The Mediterranean feel, the cute bungalows, the stucco shacks, the colorful Venetian Court, and the Six Sisters are a part of today’s Capitola-by-the-Sea. The Village of Capitola is lined with small shops where the trendy and funky meet and is a favorite destination spot for visitors and locals. It is more than a quaint charming place to walk, shop, dine, and spend a lazy day at the beach. The Grand Capitola Hotel may be gone, but its spirit lives on.

Take a walk right outside the “commercial district” and you will find many of the old cottages and Victorians of Camp Capitola. Be sure to stop at 410 Capitola Avenue, a 1920’s farm cottage and the home of the Capitola Historical Museum. You can pick up a self-guided tour that will take you to 15 historical buildings including the oldest house built in Capitola from around 1887, a 1919 coastal vacation cottage, the first City Hall, the Pfister House which has been in the family since it was built in 1890, the train depot, and many more.

Capitola-by-the-Sea continues to be the place people from the Central Valley, San Jose/Silicon Valley, and San Francisco visit

year after year. It swells with people when it hosts its many annual events including the Rod & Custom Classic, Bikers on the Bay, the Kite Festival, and the Halloween Parade. The Village streets are open to pedestrians only for the Art and Wine Festival which draws quality local artists showing their creations. The river walk is lined with people taking in the infamous Begonia Festival floats. The 15,000 participants of the annual Wharf to Wharf will finish the race at the wharf where the original Sequel Landing wharf was built.



Director Danner Stepping Down

We regret that Director Betty Danner is stepping down from her position. She has been a great asset to SCCAR and will be greatly missed. Greg Mann will be fulfilling her term for 2014.

Meet Our New 2014 Director

Greg Mann became a REALTOR® in 2003 and has been with Coldwell Banker ever since. He was born and raised in Santa Cruz County earning a business degree in Marketing from California State University, Long Beach. Greg’s professional memberships include the Northern California’s Top Producers Network, Coldwell Banker’s Presidents Circle, Cabrillo Community College Foundation, Dominican Hospital Foundation, Aptos Rotary Club and Aptos Chamber of Commerce. He is a Graduate of the REALTOR Institute (GRI), Santa Cruz County Pro (SCCP) and is a Qualified *Previews*® Properties Specialist, which is awarded to an elite group of seasoned real estate professionals, all of whom are proficient in marketing luxury properties. Greg is proficient in technology including expertise in Photoshop design and Final Cut Pro movie editing.



Cast Your Ballot for SCCAR Leadership 2015!

The mission of the Santa Cruz County Association of REALTORS® is to enhance the professionalism and integrity of our members and to protect and promote private property rights. It is our vision to ‘Create Better REALTORS®’. This goal can only be met with your involvement and support; this begins with your vote in the annual election of Officers and Directors. Our slate of nominees consist of members who have agreed to volunteer their time and talents to address the evolving issues we face as REALTORS®.

Cast your vote at SCCAR’s annual election of Officers and Directors being held on Wednesday, July 16, 2014 at our office from 10 am – 12 pm. The SCCAR Nominating Committee has selected the following candidates for 2015 Officers and Directors: **New this year!** Election materials and proxy ballots will be emailed by June 26, 2014. If you would like a paper copy of the materials, please contact SCCAR at 831-464-2000.

Slate of Nominees

President (1 year)
Randy Turnquist , Century 21 M & M

President-Elect (1year)
Candie Noel, Bailey Properties Inc.

Secretary/Treasurer (1 year)
Carol Van Ausdal, Keller Williams Realty – SC

Directors (3 year term)
Deborah Calloway, Allen Property Group Inc.
Pete Cullen, Bailey Properties Inc.

Meet The Candidates

Randy Turnquist
Century 21 M & M
2015 President
Randy@randyt.com

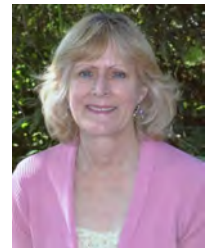


Randy has lived in Santa Cruz County since 1969 relocating from Minnesota so his father Wayne could become a REALTOR® in Santa Cruz County. His father started his career working with folks like Ralph Bargetto, Martin Boone, Robin Sherman, David Lyng, and Dave Mann. People whom Randy feels a special connection with 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. During his time in that field, Randy was lucky enough to work in almost every part of that business. He has been a licensed REALTOR® since early 2002.

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. Randy enjoys outdoor activities, outdoor cooking and of course eating the results.

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

Candie Noel
Bailey Properties, Inc.
President-Elect
Cnoel@baileyproperties.com



Many life time’s 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 and has been for the past twelve years.

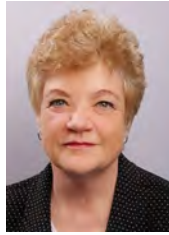
Wanting to become a better REALTOR® and contribute to the real estate community, Candie became involved with the Santa Cruz County Association of REALTORS®. She is currently serving on three committees; Budget and Finance, Local Government Relations (LGR) and Local Candidate Review Committee (LCRC).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

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



Meet The Candidates

Carol VanAusdal
Secretary/Treasurer
Keller Williams Realty
carolvan@kw.com



Carol moved to California in 1986 after being recruited from Colorado by a Bay Area company. She eventually settled in Santa Cruz a couple of years later. Upon a suggestion from a local Coldwell Banker REALTOR®, she found her way into real estate in 1999. After spending 18+ years in the retail and wholesale flower business, Carol was immediately taken with the real estate industry. For her, it is a very similar industry where service is of utmost importance. She has been a licensed REALTOR® since 2000 and attained her Brokers license in 2011. She joined SCCAR and helped found the Keller Williams Realty Santa Cruz Market Center in 2004.

Carol currently serves as Vice-Chair of the Local Government Relations (LGR) committee and is a member of the Local Candidate Review Committee (LCRC), Grievance Committee and Professional Standards Committee. She is a Founding Member of the Santa Cruz County Association of REALTORS® Housing Foundation, serving as Chair in 2005. A current member of the local chapter of Women's Council of REALTORS®, she served as President in 2006.

Carol enjoys many outdoor activities, is a technology junkie and this time of the year you will find her actively rooting on her favorite baseball team, the SF Giants.

Pete Cullen
Bailey Properties, Inc.
Director (3 year)
Pete@petecullen.com



Pete is a long time resident of Santa Cruz County having lived and worked here since 1972. A graduate of Cabrillo College and UCSC, he earned his BA in Latin American Studies. Pete has been involved in the housing industry for over 40 years. Initially in the construction industry and for the past 10 years as a full time REALTOR®, first with Century 21 Lad and now with Bailey Properties working out of the Aptos office.

He is actively involved in our local community and currently serves as President of the Board of Directors for the Friends of the Santa Cruz Public Libraries. In addition Pete serves on the Board for the Arbor Cove Senior Commons, is a former CASA volunteer, is a member of the Santa Cruz Longboard Union surf club and is an active supporter of KZSC our local college radio station.

Outside of work Pete's interests include, surfing, mountain biking, tennis, golf, hiking and singing in his church choir.

Deborah Calloway
Allen Property Group, Inc.
deborah@allenpginc.com



Deborah Calloway brings a wealth of experience to SCCAR having been a REALTOR® since 1985. Her first interest in real estate began as a limited partner managing residential rentals and in a few joint venture residential developments in 1980s. "Today, when I talk about building on spec and not being able to sell the beautiful 3,600 sq ft house with a truly spectacular view of Aptos Village and Monterey Bay because mortgage interest rates skyrocketed to 17½%, I sound like the teacher who used to tell us in a Southern California elementary school how he walked to school in Iowa through three feet of snow. At today's interest rates, it's incomprehensible for someone who hasn't been there." says Deborah.

At that same time, Calloway started her licensed real estate career with a Cornish & Carey residential real estate office in Saratoga where 35 year old fixer homes on busy streets sold quickly. "I earned a listing of three newly built high end homes with a floor call from a developer. And I learned quickly because our managing broker was like a cheerleader and a coach combined. She was a non-competing broker who distributed leads to the agents who were working hard. Plus there were a lot of people willing to share what they knew about the business." says Deborah. Like them, Deborah is also willing to share what she knows and prefers cooperation to competition.

She later worked in the real estate acquisition department of the Midpeninsula Regional Open Space District in Los Altos, which acquires and preserves land for public open space. Debra then worked as a development project manager for Barry Swenson Builder, a developer that focuses on in-fill development. She says, "In a populous region, their purposes are complimentary. I still admire the work of both organizations." She adds, "Experience is a great teacher and I always kept in mind that these experiences would make me an even better real estate agent."

Deborah specializes in commercial real estate sales and leasing with Allen Property Group. What does she like best about commercial real estate? "It's the same as residential real estate – satisfying the requirements of the people I work for -- and the experience."





SCCAR'S ANNUAL ELECTION OF 2015 OFFICERS & DIRECTORS

and General Membership Meeting

★
WEDNESDAY, JULY 16, 2014

SCCAR Office, 2525 Main St., Soquel
10 AM - 12 PM

Electoral Brunch Fare Provided

MEETING WILL COVER:

Nominating Committee Reports &
a 2014 **Legal & Local Ordinance Update** from
Lloyd Williams and Terry Rein of
Bosso Williams Law Firm

RESERVATION FORM

★
Reservations must be made by July 14, 2014

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 call 831-464-2000

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Transfer Disclosure Statements and Mixed Use Properties

Terry Rein
Bosso Williams, APC

*Real Estate
Legal
Matters*

In the case of *Richman v. Hartley*, 224 Cal.App.4th 1182 (2014), the Court of Appeal for the 2nd District held that a transfer disclosure statement ("TDS") is always required in a sale of mixed use (residential and commercial) property. (Civil Code §1102 et seq).

In 2007, Hartley (the "Buyer") entered into a written agreement with Richman (the "Seller") to purchase the Seller's real property in Ventura, California. The property being sold was a single parcel improved with two structures, one commercial building and a residential duplex. The terms of the parties' agreement were set forth in an AIR form entitled "Standard Offer, Agreement and Escrow Instructions for Purchase of Real Estate (Non-Residential)" (the "PSA").

The PSA stated that "Seller shall make to Buyer, through escrow, all the applicable disclosures required by law and provide Buyer with a completed Property Information Sheet ... concerning the property..." The PSA also stated that the property shall be sold in an 'AS IS CONDITION' with all [its] faults." Under a simultaneously executed lease agreement, the Buyer leased the property from the Seller for two years.

Escrow was scheduled to close in April, 2009. The Buyer managed the property under the lease agreement from 2007 to 2009, but failed to close escrow, citing the Seller's failure to deliver the disclosure documents required by the PSA, including the TDS required by the Transfer Disclosure Law for transfers "of real property" improved with or consisting of not less than one nor more than four dwelling units." (Civil Code §§ 1102, subd. (a) et seq.; 1102.6.) Seller acknowledged that he did not provide any disclosures, including a TDS.

The Seller sued the Buyer for breach of the PSA for breach of contract due to the Buyer's failure to close escrow. The Buyer moved for summary judgment, asserting that the Seller's failure to deliver the TDS and the other disclosures required by the PSA negated any breach of contract action against the Buyer.

The trial court granted the Buyer's summary judgment motion, finding that the TDS laws were applicable because of the presence of the two dwelling units on the property and because a TDS was one of the "applicable disclosures required by law" within the meaning of the PSA. The trial court also found that the statutory disclosure requirement was nonwaivable. An appeal followed.

On appeal, the Court held that the Legislature intended that a seller of mixed-use property provide the buyer with a TDS. (Civil Code §1102.3.) The court concluded that by its express language, Civil Code §1102 applies to any transfer of real property on which one

to four residential units are located, regardless of whether the property also has a commercial use.

The Court emphasized that the requirement to provide a TDS is not waivable. In 1994 the Legislature amended Civil Code §1102 to add the provision that: "Any waiver of the requirements of this article is void as against public policy." (Civil Code §1102, subd. (c)). The Legislature's stated purpose in enacting this change was to clarify "that the delivery of a real estate transfer disclosure statement may not be waived, even in an 'as is' sale.

The court of appeal concluded that the Seller's delivery of a TDS was a statutory condition precedent to the Buyer's duty to perform under the Agreement. Because the Seller did not perform that condition precedent, the Buyer was not required to perform as a matter of law and summary judgment in favor of the Buyer was properly granted.

Terry Rein is a transactional real estate attorney at Bosso Williams in Santa Cruz. This article is published for educational purposes and with the understanding that the information contained herein does not constitute legal advice.

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Outrageous 70's Charity Golf Tournament

August 22, 2014
DeLaveaga Golf Course

Registration begins: 11:30 AM
Shotgun Start: 1 PM
Awards Banquet: 6 PM
Cost: \$165 per player

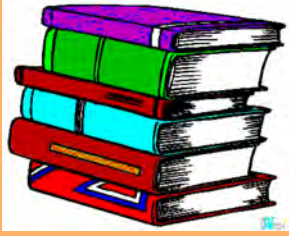
Includes, 18 holes of golf, golf cart,
lunch and Awards Dinner
(Additional dinners \$45)

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form or by calling 831-464-2000.
Deadline to register is August 15

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Putting contest
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Grooviest Attire (men & women)

On the flip side!
Dyno-mite! 50/50 Raffle
Far Out Musical Jam Session





Education & Professional Development

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

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

Tuesday, July 8, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP

Knowing your current market conditions and performance history makes you the knowledgeable real estate expert clients want to work with. Stay quickly and easily up-to-date with market trends and statistics. Matrix has a number of tools available to build statistical analysis of local market conditions and performances. We'll teach you how to build and publish charts, tables and graphs for client presentations and social media posts.

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

Friday, July 18, 1 - 2:30 pm
Cost: Free to SCCAR Members with RSVP

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.

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

Tuesday, July 29, 1 - 2:30 pm
Cost: Free to SCCAR Members with RSVP

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.

[Reverse Mortgages for Industry Professionals - Earn CE Credit](#)

Wednesday, August 6, 12 - 2 pm
Cost: \$15 SCCAR Members, 20 Nonmembers

Need CE credits to renew your CA BRE License? Attend this live CE course and earn 2 hours CE credit. The course will cover the concept of reverse mortgages and how it applies to the marketplace, general information about how a reverse mortgage works and specific examples of how an industry professional would utilize a reverse mortgage to help their clients. The exam is multiple choice, true/false and fill in the blank consisting of 10 questions. Passing score is 70%.

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

Friday, August 15, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP

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

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

Friday, August 15, 1 - 2:30 pm
Cost: Free to SCCAR Members with RSVP

Did you know Matrix could help you locate your next listing opportunity? This course will teach you to observe where buyers are purchasing homes, what price-range they are purchasing most often, and identify homeowners in those "sweet spots" who own the homes that buyers are seeking.

[Tax Strategies for Real Estate Professionals](#)

Wednesday, August 20, 9 - 11 am
Cost: \$10 SCCAR Members, \$20 Nonmembers

Are you overpaying your taxes? Many of us assume our accountants take care of our taxes...but forget that WE are the ones giving them the numbers and records they are using to prepare our tax return. This seminar will help identify between \$2,500 and \$27,000 in NEW deductions that can be used right away to pocket thousands in tax savings. These deductions are based in tax LAW, but presented in simple English that all of us can easily understand.

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

Wednesday, August 27, 1:30 - 3 pm
Cost: Free to SCCAR Members with RSVP

Knowing your current market conditions and performance history makes you the knowledgeable real estate expert clients want to work with. Stay quickly and easily up-to-date with market trends and statistics. Matrix has a number of tools available to build statistical analysis of local market conditions and performances. We'll teach you how to build and publish charts, tables and graphs for client presentations and social media posts.

[SCCP Series: Schools](#)

Wednesday, August 27, 9:30 am - 12 pm
Cost: SCCAR Members \$20, Nonmembers \$40

The sixth 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: district outlook for the next 10 to 15 years; inter-district transfers; Charter Schools with emphasis; APT scoring explained and Charter schools; district boundaries; school resources.

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



Local REALTORS® Helping Those in Need

On May 7th SCCAR [REALTOR® Service Program Volunteers](#) (RSVP) took to the streets to help local seniors and others in need with a variety of household tasks. The RSVP group went armed with supplies ready to wash windows, trim bushes, clean bathrooms, pull weeds, and even trim trees!

The program, seven years running, assists the homebound and elderly by doing tasks and chores that they are unable to do themselves. This year over forty-five RSVP volunteers serviced fifty senior homes. SCCAR is extremely thankful to our volunteers who donated their time, labor and supplies. A special thank you to [Affordable Heating and Air](#) for donating furnace filters. For more information about RSVP, please visit www.mysccar.org/rsvp.

We look forward to next year's RSVP and assisting even more homeowners in Santa Cruz County!

A very heartfelt thank you to our volunteers who donated their time, labor (lots of it) and supplies.

Lisa Ball, Gloria Behman, Ryan Buckholdt, Marcelina Catalano, Dick Cornelsen, Tony Crane, Linda Darrigo, Brian Dean, Lorraine Donner, Paul Fortino, Tamar Frey, Dale Friday, Ed Gerety, Vivian Gunnerengen, Spencer Hayes, John Hickey, Jan LaFever, Connie Landes, Teresa Marlow, Noel McCord, Frank McCue, Justin McNabb, Marti Meyer, Jenifer Moody, Samantha Olden, Jan O'Neill, Laurie Petruzzi, Sean Poudrier, Michele Replogle, Stephanie Richman, Carla Richmond, Teri Rodgers, Nikki Saccullo, Suzanne Schmidt, Susie Stelle, Karla Stevens, Lori Strusis, Susan Teixeira, Brenda Friday, Martha Hughes, Betsy Tyler, Lori West, Judy Brose, John Twaddle, Candie Noel, Shawna Spaulding, and Dennis Spencer.



What homeowners are saying about RSVP...

Thank you, thank you, I am extremely thankful for this service. The crew was splendid; everything they cleaned was done perfectly. My windows had never been cleaned outside for six years – now they sparkle! *Marcia*

This is wonderful! I don't know what I would do without this. All of you are a god send and I am so very appreciative. Thank you so very much and I am looking forward to next year. Thank you! *Anne*

My little dog, Chester and I are very happy we met all of you! I was more than overwhelmed by all the women who cleaned my house

which included many windows and many floors! I have many painful ailments which limits me. So god bless you for all your help! *Ellie*

The crew that came to my house did a beautiful job. Above and beyond! Thank you again! *Mary*

The Dale Friday team was wonderful. They did above and beyond. They had such a positive attitude it left me uplifted for days! *Helen*

An outstanding program! It has so much heart and empathy. You are wonderful, thank you! *Sonja* *More Pictures on Next Page*

SCCAR MEMBERS



HELPING OUT





Saturday & Sunday, July 19 and 20

Top 5 Reasons To Participate

- 1 45% of recent buyers used open houses as a way to find their dream home
- 2 People turn into serious buyers through open houses
- 3 Open Houses help sellers gauge the market's response
- 4 A venue for REALTORS® to educate the public about homeownership
- 5 Open houses give buyers a no-pressure environment to deepen their education about the local market

Consumers will be looking for:

- Your property listed on MYSCCAR.org*
- REALTOR® Balloons
- Event Signage (provided by SCCAR)
- Santa Cruz Sentinel's Open House Directory **

* Must be listed on MLS open house section
 ** paid advertising at a discount

Find marketing resources and advertising discounts at: www.mysccar.org/sccopenhouse

Santa Cruz Sentinel
www.santacruzsentinel.com

Yes I want to participate ___ # of Signs *(1 per listing) ___ Balloons (3 per listing per day)

Name: _____ Office: _____

Phone: _____ Email: _____

Return to SCCAR, 2525 Main St., Soquel, fax 831-464-2881 or send your information via email to andrea@mysccar.org

* Signs need to be returned within one week after the event. If they are not returned a \$50 fee for each sign will be assessed.

Office use only: Signs returned: _____

Smoking Good Time at Summer Salsa BBQ!

Our annual spring/summer barbecue was held at the Association office on June 4, 2014 from 11:30 am to 2:00 pm. The event was a huge hit with over 150 attendees! Members enjoyed the sweet sounds of Caribbean Band “Broken English”, networked with their peers and enjoyed a delicious lunch. Dennis Spencer, Chris Finn and crew did a superb job organizing and cooking the chicken, skirt steaks and sausages. When it was time to line for lunch, your SCCAR Board of Directors were on hand to serve up the grub.



Special thanks to the Affiliate Committee, all our volunteers and our sponsors – MLS Listings, Inc., Dick Cornelsen, Bosso Williams, Opes Advisors, Coastal Homes - who made this year's Summer Salsa BBQ (aka Spring Fling) such a fantastic event! Congratulations to Liliane Molda for winning the 50/50 raffle.



Baking Contest Winners
The 14th Annual SCCAR Baking Contest was a great success with some very special desserts on hand. Chef Michael Clark of Michael’s on Main graciously judged the contest resulting in the following awards. Overall winners were given special prizes. Thank you to all who participated.



- Overall**
- 1st Pumpkin Pie Dessert - Kay Dexel
 - 2nd Chocolate Cake Gluten Free - Julie Lynn
 - 3rd Caramel Nut Marshmallow Pops – Kay Dexel

- Cakes/Tortes**
- 1st Chocolate Cake Gluten-Free – Julie Lynn
 - 2nd Banana Split Cake – Kay Dexel

- Pies**
- 1st Pumpkin Pie Dessert – Kay Dexel

- Breads**
- 1st Zucchini Bread – Margaret Wauruingi

- Surprise Us**
- Sea Salt Caramels – Angelica Milete
 - Caramel Nut Marshmallow Pops – Kay Dexel
 - S’mores Brownies – Stephanie Giesen



We look forward to doing it all again next year!

The SCCAR Housing Foundation's
Sixth Annual

"Sip of Summer"

Sunday, July 27, 2014

3:00-6:00pm

Michael's on Main

2591 S Main St., Soquel

\$10 in advance ● \$15 at the door

Sip ticket price includes:

Fabulous Michael's on Main appetizers and live music by "Joint Chiefs", funk band extraordinaire! Join us for a rocking good time, great food and fun cocktails - all for a great cause! Proceeds benefit low income first time home buyers.



*Tickets available at the SCCAR office
or by calling 831-464-2000*



**Michael's
on Main**



Sponsored by:

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

SCCARHF
2525 Main Sreet
Soquel, CA 95073
www.sccarhf.org

**All proceeds to benefit
Santa Cruz County Association of REALTORS® Housing Foundation's
Closing Cost Assistance Program
facebook.com/sccarhf**



From the desk of Joe Foster

Government Affairs Director

gad@mysccar.org

We are Your Eyes and Ears When it Comes to Public Policy

We operate in an ever-changing political/policy environment in Santa Cruz County, with a number of municipalities, special districts and agencies within agencies. It can be a challenge to follow conversations happening within the City of Capitola, County of Santa Cruz or the San Lorenzo Valley Water District on any given day, week, or month. As a member of SCCAR, we want you to have the knowledge you need regarding local public policy to operate your business in a successful and informed manner. Our Local Government Relations (LGR) Committee, working in conjunction with me (your government relations director), are here to provide you with an understanding of the local government landscape while educating you on specific issues that are of importance to your business and the real estate profession as a whole. Basically, we are here to serve as your eyes and ears when it comes to local government and public policy.

How Exactly Are We Doing This?

It starts with the thirteen (13) SCCAR members that comprise our (your) LGR Committee, working in conjunction with me, your government affairs rep. We gather at the SCCAR offices on a monthly-basis to discuss public policy matters from Watsonville to Scotts Valley and all points in between. Additionally, we often invite local public officials to brief us on current and emerging issues. Just to give you an idea, within the last six (6) months we have met face-to-face with the following:

- Bruce McPherson, County Supervisor, 5th District
- Kim Adamson, General Manager, Soquel Creek Water District
- Barbara Mason, Economic Development Coordinator, County of Santa Cruz
- John Leopold, County Supervisor, 1st District
- Mark Mesiti-Miller, Chair, Planning Commission, City of Santa Cruz

Between monthly meetings we communicate with one another on a regular basis about items affecting the real estate industry that are under consideration by local governing bodies. If the issue merits it, we make certain to communicate our (your) thoughts on the matter. This is accomplished through written correspondence or by an LGR member taking their personal time to attend a public meeting and providing comments on behalf of SCCAR. We are an engaged active group that cares about staying on top of local issues. We aim to keep you informed while informing our elected officials about our thoughts on policy matters important to the real estate industry.

Issues You Need to Know About

We keep an up-to-date account of the topics we are monitoring on the SCCAR website under the [“Advocacy”](#) tab. Add it to your

bookmarks and visit it often. Here is a rundown (with links) to our (your) current items of interest:

- [County releases draft Economic Vitality Strategy for public comment](#)
- [Soquel Creek Water District Board declares groundwater emergency; stops short of imposing moratorium on new hook ups](#)
- [SC City Planning Commission continues conversation about proposed amendments to the accessory dwelling unit \(ADU\) ordinance](#)
- [Potential community-owner power project receives grant funding for feasibility study](#)

For a complete look at our current/upcoming LGR work plan, [click here](#).

Until next time,

Joe Foster
Government Affairs



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Affiliate Expert's Corner

Flood Insurance Update

Patrick McClellan
JCP-LGS Disclosures

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

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

About the Zones

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

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

The Flood Insurance Landscape is Changing

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

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

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

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

Make New Friends In The Biz!

SCCAR is hosting an "Outrageous 70's Charity Golf Tournament" on August 22 from 11:30 am – 6 pm and is seeking a few helpers. Tasks include selling raffle tickets, handing out lunches, selling additional dinner tickets, clean-up crew and more. Shifts are no more than 2 hours.

This primo event raises funds for local charities and promises a gnarly time with your friends and peers, new and old. Make it super fun and dress in your grooviest 70's garb as there will be a costume contest. Contact Norma Milete at norma@mysccar.org to join in the fun!

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MLS UPDATE

MLSListings, Inc.

MLSListings BETA Program Available Have You Checked It Out Yet?

How to use Suggestion Box to share your feedback/ideas

You may have noticed recently that there are two new buttons in the right-hand menu when you login. These buttons will take you to the BETA Version of New Matrix and the BETA Version of RAPID List. The feedback we receive from the BETA Program is very important to the direction of the products you use when you login at Pro.MLSListings.com.

Within each application there is a link to the Suggestion Box. This is where we are looking for your feedback about the new applications – Matrix and RAPID List. The BETA Program will run for several months, and during that time we will be monitoring Suggestion Box for your feedback and ideas, and using that to make changes and improvements to the applications.

Four tips for using Suggestion Box:


1. **Click on Groups** in the left-hand menu and follow the below two groups. These will be primary posting places for updates about new features for the two systems.
 - a. Stay in the Know About Matrix BETA
 - b. Stay in the Know About RAPID List BETA
2. **Follow people** who have posted good ideas and asked intriguing questions. This way you will receive updates when they make a post.
3. **Use the Ideas tab** to post new ideas for how the systems should work, or new features you would like to see.
4. **Vote on the Ideas** you like the best. By voting you will help us determine which ideas are the most important to our subscribers.

Your feedback about the new systems is very important to us. We appreciate the time you take to test it out and share your feedback. All of our teams are reviewing the comments you post on Suggestion Box and are very excited about the ideas you are sharing. Login at Pro.MLSListings.com today to check it out!

Rolling Three-Month Single Family Home Sales

Santa Cruz County

Source: MLSListings Inc

	Sales Activity			Average Days on Market			Median Price							
	February - April			February - April			February - April			5 yr % change	1 yr % change	April 2013	April 2014	1 yr % change
	# Sold 2009	# Sold 2013	# sold 2014	Ave DOM 2009	Ave DOM 2013	Ave DOM 2014	Median \$ 2009	Median \$ 2013	Median \$ 2014					
Adult Village	3	4	9	123	26	44	\$215,000	\$207,250	\$300,000	28.3%	30.9%	\$0	\$314,000	n/a
Aptos	8	29	26	118	50	71	\$660,000	\$640,000	\$656,000	-0.6%	2.4%	\$642,500	\$555,000	-15.8%
Capitola	11	16	17	130	38	45	\$540,000	\$637,500	\$728,000	25.8%	12.4%	\$730,000	\$757,500	3.6%
East of Highway 17	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
East Santa Cruz County	46	48	28	123	48	89	\$268,950	\$377,500	\$607,500	55.7%	37.9%	\$553,906	\$498,750	-11.1%
La Selva Beach	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns SCZ	6	9	7	206	83	74	\$790,000	\$757,500	\$759,000	-4.1%	0.2%	\$965,000	\$850,000	-13.5%
Rio Del Mar / Seascapes	21	35	40	141	42	85	\$650,000	\$740,000	\$750,000	13.3%	1.3%	\$740,000	\$810,000	8.6%
San Lorenzo Valley	35	71	67	113	72	33	\$320,000	\$325,000	\$395,000	19.0%	17.7%	\$305,000	\$400,000	23.8%
Santa Cruz	70	98	98	110	43	44	\$635,000	\$671,000	\$736,000	13.7%	8.8%	\$709,500	\$727,000	2.4%
Scotts Valley	16	45	34	181	58	73	\$600,000	\$724,000	\$724,500	17.2%	0.1%	\$820,000	\$729,000	-12.5%
Seacliff	5	7	6	112	73	56	\$583,000	\$599,000	\$602,500	3.2%	0.6%	\$599,000	\$961,250	37.7%
Soquel	14	18	16	99	56	44	\$622,500	\$715,000	\$667,000	6.7%	-7.2%	\$756,000	\$665,000	-13.7%
Watsonville	105	45	21	117	39	34	\$289,000	\$301,500	\$415,000	30.4%	27.3%	\$308,750	\$420,000	26.5%
West Santa Cruz County	5	6	3	58	39	94	\$500,000	\$652,500	\$552,000	9.4%	-18.2%	\$922,500	\$465,000	-98.4%
Santa Cruz County	345	431	372	121	51	55	\$410,000	\$582,000	\$625,000	34.4%	6.9%	\$640,000	\$632,000	-1.3%

Occasionally, some cities may have too few listings to provide a market statistic for a given timeframe.

SCCAR Welcomes the Following New Members!

REALTOR® Members

Allen Property Group

Annette Lofano

Bailey Properties

Rhea Williams
Sandra Arnold

Blue Sky Real Estate

Heather Ferguson

Coldwell Banker

Tamara Hadley
John Galli
Cameron Lacki

Indigo Beach Properties

Neal "Chaffee" Woods

Keller Williams Realty - SC

Gina Wilkins

Julie Stacey
Jordan Keller

Lewis Associates

Janet Garcia-Fernandez

Monterey Bay Properties

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Vinod Nichani

Old Republic Home Protection

Aaron Rubalcava

MEET YOUR...



Find it all at MLSListings.com



1.866.734.5787

New Alliance with REAL Trends Offers Members the Latest

In our promise to provide you with the most up-to-date, trusted information impacting your business, we are proud to announce our new alliance with REAL Trends, a real estate consulting and communications company considered to be the leading source of news, trends and analysis.

SCCAR will receive the REAL Trends monthly newsletter, which offers information on the latest trends, strategies, analysis, people and news shaping the real estate industry. We know that this type of information will keep our members up-to-date on the latest changes, strategies, analysis and events happening in the residential brokerage industry in North America.

Additional member benefits include a once a year webinar on timely industry topics such as real estate online performance, what drives today's consumers, the pros and cons of mergers and acquisitions, brokerage metrics and benchmarking and more. As an added enhancement, REAL Trends will provide discounted technology consultation for the Association and its members such as website analysis and onsite evaluations. REAL Trends will also share knowledge via white papers researched and written by industry experts. In addition, REAL Trends will share excellent content via a few publications such as *On the Horizon*, *Tech-Touch*, the REAL Trends BLOG and *LORE* magazine.

REAL Trends offers valuation services, mergers and acquisitions, benchmarking service, business planning, website consulting and organizational and management assessment.

About REAL Trends

REAL Trends has been The Trusted Source of news, analysis, and information on the residential brokerage industry since 1987. We are a privately-held publishing, consulting, and communications company based in Castle Rock, Colorado. Residential real estate leaders look to us for timely and trusted information and analysis through our monthly newsletter, news updates, conferences, and publications.

In addition to creating research studies, we are a leading provider of high-level business consulting services to the residential real estate industry. We provide a wide range of advisory services to an international clientele of local, regional, and national real estate organizations. Our areas of expertise include operational analysis, valuations, merger and acquisition advisory services, technology consulting, consumer and business research, and strategic planning.

Visit us at www.realtrends.com.

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

'A Taste of Santa Cruz' is holding our Booth Kickoff event Wednesday, July 23 from 9 – 11 am. Be sure you are seen at the highly successful, delicious and FUN community fundraiser of the year! The 10th Annual 'A Taste of Santa Cruz' is slated for November 13 at the Cocoanut 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. Booth spaces are chosen on a first come first paid



basis, so be sure to get here early. This event draws over 600 attendees every year and exposes you and your company to consumers in the Santa Cruz community.

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.



Affiliate News

Wildfire Potential Increased for This Season



Affiliate Spotlight

Chris Gordon
 GEO Disclosure
 Signature Affiliate
cgordon@geodisclosure.com



You love homes. This is why you are in the real estate business. Without question you want the homes that you sell to be around for a long, long time. With summer here it is important to be aware of the potential for wildfires in this county and to pass that information on to your clients.

Santa Cruz County has voluminous and verdant mixed green forests. Combined with steep mountainous hillsides, this is a large potential for wildfires. Additionally, after three years of low rainfall levels the potential for wildfire is greater than it has been for some time.

This is why it is important for property owners to be informed about defensible space practices. There are a number of preventative measures homeowners can take to protect a property from wildfire with a lot of information on how to do so on the internet, starting with the Cal Fire [website](#). Sometimes this can make the difference between preservation or loss of a property. Wildland Fire Hazard Areas, which comprise about 75% of the county, are also known as SRA or State Responsibility Areas. These areas are protected by Cal Fire.

GeoDisclosure reports disclose all of these three fire hazed areas like no other disclosure company.

GeoDisclosure has been based in Santa Cruz County for 15 years. We specialize in Santa Cruz County. You can trust us in providing you with the best local disclosure tailored to our very special environment. This makes your clients more satisfied and you more protected. Check our website for important useful information about living with fire in Santa Cruz County: <http://www.geodisclosure.com>

A *GeoDisclosure* report gives you the important and complete Fire Hazard Disclosure for your and your clients' protection. Fire Hazard Areas can have an effect on insurance rates, fire protection services, and county building code requirements. Rely on your *GeoDisclosure Report* for information, protection and required disclosures to ensure a successful transaction.

You can contact Chris anytime at cgordon@geodisclosure.com, or 831-469-4438 for more information. May you have a fun and safe summer!



Lori Lester
 First American Title Co.
lorilester@firstam.com
 831-464-4530



Lori has worked for First American Title Company since 2000 and has enjoyed every minute. She prides herself on providing the very best service to her clients and offers an array of fabulous products to help them close more transactions. Lori truly values the relationships that she has built with each and every person.

One Less Spark One Less Wildfire

Provided by Cal Fire

A few helpful reminders and safety tips include:

1. Equipment Use Safety

- Never mow or trim dry grass on a Red Flag Warning Day. (Mow before 10 a.m. on a day when it's not hot and windy).
- Never use lawn mowers in dry vegetation.
- Spark arresters are required in wildland areas on all portable gasoline powered equipment.

2. Campfire Safety

- Before starting a campfire, make sure you have a campfire permit and that they are permitted on the land you are visiting.
- Afterwards, ensure that your campfire is properly extinguished.

3. Defensible Space

- Residents should make sure they have 100 feet of defensible space around structures.
- Clear dead weeds and vegetation.
- Remove leaves and needles from gutters.
- Trim branches 6 feet from the ground.

4. Vehicle

- Never pull over in dry grass.
- Ensure trailer chains don't drag on the ground.
- Make sure your vehicle is properly maintained.
- Have proper tire pressure to avoid driving on wheel rim.
- Never let your brake pads wear too thin.

5. Other

- Make sure cigarette butts are properly extinguished.
- Never burn landscape debris like leaves or branches on NO Burn Days or when it's windy or areas where not allowed.
- Target shoot only in approved areas, use lead ammunition only, and never at metal targets.
- Report any suspicious activities to prevent arson.

For more fire prevention tips visit a www.PreventWildfireCA.org.

Santa Cruz County Housing Statistics

April 2014: Santa Cruz County - Single Family Residential								
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	4	12	2	6	\$ 314,000	\$ 314,000	97.67	\$ 628,000
Amesti / Green Valley Road (54)	10	21	5	119	\$ 499,800	\$ 425,000	100.32	\$ 2,499,000
Aptos (49)	18	34	13	68	\$ 574,687	\$ 555,000	100.41	\$ 7,470,942
Ben Lomond (36)	8	14	5	6	\$ 466,720	\$ 548,600	102.31	\$ 2,333,600
Bonny Doon (32)	1	5	0	0	\$ -	\$ -	.0	\$ -
Boulder Creek (34)	19	37	12	21	\$ 430,866	\$ 412,500	99.45	\$ 5,170,400
Brookdale (35)	1	7	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	11	24	6	28	\$ 783,133	\$ 757,500	108.22	\$ 4,698,800
College Road (55)	3	4	0	0	\$ -	\$ -	.0	\$ -
Corralitos (53)	1	19	0	0	\$ -	\$ -	.0	\$ -
Davenport (31)	0	1	1	11	\$ 465,000	\$ 465,000	86.92	\$ 465,000
East Santa Cruz (42)	11	27	8	47	\$ 705,406	\$ 655,000	97.74	\$ 5,643,250
Empire Grade Road (33)	4	6	0	0	\$ -	\$ -	.0	\$ -
Felton (37)	11	18	9	63	\$ 382,000	\$ 395,000	97.09	\$ 3,438,000
La Selva Beach (51)	5	11	4	303	\$ 766,500	\$ 721,500	95.88	\$ 3,066,000
Larkin Valley (52)	2	9	4	84	\$ 514,437	\$ 451,875	98.98	\$ 2,057,750
Live Oak (45)	20	35	11	38	\$ 1,065,700	\$ 780,000	95.53	\$ 11,722,700
Lompico-Zayante (38)	4	6	2	18	\$ 343,500	\$ 343,500	101.33	\$ 687,000
Los Gatos Mountains (23)	23	48	8	83	\$ 848,096	\$ 877,887	97.55	\$ 6,784,775
North Coast (30)	1	2	0	0	\$ -	\$ -	.0	\$ -
Rio Del Mar/Seascape (48)	20	57	17	43	\$ 1,141,187	\$ 810,000	96.87	\$ 18,259,000
Scotts Valley (39)	17	30	7	36	\$ 778,285	\$ 729,000	99.20	\$ 5,448,000
Seacliff (47)	2	6	2	8	\$ 961,250	\$ 961,250	101.83	\$ 1,922,500
Soquel (46)	22	33	11	45	\$ 707,045	\$ 665,000	104.26	\$ 7,777,500
Unincorporated Santa Cruz/ Scotts Valley North (41)	5	20	1	5	\$ 1,375,000	\$ 1,375,000	98.57	\$ 1,375,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	5	10	0	0	\$ -	\$ -	.0	\$ -
Watsonville (56)	14	33	7	22	\$ 429,357	\$ 420,000	102.20	\$ 3,005,500
West Santa Cruz (43)	28	49	18	43	\$ 803,972	\$ 734,500	98.37	\$ 14,471,500
Summary	270	578	153	52	\$ 716,606		98.82	\$ 108,924,217

April 2014: Santa Cruz County - Common Interest Development								
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Amesti / Green Valley Road (54)	0	3	1	6	\$ 279,000	\$ 279,000	100.0	\$ 279,000
Aptos (49)	3	4	3	26	\$ 545,000	\$ 631,000	98.91	\$ 1,635,000
Boulder Creek (34)	2	2	2	16	\$ 273,000	\$ 273,000	103.02	\$ 546,000
Capitola (44)	4	8	4	46	\$ 635,500	\$ 487,000	97.62	\$ 2,542,000
East Santa Cruz (42)	3	13	2	10	\$ 486,000	\$ 486,000	100.31	\$ 972,000
La Selva Beach (51)	3	13	0	0	\$ -	\$ -	.0	\$ -
Live Oak (45)	6	13	3	140	\$ 414,250	\$ 415,000	95.90	\$ 1,242,750
Rio Del Mar/Seascape (48)	8	25	8	56	\$ 627,750	\$ 651,500	97.85	\$ 5,022,000
Scotts Valley (39)	4	3	7	9	\$ 470,928	\$ 485,000	101.62	\$ 3,296,501
Seacliff (47)	1	0	4	12	\$ 491,250	\$ 487,500	100.26	\$ 1,965,000
Soquel (46)	7	8	0	0	\$ -	\$ -	.0	\$ -
Watsonville (56)	4	6	3	55	\$ 243,666	\$ 245,000	98.12	\$ 731,000
West Santa Cruz (43)	9	21	10	21	\$ 470,762	\$ 412,750	98.23	\$ 4,707,625
Summary	54	119	47	36	\$ 488,061		98.77	\$ 22,938,876

Data provided by MLS Listings, Inc.

Santa Cruz County Housing Statistics

May 2014: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	4	11	6	52	\$ 305,250	\$ 310,000	94.87	\$ 1,831,500
Amesti / Green Valley Road (54)	9	23	8	42	\$ 506,062	\$ 497,500	97.30	\$ 4,048,500
Aptos (49)	21	43	12	69	\$ 840,208	\$ 772,500	101.32	\$ 10,082,500
Ben Lomond (36)	12	17	6	17	\$ 550,333	\$ 551,500	99.19	\$ 3,302,000
Bonny Doon (32)	2	5	1	411	\$ 775,000	\$ 775,000	100.0	\$ 775,000
Boulder Creek (34)	14	42	11	20	\$ 553,354	\$ 500,000	99.72	\$ 6,086,900
Brookdale (35)	1	5	1	24	\$ 459,000	\$ 459,000	91.98	\$ 459,000
Capitola (44)	12	24	11	61	\$ 800,272	\$ 755,000	98.68	\$ 8,803,000
College Road (55)	1	4	1	17	\$ 428,000	\$ 428,000	95.32	\$ 428,000
Corralitos (53)	6	20	2	56	\$ 522,000	\$ 522,000	95.87	\$ 1,044,000
East Santa Cruz (42)	22	38	9	27	\$ 810,333	\$ 675,000	100.64	\$ 7,293,000
Empire Grade Road (33)	0	5	2	15	\$ 1,130,000	\$ 1,130,000	94.21	\$ 2,260,000
Felton (37)	11	18	11	17	\$ 484,636	\$ 484,000	99.68	\$ 5,331,000
La Selva Beach (51)	5	13	2	16	\$ 2,414,000	\$ 2,414,000	98.87	\$ 4,828,000
Larkin Valley (52)	5	10	3	101	\$ 1,002,000	\$ 1,056,000	90.30	\$ 3,006,000
Live Oak (45)	22	43	9	56	\$ 1,212,444	\$ 799,000	93.85	\$ 10,912,000
Lompico-Zayante (38)	7	12	2	139	\$ 277,450	\$ 277,450	103.74	\$ 554,900
Los Gatos Mountains (23)	21	54	11	26	\$ 918,123	\$ 946,600	105.19	\$ 10,099,357
Rio Del Mar/Seascape (48)	22	58	14	73	\$ 1,322,195	\$ 914,230	94.45	\$ 18,510,735
Scotts Valley (39)	13	29	7	47	\$ 807,350	\$ 715,000	99.0	\$ 5,651,450
Seacliff (47)	3	7	3	73	\$ 1,164,666	\$ 1,035,000	96.84	\$ 3,494,000
Soquel (46)	14	41	8	44	\$ 870,937	\$ 812,000	101.88	\$ 6,967,500
Unincorporated Santa Cruz/ Scotts Valley North (41)	9	24	2	137	\$ 712,500	\$ 712,500	95.06	\$ 1,425,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	7	12	4	90	\$ 999,750	\$ 912,500	99.40	\$ 3,999,000
Watsonville (56)	10	33	9	36	\$ 423,888	\$ 430,000	99.70	\$ 3,815,000
West Santa Cruz (43)	20	52	12	37	\$ 788,791	\$ 770,000	98.34	\$ 9,465,500
Summary	273	643	167	49	\$ 805,226		98.27	\$ 134,472,842

May 2014: Santa Cruz County - Common Interest Development

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Amesti / Green Valley Road (54)	3	3	2	51	\$ 306,250	\$ 306,250	97.45	\$ 612,500
Aptos (49)	1	3	4	14	\$ 443,375	\$ 414,250	99.27	\$ 1,773,500
Boulder Creek (34)	0	1	1	22	\$ 196,500	\$ 196,500	98.74	\$ 196,500
Capitola (44)	4	8	5	70	\$ 427,000	\$ 465,000	98.66	\$ 2,135,000
College Road (55)	1	1	1	8	\$ 395,000	\$ 395,000	102.73	\$ 395,000
East Santa Cruz (42)	5	15	5	43	\$ 417,180	\$ 382,000	98.40	\$ 2,085,900
La Selva Beach (51)	6	16	2	65	\$ 990,000	\$ 990,000	96.40	\$ 1,980,000
Live Oak (45)	5	10	5	21	\$ 415,240	\$ 435,000	100.90	\$ 2,076,200
Rio Del Mar/Seascape (48)	9	28	3	213	\$ 768,166	\$ 829,500	99.59	\$ 2,304,500
Scotts Valley (39)	2	3	1	10	\$ 397,000	\$ 397,000	105.87	\$ 397,000
Seacliff (47)	2	0	3	32	\$ 446,766	\$ 475,000	96.54	\$ 1,340,300
Soquel (46)	4	10	4	13	\$ 404,250	\$ 397,500	98.75	\$ 1,617,000
Watsonville (56)	9	12	1	6	\$ 279,000	\$ 279,000	100.0	\$ 279,000
West Santa Cruz (43)	8	27	3	14	\$ 419,333	\$ 285,000	102.11	\$ 1,258,000
Summary	59	137	40	46	\$ 461,260		98.99	\$ 18,450,400

Data provided by MLS Listings, Inc.

July 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 Tour Marketing Meeting 8:30 - 9 am	4 Happy 4th of July! <i>SCCAR Closed</i>	5
6	7	8 Market Intelligence Reports 1 - 2:30 pm	9 Housing Foundation Mtg. 2 pm	10 Tour Marketing Meeting 8:30 - 9 am	11	12 
13 	14	15	16 - Annual Membership Mtg. 10 am	17 Tour Marketing Meeting 8:30 - 9 am	18 Orientation 8:30 am Board of Directors 8:30 am - Agent Pro Pack 1 - 2:30 pm	19 Santa Cruz County Open House Weekend
20 Santa Cruz County Open House Weekend	21	22	23 "A Taste of Santa" Cruz Booth Kickoff	24 Tour Marketing Meeting 8:30 - 9 am	25	26
27	28	29 Advanced Search & Report 1 - 2:30 pm	30 Budget & Finance 8:30 am	31		

August 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Local Government Relations Mtg. 8:30 am	2
3	4	5	6 Live CE Class Reverse Mortgages 12 - 2 pm	7 Tour Marketing Meeting 8:30 - 9 am	8	9
10	11	12	13	14 Tour Marketing Meeting 8:30 - 9 am	15 Custom Displays & Exports 10:30 am Listing Locator 1 pm	16
17	18	19	20 Tax Strategies for Real Estate Professionals 9 - 11 am	21 Tour Marketing Meeting 8:30 - 9 am	22 Golf Tournament DeLaveaga SCCAR Closing at 12 pm	23
24	25	26	27 SCCP: Schools 9:30 am Market Intelligence 1:30 pm Budget & Finance 8:30 am	28 Tour Marketing Meeting 8:30 - 9 am	29	30
31						

View our Calendar Online at www.mysccar.org