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Taste  
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Santa  
Cruz*

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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**REALTOR®**  
THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

# Message From The President

## Market Requires REALTORS® to Be Vigilant

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



The recovery of the real estate market looks certain but there's still much to be done by the Local, State and National Associations of REALTORS®. Real estate, like any market, is subject to normal market cycles. Most of us have experienced these ups and downs, some of us several times. This time however, we are facing a different and significant new peril due to the most recent downturn's intensity and focus on real estate lending. Reactionary legislation passed during the mortgage lending crisis is only now about to be implemented. The major impact on REALTORS® and home owners will depend upon how this sweeping legislation finally takes effect.

Anticipating that impact is currently a major focus for C.A.R. and NAR. We experienced a preliminary victory about two weeks ago with the proposal of a set of regulations that do not have a high

down payment requirement for the new Qualified Residential Mortgages. Several local issues have similarly affected real estate and real estate transactions. As municipalities and agencies eye real estate and real estate transactions as possible revenue sources, our local Association must be ever watchful and engaged.

This will be a drawn out process requiring vigilant attention to prevent some of these changes negatively impacting our business. It will require day by day efforts by REALTORS® in the field paying attention to "red alerts" and participating in the political process, thereby affecting change in the right direction. What we don't want to see is a stalled out real estate market caused by a legislative "hangover". Getting where we need to be will require a concerted effort by all three levels of Associations and REALTOR® members in every district across the country speaking with one voice.

## Seeking Nominations For LCRC at SCCAR

The Local Candidate Recommendation Committee (LCRC) is seeking nominations for consideration for the three (3) open two-year term Trustee positions.

The Trustees are charged with interviewing, assessing and recommending local candidates, including state and federal candidates from the Santa Cruz County area.

Unlike the quiet 2013 year, 2014 will be a busier time for the LCRC Trustees. Rest assured that it will be busy again in 2015 with increased pressure for funding needs in 2014 and 2015.

If you are interested, or know someone who might be, please submit the name, contact information, and reason for consideration to [khartman@mysccar.org](mailto:khartman@mysccar.org).

Trustee candidates must have contributed \$197 to the true cost of doing business through the REALTOR® Action Fund.




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# Education & Professional Development



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

## [Charlie Krackeler Presents: Renew Your Real Estate License](#)

Monday, September 23, 9 am – 1 pm  
Cost: \$149 For SCCAR Members; \$169 for Non-members  
Instructor: Charlie Krackeler Presents..., Inc.

Completing this course will provide all 45 DRE credits, including agency, ethics, trust fund handling, fair housing, risk management and consumer protection. An e-mail of the required text with everything you need for your home study courses will be sent to you. You must have the written material at least six (6) days in advance and are guaranteed to pass or your money back.

## [Santa Cruz County Pro: Water Resources](#)

Wednesday, September 25, 9:30 am – 12:30 pm  
Cost: \$20 for members and \$40 for non-members

The seventh in a series of presentations designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Some of the topics to be covered include: long range water availability issues, requirements and options for wells, sewage disposal/treatment issues and a desalination plant update.

## [Advanced CMA](#)

Friday, September 27, 10:30 am – 12:00 pm  
Cost: Free to SCCAR Members with RSVP

This 90 minute course will provide you with the basic skill requirements for the Matrix CMA application. Upon completion you will have learned: navigating the NEW CMA Wizard, inputting search queries, pre-foreclosure searches, comparable properties, price adjustments, recalling a CMA, CMA report options, emailing and printing.

## [Bankruptcy and Everything Else in the Middle](#)

Monday, September 30, 10 am – 12:00 pm  
Cost: \$10 for members; \$20 for non-members

In this two-hour bankruptcy class, you will learn about: Bankruptcy basics, chapter 7, 13 and 11 bankruptcy, discharge in bankruptcy, short sales and bankruptcy, loan modifications and bankruptcy, debt negotiation versus bankruptcy, what can be discharged in bankruptcy, lien stripping, wage garnishments, stopping foreclosure, building your credit after bankruptcy and what you can keep.

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

## [Tune Up Tuesday - Legal Forum Update from Property I.D. with Disclosure Information](#)

Tuesday, October 1, 12 – 2 pm  
Cost: (\$15 No Show Fee) lunch provided by Property I.D.  
Instructor: Mailana Mavromatis, Legal Council for Property I.D.

This legal forum will cover: California Civil Code Section 1103 et seq., Federal, State & Local Disclosures, Faults, Liquefaction, Related Case Law, Q&A, DRE Test (optional for 2 hours BRE credits).

## [Homeworks Transitioning to Matrix](#)

Monday, October 7, 10:30 am – 12 pm  
Cost: Free to SCCAR Members with RSVP

Learn the basics to transition from Homeworks to Matrix  
\*\*\* **Bring Your Laptops - Hands on Format** \*\*\*  
This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: homepage; basic search; map search; export contacts to Matrix; reports; mapping & driving directions; saving searches; and emailing & printing.

## [MLS Essentials of Realist](#)

Monday, October 7, 1 – 2:30 pm  
Cost: Free to SCCAR Members with RSVP

Learn the basics to transition from Homeworks to Matrix. Upon completion you will have learned: homepage; basic search; map search; export contacts to Matrix; reports; mapping & driving directions; saving searches; and emailing & printing. \*\*\* **Bring Your Laptops - Hands on Format** \*\*\*

## [Duane Gomer's Mortgage Loan Origination](#)

Wednesday, October 16, 8 am – 4:30 pm  
Cost: \$149 members / \$159 non-members (includes the \$12 NMLS bank fee & 104 page reference book)

This 8 hour live continuing education comprehensive course includes three hours federal law and regulations, two hours of ethics, two hours of lending standards for nontraditional mortgages and one elective hour to meet all National and State yearly renewal requirements. NMLS Rules: To receive credit you must be on time and present for the full 8 hours; computers, phones and other electronic devices must be turned off during the instruction. If you took our course last year, you can take this one as it is new.

*Education Offerings Continued on Page 5*

## Education & Professional Development *Continued From Page 4*

### Santa Cruz County Pro: Geology, Biology, and Climate

Wednesday, October 23, 9:30 am – 12:30 pm  
Cost: \$20 for members and \$40 for non-members

The eighth in a series of presentations designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Some of the points to be covered include: main areas in the County of biological sensitivity; species protection; and protected species, “work-around” solutions when developing sites with animal or plant protection, earthquakes, faulting, and landslides.

### MLS Source for iPads

Wednesday, October 30, 10:30 am – 12 pm  
Cost: Free to SCCAR members with RSVP

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.

## 2014 SCCAR Membership Dues Notice

We value you as a member of the Santa Cruz County Association of REALTORS® and strive to provide you with great service and member benefits. Please be aware that your 2014 membership dues billing is being mailed to you on November 4, 2013. Payment is due on or before December 31, 2013. After this date late fees may apply.

Your dues include local (SCCAR), state (C.A.R.) and national (NAR) fees and give you access to all the benefits these three organizations have to offer such as, REALTOR® trademark®, zipForms®, education and networking opportunities, legislative advocacy, legal hotline, Member Value Plus program, affinity programs, online and print publications and much, much more.

**Additionally, by paying your dues by the December 31, 2013 deadline you will automatically be entered into our 2014 Dues Billing Contest. The winner of this contest will win their SCCAR dues back!**

We look forward to serving you and providing you with exceptional service in 2014!

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## FALL TRIVIA QUIZ

Among the things fall means to us are cooler temperatures, students back in school, the end of daylight savings time, bonfires, football games, leaves changing colors, and harvest holidays like Halloween and Thanksgiving.

Here are some trivia questions to test how much you know about things associated with autumn.

Please note: we are using interchangeably the words fall and autumn to describe the 3rd season of the year.

1. What is the first day of fall called?
2. How long does autumn last in the Northern hemisphere?
3. What is a harvest moon?
4. If September mean seven in Latin, why is it the 9th month of the year?
5. What are the 3 Zodiac signs of fall?

*Answers on Page 11*

# MAYOR'S BREAKFAST



*l to r: Mayor of Watsonville, Lowell Hurst; Mayor of Capitola, Stephanie Harlan; County Supervisor, Zach Friend; Mayor of Santa Cruz, Hilary Bryant; SCCAR President, John Hickey and Mayor of Scotts Valley, Randy Johnson*

SCCAR members packed the house to hear the latest on their local neighborhoods for our annual Breakfast with the Mayors. The event, sponsored by the Santa Cruz County Association of REALTORS® and the Local Government Relations Committee, was held September 9. This year we were honored to have four Mayors with us; Mayor of Santa Cruz, Hilary Bryant; Mayor of Capitola, Stephanie Harlan; Mayor of Scotts Valley, Randy Johnson, Mayor of Watsonville, Lowell Hurst; and County Supervisor, Zach Friend. Each panelist started with an overview of the state of their City and then answered questions from the attendees.



*Robert Bailey, past president of SCCAR and C.A.R. Director, introduced the panelists*



*County Supervisor, Zach Friend*



*Mayor of Santa Cruz, Hilary Bryant speaking to the crowd*



*Mayor of Capitola, Stephanie Harlan giving an update on Capitola*



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# Your Tasty Ticket Awaits!



## *A Taste of Santa Cruz*

Where can you find a plethora of scrumptious tastes and delicious sips, meet the Derby Girls and hear two fabulous live bands...all at an affordable price? At 'A Taste of Santa Cruz' 2013! Tickets are now on sale for our 9<sup>th</sup> annual 'fun' fundraising event being held Thursday, November 14th at the Cocoanut Grove, 5:30 – 9 pm. This year's event will once again boast delicious tastes and sips from over 30 local restaurants, wineries and breweries. Featured this year will be the cool tunes of the Depot Dogs and West Coast Soul on the main stage, the Derby Girls, raffle drawing and over 100 silent auction items to shop from!

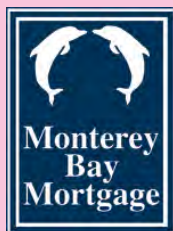
Visit [www.atosc.com](http://www.atosc.com) to purchase your ticket on line and for more event information.

## *Thank you to this year's sponsors!*

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*More Sponsors on Page 9*





# Thank you to this year's sponsors!

*Continued From Page 8*

### Booth Sponsors:

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### This year's Tasty Line Up!

- Aldo's Harbor Restaurant
- All Night Pizza
- Aquarius
- Barbara and Company Catering
- burger.
- Chaminade
- Cowboy Diner
- Dessert First
- Eastside Eatery
- Goose's Goodies
- Hunter Hill Winery
- Johnny's Harborside
- Joyce Vineyards
- Just Cake (Marina Sousa featured on Food Network TV and Oprah)
- Kiss Catering
- Michael's on Main
- Mint Café & Wine Bar
- Mission Hill Creamery
- Paradise Beach Grille
- Peachy Girl Catering
- Seabright Brewery
- Shadowbrook
- Stagnaro Bros.
- Süda
- The True Olive Connection
- The Turkey Boat
- Trout Gulch Vineyards
- Uncommon Brewers
- Zameen Mediterranean Cuisine

## A Fond Farewell!

We will be sad to see Leslie Flint leave us on September 19th as she is moving out of the area. As Administrative Assistant for 12 years, she has given extraordinary customer service while maintaining the store and tour.



The SCCAR Board of Directors and the staff wish Leslie the best of luck in her future endeavors and thank her for her time and devotion to SCCAR and its members. She will be greatly missed!

## Attend the 2013 REALTORS® Expo in San Francisco for FREE

Find new products and services from [400 exhibitors!](#) California REALTORS® can attend NAR's REALTORS® Expo, Nov. 8-11 in San Francisco for FREE!

Register at [REALTOR.org/Conference](http://REALTOR.org/Conference), choose "Expo Only Pass" and enter promo code **NARVIP13E** to waive the \$25 member registration fee.

[Click here](#) for expo hours and a complete list of REALTORS® Expo [special events](#) and [networking activities](#).



## Commercial Leases Problems When Relying on Certificates of Insurance

Lloyd R. Williams  
Bosso Williams, APC

*Real Estate  
Legal  
Matters*

When negotiating commercial leases, it has been and still is standard for the landlord to require the tenant to deliver, prior to commencement of the lease, a certificate of insurance naming the landlord as an additional insured on the tenant's general liability policy and also specifying that the landlord shall be notified at least 30 days prior to cancellation of the policy. Actually, the standard certificate form, ACCORD Form 25, only stated that the insurance company "would endeavor" to give 30 days notice, but without any liability for failure to do so.

The ACCORD Form 25 was revised to state: "Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions." Moreover, since this certificate expressly states that it does not confer any rights to an Additional Insured (referred to as the "Additional Interest named below"), and does not create any contractual relationship between the insurance company and the Additional Insured, the certificate is, at best, for information only, and confers no contractual

rights between the insurer and the landlord that the landlord may enforce or seek damages against the insured. If the landlord wants contractual obligations of the insurance company to the landlord, both as an additional insured under the policy and to send cancellation notices to the landlord, there must be an endorsement to the policy naming the landlord as an additional insured and the name of the landlord needs to be endorsed onto the policy as a recipient of any cancellation notice sent to the insured (the tenant).

If you, or your principal, is a landlord, in negotiating a lease you should ensure that the lease requires the tenant's insurance policy (not just a certificate of insurance) name the landlord as an additional insured, and that it also provides, by separate endorsement, that the landlord shall receive copies of all cancellation notices. If a certificate of insurance is delivered by tenant, the endorsement needs to be attached to the certificate; otherwise the landlord has no evidence that the insurer is obligated to the landlord under the insurance policy.

## WHEN ALL THE PIECES COME TOGETHER...

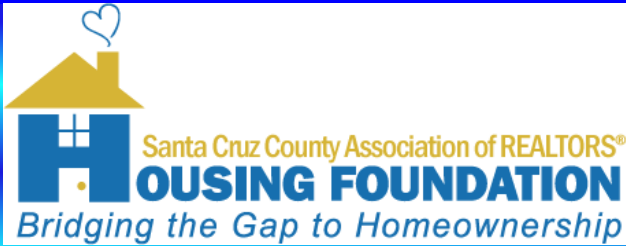
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*Inez Pandolfi, 2013 SCAORHF Chair*

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## ANGEL INVESTOR

It is with much gratitude that the SCCAR Housing Foundation thanks the Pajaro Valley Association of REALTORS® who, in August, hosted a mixer with the Pajaro Chamber of Commerce and donated all proceeds to the Foundation. Contributions such as these allow our organization to continue to assist low income families become homeowners. Thank you PVAOR for your support!

## Make a Difference to Those in Need

The SCCAR Housing Foundation is a nonprofit organization that works to assist low income first time homebuyers in Santa Cruz County through fundraising and awareness.

The Foundation is currently seeking Trustees for a 2014-2016 term. The mission of the Housing Foundation is to assist residents in our community realize the dream of homeownership by providing education, financial programs, and by supporting organizations who embrace our goals.

If you are interested in applying and being part of a great team that truly does make a difference, please complete an [application](#) and submit by Tuesday, October 15, 2013.

For more information please contact Kathy Hartman, Foundation AE at [kathy@mysccar.org](mailto:kathy@mysccar.org) or 831-464-2000 or visit [www.sccarhf.org](http://www.sccarhf.org).

## FALL QUIZ ANSWERS

1. Autumnal equinox
2. From the autumnal equinox until the winter solstice or about mid-Sept to mid-December
3. The full moon which occurs closest to the autumnal equinox. Since the autumnal equinox in 2012 will be Sept. 22, the harvest moon will be Sept. 29
4. When it was named by the Romans, the calendar started in March so September was the 7th month of the year. When Julius Caesar created the Julian calendar, the first month was changed to January
5. Libra 09.23.-10.22; Scorpio 10.23-11.21; and Sagittarius 11.22.-12.21

## No Drugs Down The Drain!

Santa Cruz County provides a safe, free, and environmentally responsible way for residents to get rid of old household medicines and sharps.

Take waste medications and needles to any [convenient drop-off site](#) including many pharmacies and medical facilities around Santa Cruz County.

[Click here for details about our current collection sites](#), or call 831-454-2160 (County of Santa Cruz Public Works Department).

Disposing properly of prescription drugs is important. Flushing the wrong ones down the toilet can contaminate the water supply. Certain drugs should not be put in the garbage either, since they may be retrieved by children and swallowed, or can break down in a landfill and contaminate the ground.



## September is REALTOR® Safety Month

Knowledge. Awareness. Empowerment. These are the core components of REALTOR® Safety. And helping our members understand the risks they face can mean the difference between life and death. To help remind us to know the dangers we face every day, to be aware of our surroundings, and empower ourselves with precautions and preparations so that we can avoid risky situations, September has been designated the kick off month for safety awareness.

### Solutions for Staying Safe with Social Media

**Problem:** Savvy real estate professionals like yourself frequently update your presence on Facebook, Twitter, and LinkedIn. However, because of the nature of your work, you are likely to have “friends,” followers, and connections whom you don’t know.

**Solution:** Following these basic steps can help you avoid exposing yourself or your data to risk through social media tools. It is vital to consider what you are sharing through the Internet!

### Keep Business Separate

One way that you can make sure you are not revealing too much personal information is simple: set up a business account on each platform. Sure, anyone can figure out that Sally Field, REALTOR®, is the same person as Sally Field—but Sally will only accept requests to connect to strangers on the business account, whether Facebook or Twitter. Her personal account stays private (especially once she familiarizes herself with privacy settings), protecting her family photos, links to her kids’ pages, and personal posts from people she doesn’t know.

### Tag! You’re It!

When a friend posts your photo, you may be “tagged” against your will. If you don’t want clients or others to find a reference like this—such as a less-than-flattering photo taken at a late night party—you can remove the tag and/or ask the person who posted it to do so. And be sure to follow up and ask friends to check first before tagging!

### Don’t Give Away Passwords

Consider this: One way that hackers manage to crack personal passwords is by searching Facebook for easy answers. They know they may find answers to common security questions such as “What high school did you attend?” and “What are the names of your children?” So keep information about family members, household details, and past events to a minimum in order to help prevent this.

### Guard Against Identity Theft

These days, anyone can find all kinds of personal information about anyone else. That doesn’t mean you have to make it easy! For example, if you who want to post your birthday, don’t include the year. (And delete any public comments that indicate their exact age.)

### Tweets Are Forever

Social media usage has an impact on your safety, as well as your reputation. Carefully consider each item you share, and be aware that old posts, even if they’ve been deleted, may be copied or saved—and the Library of Congress is actually recording every single Tweet.

**As a savvy real estate professional, you can maximize the business-building potential of social media while minimizing the unique risks it poses. Just follow these basic steps to help safeguard yourself, your data, and your reputation.**

**To learn about more safety strategies, and access free safety resources, including safety expert Andrew Wooten’s webinar “Social Media and Cyber Safety,” visit [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety).**

### Safeguard Client Data

Cyber security goes much deeper than safe use of social media: As a real estate professional, you routinely keep sensitive, personal information about clients on your computer. If this information falls into the wrong hands, it can lead to fraud, identity theft, or similar harms. To avoid potential legal and liability costs of a security breach, develop a data security program based on the Federal Trade Commission’s five key principles to a sound data security program. Details can be found at [www.ftc.gov/infosecurity](http://www.ftc.gov/infosecurity).

(Sources: Andrew Wooten’s REALTOR® Safety webinar “Social Media and Cyber Safety”; [www.ftc.gov/infosecurity](http://www.ftc.gov/infosecurity))

## Safety Videos

Click on the links below to launch various safety videos:

[Social Media and Cyber Safety Strategies](#)

[Safety at the Office](#)

[Safety at Home](#)

[Safety with Clients](#)

[Safety at Conventions](#)

[NAR Safety Page](#)

[Click here](#) for a variety of links to web sites, downloadable forms and more safety tips from Associations and defense instructors from across the country.



## Be Safe In Your Business

### Office Safety Forms

As agents you are more than likely overwhelmed with paperwork and documents. However, there are a few key documents that are often overlooked, that every agent should have in their arsenal that may very well save your life or help in an emergency situation. It should be standard practice to make sure the forms are being completed and updated. NAR has created a variety of pre-designed safety forms that you can customize and use in your office.

### Agent ID Form

If there was an accident or an agent did not check in when they were scheduled to, you or the police would need this information quickly. We recommend placing the [Agent Identification Forms](#) collectively in a separate folder that anyone can access.

### Agent Itinerary

[The Agent Itinerary Form](#) helps you find an agent when there is a problem at home and gives you a place to look when an agent is missing. Many agents print out an additional "show list" and attach the form to it. Your front office people will appreciate having this information if they need to contact an agent.

### Prospect Identification Form

Know who you are doing business with! Offices across the nation are now asking for photo identification and information from clients before going to view property. [The form](#) is quick and easy to fill out and asks for name, address, employer and automobile information. This simple form may be the best preventative safety measure you and your office can take. We have found that customers are very understanding regarding why we need this information and there has been little or no resistance to providing the identification. If a customer does object, that in itself, should raise a red flag.

### Office Safety Action Plan

Finally, every real estate sales office should review the [Office Safety Action Plan](#) with new agents and again on a regular basis with the entire staff. This plan is a customizable, check-list of basic safety procedures agents should be following. It should be stressed that these are highly recommended, although not required, to ensure agent safety.

# WARNING!

## Sharing Your Supra Lockbox Key Could Cost You \$3,000 Fine and More

It is important to know that when you lease a Supra Lockbox Key, that Key is leased directly to you, ONLY. Loaning your Lockbox Key to ANYBODY is a violation of MLS Rules and Regulations as well as your Supra Lease Agreement. Due to the severity of loaning your Lockbox Key, this violation comes with a possible \$1,000- \$3,000 fine, revocation of your Key privileges, Code of Ethics violation and a misdemeanor.

For any questions, please call 831-464-2000.

# Sip of Summer Event Funds Help First Time Homebuyers



The Santa Cruz County Association of REALTORS® Housing Foundation's 5<sup>th</sup> annual Sip of Summer event, held at MJA Vineyards on August 1<sup>st</sup>, proved once again that raising funds for those in need, sipping delicious wine, partaking in tasty appetizers and listening to great tunes is always a winning combination. Thank you Liza Mazzei and Maryam Becerra of Blue Adobe Mortgage who provided outstanding appetizers and Sereno Group for sponsoring the excellent tunes of local Hawaiian musician, Vern Fernandez. A special thank you to Connie Landes, Sereno Group, for helping to coordinate the whole shin dig, Tye Watson, American Home Shield, for helping with registration, Dave Deteso and Jeff McCormac, Wells Fargo Home Mortgage, for promoting and greatly supporting the event, Karen Schenk, Robin Magana and Suzanne Schmidt at Old Republic Title Company for their efforts in getting the word out about the event and all the attendees who showed up to support such a great cause!

The focus of this yearly event is to raise funds for the Housing Foundation's Closing Cost Assistance Grant Program whose funds help low income first time homebuyers bridge the gap to homeownership.

For more information about this event and the SCAOR Housing Foundation's Grant Programs visit [www.sccarhf.org](http://www.sccarhf.org) or call 831-464-2000.

Find us on facebook at [www.facebook.com/scaorhf](http://www.facebook.com/scaorhf).

To date, over 168 families have received a Closing Cost Grant and been given the keys to their own homes.



The Santa Cruz County Association of REALTORS® &  
the SCCAR Affiliate Committee

Invite you to:



**Thursday, October 3**

**4:00 pm to 6:00 pm**

2525 Main Street • Soquel, CA 95073

**JOIN US FOR DELICIOUS 'BRATS N' BEER', MUSIC  
AND NETWORKING AT THIS FUN SOCIAL EVENT!**

Sponsored by:

HomeTech  
Property  
Inspection



**PRICE: \$6.95**



Event registration form - \$6.95

Please call 831-464-2000 to register, fax a completed form to 831-464-2881 or go online [www.mysccar.org](http://www.mysccar.org).

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

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

Name on Credit Card \_\_\_\_\_ Signature \_\_\_\_\_

Circle One Visa Master Card American Express Discover

Account # \_\_\_\_\_ Exp date \_\_\_\_\_



# MLS UPDATE

## MLSListings, Inc.

### MLSListings is wondering ... How do you search using the MLS?

Do you use areas?

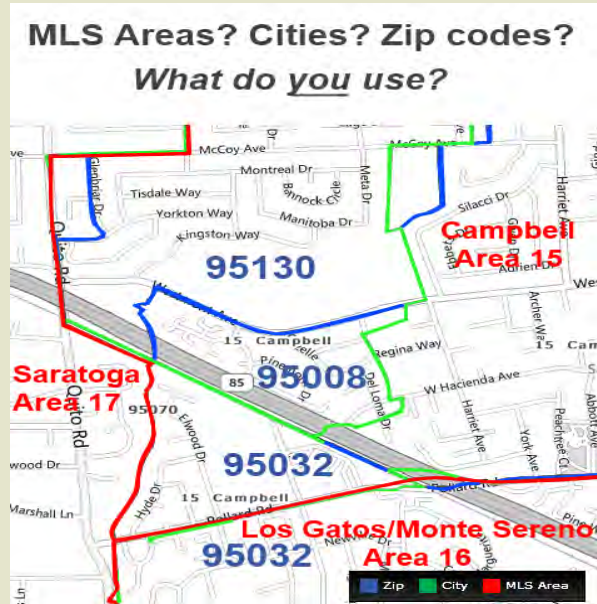
Zip Codes?

Cities?

What do you prefer?

MLSListings is conducting a [survey to learn](#) more about how its subscribers use Matrix to find properties for their clients.

[Take the survey and join the discussion on Portal.MLSListings.com today!](#)



The information will be used for the MLS Area Task Force to help review the marketing areas delineated as MLS Areas. MLS area boundaries are created by real estate associations, many determined decades ago, and they are often not in sync with geographic or zip code boundaries.

The task force is comprised of nine representative subscribing members of MLSListings and chaired by Quincy Virgilio the organization's incoming chairman of the board. This task force has begun a number of initiatives, including listening tours and surveys, designed to gain subscriber feedback about the issue in order to better address the application and evolution of 'areas' in real estate business.

#### You Asked and MLSListings Answered

MLSListings heard your feedback about the most used features of Matrix, and is excited to announce some much anticipated updates are coming in early October. The Quick CMA will once again be quick with one-click access, adjust column widths and placement on the fly and report a listing anonymously from right inside Matrix. Stay tuned to your inboxes for newsletters and other items sharing the updates.

### Santa Cruz County Take-it-Back Partnership Takes On Fluorescents

The Take-it-Back partnership in Santa Cruz now provides County residents with a no-cost opportunity to properly recycle fluorescent lamps, including tubes and compact fluorescent lamps (CFLs). All fluorescent lamps contain a minute amount of mercury which can harm the environment if the bulbs are not recycled properly. Over a dozen local lamp retailers now take back lamps in their stores from residents at no charge. Businesses may return used fluorescent lamps to any local HHW site for a small fee. NEVER throw your used fluorescent bulbs in the trash or recycling! Take them to one of the stores found [here](#) at no cost. Limit: 10 bulbs per day. Compact fluorescents and tubes up to 4' length accepted.

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

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

1101201.1

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Having one special person for your car, home and life insurance lets you get down to business with the rest of your life. It's what I do.

**GET TO A BETTER STATE.  
CALL ME TODAY.**



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Bus: 831-423-4700  
[www.laureenyungmeyer.com](http://www.laureenyungmeyer.com)

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State Farm General Insurance Company, Bloomington, IL





## Affiliate News

*Galen Call, CRMP  
Signature Affiliate  
Reverse Mortgage Specialist  
831-645-1164  
[galen@treehousemortgage.com](mailto:galen@treehousemortgage.com)*

### Changes will Strengthen and Protect the Viability of the HECM Program

The reverse mortgage industry and the Department of Housing and Urban Development (HUD) have announced significant changes for the (HECM) Home Equity Conversion Mortgage program. Changes will go into effect October 1, 2013. The proposed changes

include the creation of a new reverse mortgage loan program while discontinuing the currently offered Standard and Saver programs. According to HUD's analysis of the HECM portfolio, loans where all or a substantial portion of the loan proceeds are disbursed at closing have a higher tendency to end in technical default. The reforms just announced by HUD will help ensure that consumers can financially sustain themselves for longer periods of time in retirement.

The new program will have a different Principal Limit factor which is the maximum amount of money one can borrow. The reason behind the desired change is to shore up the FHA insurance fund for the HECM program which will make the program even safer and more sustainable for borrowers. Remember this is not a government loan; it is a private loan which includes FHA mortgage insurance.

The program will limit disbursements at loan closing, or during the initial 12 months after closing, to 60% of the Initial Principal Limit. If there are mandatory obligations, such as paying off an existing mortgage, then the disbursements can equal the sum of those obligations, plus an additional 10 percent of the Initial Principal Limit.

The new product will come with new mortgage insurance premiums that are dependent upon the amount that is drawn upfront and whether that amount falls under or exceeds a 60% threshold. Only borrowers with mandatory obligations will be able to exceed that threshold. For example with a HECM for purchase loan, the full initial principal limit could be considered a mandatory obligation. Two different pricing options might apply; less than 60%, nominal upfront (MIP) mortgage insurance premium or greater than 60%, full MIP. Several other details of the purchase program remain to be worked out. Please contact me with any questions. 831.645.1164 or [galen@treehousemortgage.com](mailto:galen@treehousemortgage.com)

Effective January 13, 2014 borrowers must complete a financial assessment prior to loan approval and loan closing. The purpose of the financial assessment is to evaluate the borrower's willingness and capacity to meet their financial obligations, and their ability to comply with the mortgage requirements. This requirement is quite simply the result of an increasing number of tax and hazard insurance defaults.



## Affiliate Spotlight

*Frank "Fouad" DeMiro  
Rainbow Carpet One  
Cell# (415) 518-3620*



Fouad (Frank) DeMiro and his family relocated a few years ago and made Santa Cruz their new home and permanent residence. "My family loves Santa Cruz, the people, the vibe, the politics, the ocean, the redwoods.....what's not to like?", said Frank.

Fouad's career began in the restaurant business for 16 years and then the Subdivision Development and Housing Contract field for an additional 15 years. Frank also has an economics degree from UCLA. "I understand the Real Estate market and REALTORS®' need for quick efficient service."

Fouad's high spirited nature, combined with his outgoing character makes him a pleasure to work with. "I make it simple, fun and easy", said Frank. "Just give me a call and I will handle the rest." Frank can improve a listing with new carpet, hardwood, tile, or window coverings all at competitive pricing with products specific to the Santa Cruz Real Estate market.

"I have special programs for Sellers, Buyers, and Property Management work, all with VIP discounts for REALTORS®. Just give me a call. I look forward to working with all of you."

## Member Portal Gets a New 'Do'

SCCAR's online portal gets a great new look and improved functionality. A new home page greets members and displays a personalized member profile, current classes and events, order history, member directory, calendar and the option to add a photo. Classes and Events are under a new main Events tab and linked directly off our calendar which can now be searched using keywords, making it easier to find specific items.

The portal has also been modified for use on mobile devices. [Log in](#) and take the tour.

## Santa Cruz County Housing Statistics

### July 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)	4	4	1	3	\$ 224,000	\$ 224,000	95.36	\$ 224,000
Amesti / Green Valley Road (54)	18	36	10	72	\$ 448,768	\$ 366,000	99.97	\$ 4,487,689
Aptos (49)	14	36	14	53	\$ 766,357	\$ 662,500	97.04	\$ 10,729,000
Ben Lomond (36)	8	20	6	22	\$ 518,190	\$ 533,000	98.33	\$ 3,109,141
Bonny Doon (32)	1	9	3	50	\$ 737,826	\$ 850,000	94.43	\$ 2,213,480
Boulder Creek (34)	16	55	15	30	\$ 391,183	\$ 347,500	102.90	\$ 5,867,750
Brookdale (35)	1	4	1	50	\$ 729,000	\$ 729,000	100.0	\$ 729,000
Capitola (44)	10	25	4	25	\$ 785,000	\$ 752,500	101.42	\$ 3,140,000
Corralitos (53)	5	13	3	25	\$ 406,633	\$ 350,000	100.49	\$ 1,219,900
Davenport (31)	0	1	1	12	\$ 760,000	\$ 760,000	110.30	\$ 760,000
East Santa Cruz (42)	23	55	10	48	\$ 759,350	\$ 611,500	101.57	\$ 7,593,500
Empire Grade Road (33)	2	3	1	0	\$ 420,000	\$ 420,000	100.0	\$ 420,000
Felton (37)	9	23	8	15	\$ 476,162	\$ 519,500	99.0	\$ 3,809,300
La Selva Beach (51)	2	35	2	82	\$ 714,500	\$ 714,500	95.39	\$ 1,429,000
Larkin Valley (52)	7	18	4	19	\$ 656,250	\$ 435,000	98.15	\$ 2,625,000
Live Oak (45)	25	60	19	46	\$ 792,289	\$ 641,000	97.70	\$ 15,053,500
Lompico-Zayante (38)	3	9	5	101	\$ 291,200	\$ 289,000	101.98	\$ 1,456,000
Los Gatos Mountains (23)	24	62	10	54	\$ 873,900	\$ 745,000	95.17	\$ 8,739,000
Rio Del Mar/Seascape (48)	25	72	18	67	\$ 953,527	\$ 842,500	99.01	\$ 17,163,500
Scotts Valley (39)	12	25	7	42	\$ 663,861	\$ 636,000	92.44	\$ 4,647,033
Seacliff (47)	6	16	3	36	\$ 662,666	\$ 655,000	97.31	\$ 1,988,000
Soquel (46)	12	33	11	21	\$ 824,909	\$ 719,000	100.83	\$ 9,074,000
Unincorporated Santa Cruz/ Scotts Valley North (41)	4	16	4	12	\$ 597,750	\$ 645,500	97.69	\$ 2,391,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	8	19	3	25	\$ 787,000	\$ 730,000	92.99	\$ 2,361,000
Watsonville (56)	16	27	15	39	\$ 332,399	\$ 295,000	101.02	\$ 4,985,999
West Santa Cruz (43)	31	42	25	41	\$ 782,676	\$ 725,000	99.67	\$ 19,566,900
<b>Summary</b>	<b>286</b>	<b>718</b>	<b>203</b>	<b>43</b>	<b>\$ 668,880</b>		<b>98.84</b>	<b>\$ 135,782,692</b>

### July 2013: 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)	2	1	2	4	\$ 318,750	\$ 318,750	100.55	\$ 637,500
Aptos (49)	3	6	1	3	\$ 345,800	\$ 345,800	105.11	\$ 345,800
Boulder Creek (34)	1	2	1	8	\$ 254,000	\$ 254,000	102.01	\$ 254,000
Capitola (44)	10	24	9	68	\$ 499,222	\$ 446,000	99.53	\$ 4,493,000
East Santa Cruz (42)	9	19	4	21	\$ 541,000	\$ 577,000	101.10	\$ 2,164,000
La Selva Beach (51)	2	26	1	29	\$ 699,000	\$ 699,000	100.0	\$ 699,000
Live Oak (45)	11	26	4	41	\$ 313,500	\$ 340,500	101.70	\$ 1,254,000
Rio Del Mar/Seascape (48)	6	30	5	50	\$ 549,800	\$ 490,000	98.81	\$ 2,749,000
Scotts Valley (39)	3	6	2	27	\$ 417,500	\$ 417,500	103.34	\$ 835,000
Seacliff (47)	2	7	8	585	\$ 337,476	\$ 337,148	100.70	\$ 2,699,808
Soquel (46)	3	4	0	0	\$ -	\$ -	.0	\$ -
Unincorporated Santa Cruz/ Scotts Valley North (41)	1	1	0	0	\$ -	\$ -	.0	\$ -
Watsonville (56)	4	4	1	132	\$ 224,000	\$ 224,000	102.28	\$ 224,000
West Santa Cruz (43)	7	17	5	28	\$ 408,610	\$ 347,500	104.03	\$ 2,043,052
<b>Summary</b>	<b>64</b>	<b>173</b>	<b>43</b>	<b>143</b>	<b>\$ 427,864</b>		<b>100.77</b>	<b>\$ 18,398,160</b>

Data provided by MLS Listings, Inc.

## Santa Cruz County Housing Statistics

### August 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)	3	6	1	8	\$ 167,499	\$ 167,499	98.53	\$ 167,499
Amesti / Green Valley Road (54)	7	30	7	21	\$ 410,428	\$ 390,000	102.32	\$ 2,873,000
Aptos (49)	13	34	11	81	\$ 674,327	\$ 670,000	97.69	\$ 7,417,600
Ben Lomond (36)	10	21	8	45	\$ 476,675	\$ 540,000	101.0	\$ 3,813,400
Bonny Doon (32)	1	7	2	97	\$ 802,500	\$ 802,500	96.40	\$ 1,605,000
Boulder Creek (34)	21	47	24	115	\$ 497,720	\$ 425,650	99.03	\$ 11,945,300
Brookdale (35)	1	4	1	229	\$ 183,757	\$ 183,757	91.88	\$ 183,757
Capitola (44)	12	25	3	26	\$ 1,017,333	\$ 907,000	97.57	\$ 3,052,000
Corralitos (53)	5	18	3	48	\$ 860,833	\$ 700,000	95.73	\$ 2,582,500
Davenport (31)	0	0	1	44	\$ 725,000	\$ 725,000	103.72	\$ 725,000
East Santa Cruz (42)	19	55	12	49	\$ 833,000	\$ 660,000	100.67	\$ 9,996,000
Empire Grade Road (33)	2	4	2	31	\$ 946,300	\$ 946,300	97.61	\$ 1,892,600
Felton (37)	8	25	2	50	\$ 289,500	\$ 289,500	95.39	\$ 579,000
La Selva Beach (51)	4	32	5	48	\$ 828,300	\$ 742,500	103.88	\$ 4,141,500
Larkin Valley (52)	1	15	2	35	\$ 1,020,000	\$ 1,020,000	89.71	\$ 2,040,000
Live Oak (45)	19	59	11	51	\$ 592,918	\$ 605,000	99.87	\$ 6,522,100
Lompico-Zayante (38)	3	6	4	21	\$ 345,059	\$ 297,500	101.56	\$ 1,380,238
Los Gatos Mountains (23)	15	57	10	71	\$ 623,100	\$ 541,500	95.85	\$ 6,231,000
Rio Del Mar/Seascape (48)	28	77	16	69	\$ 831,542	\$ 737,500	97.50	\$ 13,304,675
Scotts Valley (39)	18	29	11	14	\$ 787,909	\$ 725,000	100.36	\$ 8,667,000
Seacliff (47)	4	11	5	45	\$ 638,000	\$ 620,000	97.64	\$ 3,190,000
Soquel (46)	11	27	14	55	\$ 666,950	\$ 627,000	99.51	\$ 9,337,312
Unincorporated Santa Cruz/ Scotts Valley North (41)	7	19	1	15	\$ 395,000	\$ 395,000	104.22	\$ 395,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	6	21	4	29	\$ 853,000	\$ 812,500	99.19	\$ 3,412,000
Watsonville (56)	10	28	13	15	\$ 371,967	\$ 347,000	102.49	\$ 4,835,575
West Santa Cruz (43)	22	42	23	43	\$ 885,141	\$ 775,000	99.39	\$ 20,358,250
<b>Summary</b>	<b>250</b>	<b>699</b>	<b>196</b>	<b>55</b>	<b>\$ 666,567</b>		<b>99.06</b>	<b>\$ 130,647,306</b>

### August 2013: Santa Cruz County - Common Interest Development

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	0	4	1	39	\$ 362,800	\$ 362,800	95.47	\$ 362,800
Boulder Creek (34)	1	3	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	7	22	6	42	\$ 360,750	\$ 315,750	99.84	\$ 2,164,500
College Road (55)	1	1	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	4	16	5	22	\$ 570,300	\$ 500,000	100.87	\$ 2,851,500
La Selva Beach (51)	1	22	2	38	\$ 706,500	\$ 706,500	99.58	\$ 1,413,000
Live Oak (45)	16	26	12	38	\$ 421,250	\$ 367,250	99.49	\$ 5,055,000
Rio Del Mar/Seascape (48)	10	35	1	6	\$ 822,500	\$ 822,500	102.88	\$ 822,500
Scotts Valley (39)	3	6	7	34	\$ 466,746	\$ 428,000	101.88	\$ 3,267,224
Seacliff (47)	1	3	4	153	\$ 400,398	\$ 395,000	103.22	\$ 1,601,593
Soquel (46)	5	6	4	8	\$ 367,662	\$ 367,500	103.42	\$ 1,470,650
Watsonville (56)	4	7	0	0	\$ -	\$ -	.0	\$ -
West Santa Cruz (43)	7	18	6	42	\$ 344,475	\$ 338,475	99.81	\$ 2,066,850
<b>Summary</b>	<b>60</b>	<b>169</b>	<b>48</b>	<b>43</b>	<b>\$ 439,075</b>		<b>100.63</b>	<b>\$ 21,075,617</b>

Data provided by MLS Listings, Inc.



# MLSListings Market Indicators Report: August 2013

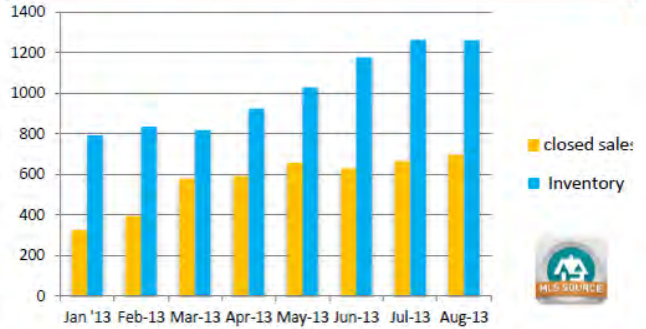
(Monterey, San Benito, San Mateo, Santa Clara and Santa Cruz Counties)

## August Real Estate & Housing Update: Ups & Downs Signal A Reversal of Fortune in the Silicon Valley Housing Market

We have seen a reverse cycle in the Silicon Valley since January. Multiple offers on properties aren't as common as they were only a few months ago. While inventory in single family homes has stabilized over the summer months we have seen a moderate incline in median home prices. This may be a factor of moving out of the prime selling season, and the rise in interest rates, however inventory remains pretty thin in all the counties, so this could also be affecting the strength of sales. The high point of the summer housing market really was in condos/townhouses.

Quite the opposite has been detailed in the condo/townhouse market since January 2013. Sales in August were very strong, up **59%** from **January 2013**, and inventory is also increasing. This may, once again, be the "new entry market" now that the single family prices are beyond the entry level buyer. Data for month-over-month comparisons can be found on [www.mlslistings.com](http://www.mlslistings.com).

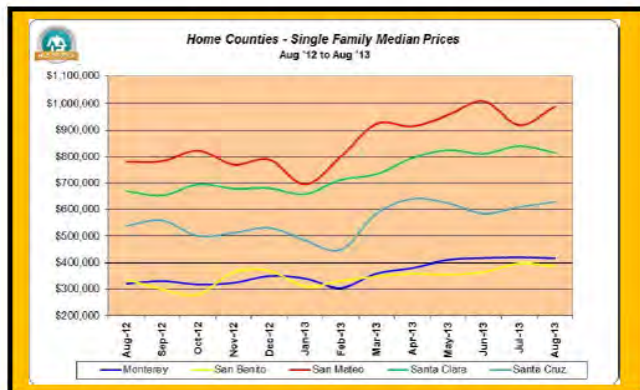
### Condo/Townhouse Market Snapshot Since January 2013



Single Family - August 2013 vs. August 2012																		
County	Inventory			Closed Sales			Median Price			Average Price			Days on Market			New Listings		
	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change
Monterey	984	1204	-18%	218	257	-15%	\$416,000	\$320,000	30%	\$613,770	\$577,974	6%	52	75	-31%	327	334	-2%
San Benito	156	209	-25%	44	46	-4%	\$387,000	\$336,500	15%	\$409,543	\$374,195	9%	46	59	-22%	73	75	-3%
San Mateo	814	1063	-23%	419	422	-1%	\$989,500	\$780,000	27%	\$1,219,088	\$1,079,424	13%	31	39	-21%	507	521	-3%
Santa Clara	1956	2371	-18%	990	1023	-3%	\$815,000	\$671,250	21%	\$1,018,729	\$859,553	19%	23	38	-39%	1205	1170	3%
Santa Cruz	679	822	-17%	191	196	-3%	\$630,000	\$540,000	17%	\$670,420	\$587,974	14%	54	67	-19%	244	220	11%

Condo/Townhouse - August 2013 vs. August 2012																		
(Side note: Some Counties have no sales of condos/townhomes which makes it impossible to report the data)																		
County	Inventory			Closed Sales			Median Price			Average Price			Days on Market			New Listings		
	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change	Aug 2013	Aug 2012	% Change
Monterey	95	124	-23%	29	39	-26%	\$375,000	\$348,000	8%	\$406,982	\$418,126	-3%	74	125	-41%	40	33	21%
San Benito	0	9	n/a	0	4	n/a	50	\$242,500	n/a	50	\$228,350	n/a	0	66	n/a	0	7	n/a
San Mateo	221	294	-25%	153	126	21%	\$540,000	\$472,850	14%	\$573,218	\$484,014	18%	33	46	-28%	161	118	36%
Santa Clara	775	774	0%	467	366	28%	\$495,000	\$423,000	17%	\$531,008	\$472,029	12%	20	38	-47%	546	408	34%
Santa Cruz	170	246	-31%	48	46	4%	\$381,750	\$371,750	3%	\$439,075	\$428,559	2%	43	82	-48%	60	55	9%

August single family sales are starting to show some weakness compared to August of last year and also to July of this year. Compared to July, August sales dropped **10%** in San Mateo County, **6%** in Monterey County, and **4%** in San Benito, Santa Clara and Santa Cruz Counties. Compared to last year, sales are down **1%** in San Mateo County, down **3%** in both Santa Clara and Santa Cruz Counties, **down 4%** in San Benito Counties and down **15%** in Monterey County. Overall, sales in all counties were positive to the year prior, but dropped to negative levels from July 2013 to August 2013.



Single Family - Current Month vs. Prior Month August 2013 vs. July 2013						
County	Inventory			Closed Sales		
	Jul 2013	Aug 2013	% Change	Jul 2013	Aug 2013	% Change
Monterey	953	984	3%	233	218	-6%
San Benito	127	156	23%	46	44	-4%
San Mateo	820	814	-1%	467	419	-10%
Santa Clara	2093	1956	-7%	1033	990	-4%
Santa Cruz	692	679	-2%	199	191	-4%

Note: MLSListings data is tabulated from the 3rd of the month to the 3rd of the following month, primarily to account for late corrections and additions by agents; these updates often are not included in most market reports. MLSListings' Market Indicators report reflects the most current information on the day the reports are generated.

## September 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 Labor Day SCCAR Closed	3	4 Housing Foundation 2:30 pm	5 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	6 LGR Committee 8:30 pm	7
8	9 Mayor's Breakfast 9- 11 am Events Committee 11 am	10	11 Realist - 10:30 am Matrix Training 1- 2:30 pm	12 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	13	14
15	16	17 Education Committee 3 pm	18 Budget & Finance 8:30 am	19 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	20 New Member Orientation 8 am Board of Directors 8:30 am	21
22	23 <u>License Renewal Training</u> 9 - 11 am	24	25 SCCP: <u>Water Resources</u> 9:30 am	26 <u>Tour Mktg Meeting</u> 8:30 am - 9 am <u>Thirsty Thursday</u> 4 - 6 pm	27 <u>Advanced CMA</u> 10:30 - 12 pm	28
29	30 <u>Bankruptcy Class</u> 10 am - 12 pm					

## October 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Tune Up Tuesday 1 - 3 pm	2 Budget & Finance 8:30 am	3 <u>Tour Mktg Meeting</u> 8:30 am - 9 am <b>Oktoberfest</b> 4 - 6 pm	4 LGR Committee 8:30 am	5
6	7 <u>Homeworks Transition Training</u> 10:30 am <u>Realist</u> 1 - 2 pm	8 <u>C.A.R. EXPO</u> Long Beach, CA	9 <u>C.A.R. EXPO</u> Longbeach, CA	10 <u>Tour Mktg Meeting</u> 8:30 am - 9 am <u>C.A.R. EXPO</u> Longbeach, CA	11	12
13	14 Columbus Day SCCAR Closed	15	16 Blood Drive <u>MLO Course</u> 8 - 4:30 pm	17 <u>Tour Mktg Meeting</u> 8:30 am - 9 am Thirsty Thursday 4 - 6 pm	18 Board of Directors 8:30 am	19
20	21 Education Committee 9:30 am	22	23 SCCP: <u>Geology, Biology and Climate</u> 9:30 am	24 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	25 Membership Meeting 10 am - 12 pm	26
27	28	29	30 Budget & Finance 8:30 am <u>MLS Source for iPad</u> 10:30 am - 12 pm	31 <u>Tour Mktg Meeting</u> 8:30 am - 9 am <b>Happy Halloween!</b>		

View our calendar online at [www.mysccar.org](http://www.mysccar.org)