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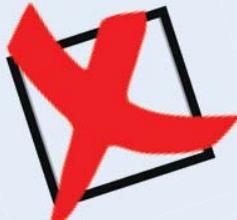
REALTOR®

ELECTION 2018

*2018 Ballot
Protect Private Property Rights*



NO on MEASURE M



NO on Prop 10



YES on Prop 5



More on page 3 & 7

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President's Message

Private Property Rights Under Attack



SCCAR President
Renee Mello
Renee Mello & Associates
reneemello.com

ballot as Measure M and we ask that you vote no. SCCAR will be holding several updates prior to the election on this measure, so keep eye out in our communications to you.

No on Proposition 10

A state law, Costa-Hawkins, exempts those homes built after 1995 from local rent control ordinances. There are three main points of the included in the law:

1. It protects a housing provider from raising the rent once a tenant moves out.
2. It prevents cities from establishing rent control—or capping rent—on units constructed after February 1995.
3. It exempts single-family homes and condos from rent control restrictions

This law was put in place because of the movement at the time to adopt rent control in many major cities. One of the side effects of rent control at that time is the reluctance of developers to build new homes. If property owners weren't able to charge the rent that the market would bear, why would someone invest in real estate? Therefore, Costa-Hawkins was passed to exempt any homes, condos and apartments built after 1995 from local rent control ordinances.

There is a movement under foot to strip property owners of their rights to do what they want to do with their own home. Below is the upcoming legislation in November that will affect those rights.

Vote No on Measure M

Most of us are aware of the battle going on in Santa Cruz regarding Rent Control and Just Cause Eviction that will be on the Santa Cruz City Ballot in November of this year.

This initiative will be on the ballot as Measure M and we ask that you vote no. SCCAR will be holding several updates prior to the election on this measure, so keep eye out in our communications to you.

We will be voting in November on the Repeal of Costa-Hawkins.

What would that mean to homeowners and investors throughout the state? It would mean that all single-family homes, condos and apartments would be subject to local rent control ordinances. We currently have 15 cities that have rent control ordinances and another 5 that are looking to pass an ordinance this November.

There are proponents of the repeal of Costa-Hawkins in addition to those supporting rent control that feel that this will help alleviate the high rents within California. The bottom line is that the high rents are a direct result of a HOUSING SHORTAGE. It is basic economics, supply and demand. If the demand is high and the supply is limited, the prices will go up. Let supply meet demand, the price will go down.

Vote Yes on Proposition 5

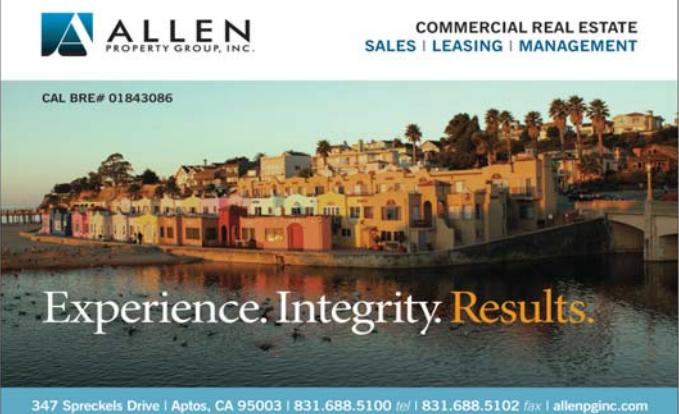
I would be remiss if I didn't update you on the Property Tax Portability Initiative that we were all asked to support through our dues this year. Proposition 5 will be on the ballot this November and it would grant a property tax break to property owners who are over 55 years old or severely disabled. The measure would allow them to transfer their

Continued on Page 4



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President's Message Cont'd

property tax to a replacement property of equal or lesser value to anywhere within the state.

The average time between moves of homeowners in California has gone from 7 years to over 20 years. C.A.R. feels that part of the reason for this lack of movement is the increased cost of property tax if someone was to move and is preventing people from putting their home on the market. This will allow them to take their property tax with them which could considerably lower the cost of moving.

My goal is to help you, the membership of the Santa Cruz County Association of REALTORS®, understand that private property rights are under attack. If rent control passes and Costa-Hawkins is repealed, it will have a devastating effect on our clients and our business in Santa Cruz. And don't think it will stop in Santa Cruz. If it passes in Santa Cruz, the county, Capitola and Watsonville could be next.

Please talk to your clients. Help them understand that this does affect them and their ability to do what they want with THEIR home. Get involved. Be willing to participate when asked. We can't allow private property rights to be taken away.



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OUTCOME: MOVING IS A HASSLE!

SpareFoot survey reveals that two-thirds of Americans say they would likely move if it weren't such a hassle.

What keeps Americans from moving? Sure, there's that pesky lack of inventory factor, but there's more to it than that. SpareFoot, an online self-storage marketplace, surveyed Americans to gain deeper insights into how and why they are moving and found that while 46 percent of consumers have either recently moved or plan to move in the next year, even more say they would choose to move if it was easier and less stressful. In fact, two-thirds (67 percent) reported that they would definitely or probably move if it wasn't such a hassle.

Feeling Stuck?

The survey of more than 1,000 American adults conducted by SpareFoot found that the hassles of moving have left 66 percent of people feeling stuck in a home they didn't like, and 49 percent have stayed with a bad roommate to avoid the process of moving. However, millennials and Gen Z are less likely to be deterred, with nearly a third (32 percent) reporting they have moved in the past year compared to just 15 percent of the general population.

Top Reasons for Moving

The top reasons why people say they have moved are varied, with 37 percent moving for more affordable housing, 28 percent for a job, 19 percent escaping an unpleasant neighbor, and 13 percent to find a better living situation for their pet. No matter the reason, a majority of people shared that the best part of moving is having a fresh, clean space.

According to the U.S. Census Bureau, an estimated 35.7 million Americans move every year. Planning and getting an early start is essential, yet over half of people (53 percent) begin packing the same month they move. When looking to make their move more manageable, about half use self-storage and half use a moving truck to assist with the process.



Enjoy A Second Helping Of A Taste of Santa Cruz at the MAH on October 18th



Get your forks and wine glasses ready! A Taste of Santa Cruz is once again offering “all-you-can-enjoy” tantalizing tastes from local Santa Cruz County restaurants, wineries and local craft breweries at the Museum of Art and History, and new this year, the event is being held on Thursday, October 18th from 5:00-8:00 pm. To take advantage of warmer and longer evenings than in November when the event has historically been held, the new earlier date in October translates into more outdoor space to mix and mingle, along with additional food booths on the third floor, and the wine bar in the outdoor rooftop sculpture garden, bringing up the number of unique food tastings to twenty!

The three-story Santa Cruz Museum of Art and History will be open on all floors and the outside courtyard, so guests will have plenty of room to access the art exhibits while noshing on local cuisine and tasting six featured Santa Cruz Mountain Winegrower’s member wineries including Roudon Smith, Burrell School, Storrs Winery and Alfaro Family Vineyard-Winery. A silent and live auction will be featured with vacation packages, local art, experiences and services.

A Great Cause

All proceeds from the Taste of Santa Cruz help bridge the gap to home ownership for vital members of our community via the Santa Cruz County Association of REALTORS® Housing Foundation’s grant programs, which has raised \$400,000 for local first time home buyers since the inception of the event in 2004.

Tickets are \$50 in advance and \$55 at the door. Tickets can be purchased online at ATOSC.com beginning on August 18th. Last year’s event sold out, so do not delay!

“Last year, we sold out for the first time and we know it will again be a sell out with the level of incredible chefs, vintners and brewers bringing the best Santa Cruz County has to offer to the A Taste of Santa Cruz this year, said David DeTeso, the SCCAR Housing Foundation Chairman. “The Santa Cruz County Association of Realtors Housing Foundation is proud to once again offer this incredible event to the community to help keep our workers living in Santa Cruz County. We definitely encourage you to buy your tickets now and consider donating a silent auction prize, as well, so we can have a record breaking fundraising event in 2018 to help more teachers, care workers and other vital members of our community purchase homes in the County.”

The Santa Cruz County Association of REALTORS® Housing Foundation was established in 2003, to bridge the gap to homeownership in Santa Cruz County. 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. Visit us at www.sccarhf.org or call for information (831) 464-2000.

A Sampling of Recent Participating Restaurants

Restaurants:

AKIRA Sushi
Aldo's Harbor Restaurant
Buttercup Cakes
and Farmhouse Frosting
Cowboy Bar and Grill
Hulas Island Grill & Tiki Room
The Jerk House
Makse Bars
Marini's Candies
Michael's on Main
Oasis Tasting Room and Kitchen
Percy's Pies
Persephone
The Point Chophouse
Pour Taproom

Rosie McCann's

Turkey Boat
Splash Restaurant
Woodstock Pizza
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Breweries

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Understanding the Impact of Measure “M”

Santa Cruz City Rent Control & Just Cause Eviction



Fred Antaki
SCCAR LGR Chair

As I hope all of you are aware by now, Measure “M” will be on the upcoming November ballot for voters living in the City of Santa Cruz. The measure seeks to impose strict controls on both how much a housing provider can increase their rents on a yearly basis, and even stricter controls on a property owner’s ability to terminate a rental agreement, and regulate the number of tenants or subtenants who move into their property. You can see a full list of the key points of the rent control and so-called “just cause eviction” provisions by going to the website of Santa Cruz Together (SCT)(santacruztogether.com), a local group of property owners, renters, real estate professionals and citizens who are concerned about the potential far-reaching negative effects if Measure M were to pass.

A brief history of the Measure should include a discussion of affordable housing, or rather the lack thereof, in Santa Cruz

County. Increased demand from UCSC, new businesses, and people who love this area, coupled with lack of new inventory, has resulted in a crisis of both availability and affordability. Due to the lack of land, high costs of construction, transportation issues, and a general resistance to densification and change in our area, creating new housing has been an uphill battle. Rather than focus their efforts there, the proponents of Measure M, including several council members who have taken up their cause, would rather try to “fix” the problem by imposing both price controls on the market, and severely restricting property rights.

At this critical time, it is EXTREMELY important that every member of our Association and property owner become educated about the pros and cons of the Measure, which affects virtually ALL property owners in Santa Cruz, and in our opinion would have long-lasting unintended consequences for both the City and surrounding County if it were

to pass. CAA and C.A.R. have teamed up with SCT to defeat Measure M based on the following well-documented facts:

- In every city where passed, rent control has DECREASED the number of rental units, as landlords sell rather than live under the extreme restrictions and loss of control;
- EVERY PROPERTY in the City is affected due to “just cause” provisions that allow renters to move in subtenants without approval from owners, potentially doubling occupancy with increased noise, trash, parking and other negative impacts on the neighborhood;
- If an owner were to rent their house out for a year due to a job change or health issue, they are required to pay 6 MONTHS OF MARKET RENT(\$15 to \$20,000) to get their house back. In some cases, a landlord or owner simply CANNOT get their house back!
- It establishes a Rent Board OUTSIDE the City’s control, which can establish its own salaries and budget without oversight, set rent levels and increases typically in an extremely tenant-favored, anti-landlord fashion, with a budget expected to be in the MILLIONS at a time when the City is facing serious shortfalls
- The measure as drafted has been called by experts familiar with rent control the MOST EXTREME measure in the ENTIRE COUNTRY!

“The measure seeks to impose strict controls how much a housing provider can increase their rents on a yearly basis”

Get the latest on this Measure at our next Rent Control Update event scheduled for this coming Wednesday August 29th at the Seascape Golf Club. Please sign up online or at SCCAR and plan on being there. You can also get involved and educated by going to the SantaCruzTogether.com website and start talking to your clients, friends and neighbors, and participating in precinct walking, email campaigns and phone banks that will be happening over the coming two months as the fight for the future of Santa Cruz heats up.

Code of Ethics

LIVE MANDATORY TRAINING!



**COMPLETE YOUR MANDATORY BIENNIAL
ETHICS REQUIREMENT AT SCCAR!**

**Tuesday, October 16, 2018
12 - 3 PM
at SCCAR, 2525 Main St., Soquel**

Registration fee is \$5 and can be paid online at mysccar.org or by calling 831-464-2000

The National Association of REALTORS® requires REALTORS® who have not completed their biennial Code of Ethics requirement do so before December 31, 2018!

This class will fulfill that requirement.



LOCAL WOMEN IN LEADERSHIP FORUM

L U N C H & L E A R N

OCTOBER 17, 2018 | 11:30AM - 2:00PM | HILTON, SCOTTS VALLEY

[HTTPS://WOMENS COUNCILSC.EVENTBRITE.COM](https://womenscouncilsc.eventbrite.com)



Breakfast with the Mayors of Santa Cruz County

Sponsored by the SCCAR Local
Government Relations Committee

Monday, September 10, 2018

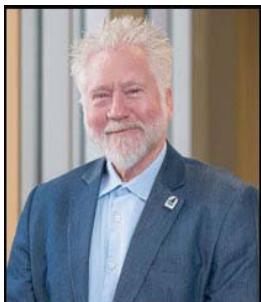
9 - 11 AM at the SCCAR Office, 2525 Main St., Soquel



David Terrazas,
Mayor, City of Santa Cruz



Jim Reed,
Mayor, City of Scotts Valley



Lowell Hurst
Mayor, City of Watsonville



Michael Termini
Mayor, City of Capitola



This 10th annual event will cover the latest on what's happening in Santa Cruz County and provide an opportunity for our local officials to answer your questions!

AGENDA

- 9:00 AM Registration & Breakfast
- 9:15 - 9:45 AM Introductions and City Overview
- 9:45 - 10:45 AM Question and Answer Session
- 10:45 AM Closing Remarks

Free to SCCAR Members

(\$20 Nonmembers)

Register online mysccar.org or call 831-464-2000



Why You Should Hire a Professional

With interest rates on the rise, many potential consumers feel the need to shop around more aggressively for their home financing needs. Or, worse still, think they should "do their research" online before even contacting a Mortgage Professional.

This brings to mind a favorite quote of mine by Red Adair: "If you think it's expensive to hire a professional to do the job, wait until you hire an amateur." We in the lending industry are the professionals. Not Google. Not Wikipedia. Not your clients' parents who last purchased a home 20 years ago. It's our JOB!

A great example of this is from a recent referral I received. What most people believe is that you must put 20% down to purchase a home. That is not true. Most people also believe that you should put 20% down to get better interest rates. In today's lending environment, that is ALSO not true! Consider the example below. These buyers can keep more money in their pocket with the same payments and a lower interest rate – even with the dreaded "PMI". So when your buyers say they have it all figured out, but they haven't yet met with a lender or they spent 8 minutes to get pre-approved online, listen to good ol' Red and refer them to a local Mortgage Professional!



Lisa Mazzei
Blue Adobe Mortgage
Loan Officer - NMLS ID# 282885
E. lisa@blueadobemortgage.com

20% = down 75,000 closing fees = 15,000 cash to close = 90,000
interest rate = 5.125%
monthly payment = 2,111.29 and includes mortgage/ insurance/ taxes

19% = down 71,250 closing fees = 14,750 cash to close = 86,000
interest rate = 4.75%
monthly payment = 2,111.81 and includes mortgage/ insurance/ taxes/ PMI

15% = down 56,250 closing fees = 14,750 cash to close = 71,000
interest rate = 4.75%
monthly payment = 2,196.82 and includes mortgage/ insurance/ taxes/ PMI

WELCOME

WE'RE GLAD YOU ARE HERE!

NEW REALTOR MEMBERS

Carly	Adams	Century 21 Showcase Realtors
Stephen	Alaga	eXp Realty of CA, Inc.
Sergio	Angeles	Sergio Angeles, Broker
Turiya	Blanchette	The Brokerage
Kathryn	Engelbrecht	Sereno Group
Richard	Gaetano	Intero Real Estate
Anna	Garaway	Coldwell Banker
Jennifer	Gilberg	Keller Williams Realty-SC
Erin	Gold	Russell E. Gross
Sage	Goncharoff	Main Street Realtors
Olesya	Kalinowska	Keller Williams Realty - SC
Teresa	Lee	The Turtlestone Group
Shawndy	Linquist	Brock Real Estate
Thomas	Mendoza	eXp Realty of CA, Inc.
Nathan	Monett	The Turtlestone Group
Austin	Nickel	David Lyng RE
Christy	Niemeyer	Keller Williams Realty – SC
Veronica	Pena	Keller Williams Realty-SC
Kimie	Raymond	eXp Realty of CA, Inc.
Hallie	Richmond	Surf City Rentals
Joseph	Robles	eXp Realty of CA, Inc.
Raquel	Rodriguez	Bailey Properties Properties, Inc.
Melissa	Rogers	Keller Williams Realty - SC
Hilary	Saunders	Reside Real Estate
Jody	Stelck	Surf City Rentals
Jenna	Zeller	Cowley Properties

NEW AFFILIATE MEMBERS

Darla Mick	Darla Mick Design & Home Staging
Beth Powonda	Old Republic Home Protection
Thomas Rossi	On the Spot Carpet & Upholstery Cleaning
Shawna Watson	US Bank

SEPTEMBER & OCTOBER EDUCATION CALENDAR

Duane Gomer License Renewal

Friday, September 7

9 am- 12 pm

What the program will cover:

- All students will receive the three-hour mandatory courses of agency, ethics, trust funds, fair housing, risk management, management & supervision and two consumer protection course by textbook or pdf.
- Classroom testing on 15-hour Property Management course immediately following the course.
- Instructions for online exams covering the remaining 30-hours will be given at the seminar.
- All testing in accordance with current CalBRE rules.

First Class: A Required Training Course for New MLS Subscribers

Wednesday, September 13

9:30 am - 11:30 am

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

First Class is a required training course from MLS Listings, Inc. for new subscribers that must be attended within the first 60 days of joining the MLS. Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

REALTOR Property Resource (RPR) Essentials

Wednesday, September 19

1 – 2:30 pm

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

Matrix 201

Wednesday, September 26

10 – 11:30 am

You have your dashboard just how you like it. You know how to search and create reports. You are able to communicate with your clients through Matrix. Now it's time to learn how to bend Matrix to your will! Build upon the skills learned in the Basic Class.

MLS Touch

Wednesday, September 26

1 – 2:30 pm

Access listings on the go searching by map, criteria, or MLSListings number! Stay current with listing information and status changes without having to return to the office. This mobile application focuses on your specific geography and provides you with inventory or Hot Sheet data. Be prepared to show your clients listing photos, neighborhood statistics, and home facts all from your phone, while still being able to check showing instructions and comparable properties. In just a few seconds, you'll have both MLS data and county tax records literally at your fingertips.

SCCP: Geology, Biology and Climate

Friday, September 28

9:30 am – 12 pm

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.

Points to be covered: main areas in the County of biological sensitivity, species protection, and protected species; “Work-around” solutions when developing sites with animal or plant protection; Earthquakes, faulting, and landslides.

How Do I: Find and Build Statistics

Monday, October 1

1 – 2:30 pm

Market intelligence is defined as the information relevant to a company’s business environment, gathered and analyzed specifically for the purpose of accurate and confident decision-making. Clients look to you to be the market expert.

Code of Ethics: Live Mandatory Training

Wednesday, October 16

12 – 3 pm

COMPLETE YOUR MANDATORY BIENNIAL ETHICS REQUIREMENT AT SCCAR!

The National Association of REALTORS® requires REALTORS® who have not completed their biennial Code of Ethics requirement do so before December 31, 2018! This class will fulfill that requirement.

Mobile: MLS-Touch

Friday, October 19

10 – 11:30 am

Access listings on the go searching by map, criteria, or MLSListings number! Stay current with listing information and status changes without having to return to the office. This mobile application focuses on your specific geography and provides you with inventory or Hot Sheet data. Be prepared to show your clients listing photos, neighborhood statistics, and home facts all from your phone, while still being able to check showing instructions and comparable properties. In just a few seconds, you’ll have both MLS data and county tax records literally at your fingertips.

Matrix 201 (MLS)

Friday, October 19

1 – 2:30 pm

You have your dashboard just how you like it. You know how to search and create reports. You are able to communicate with your clients through Matrix. Now it’s time to learn how to bend Matrix to your will! Build upon the skills learned in the Basic Class.

Register for classes online at www.mysccar.org or call SCCAR at 831-464-2000.

Unless specified otherwise, all classes are held at SCCAR, 2525 Main St., Soquel, CA.

Santa Cruz County REALTORS Housing Foundation Thanks Local Sponsors

As the Santa Cruz County Realtors Housing Foundation is gearing up for the 14th annual "A Taste of Santa Cruz" event being held on Thursday October 18th from 5-8 pm at the Museum of Art History, they have already gotten sponsorship commitments for the 2018 event from the following generous local real estate industry sponsors:

Santa Cruz Lending, David Lyng Real Estate, Stearns Lending, Sereno Group, Bay Federal Credit Union, Opes Advisors, Xchange Solutions, Chase Bank, Coldwell Banker, Century 21 M & M, Wells Fargo, Bailey Properties, Madani Team/Keller Williams, Bank of the West, Seabright Mortgage, TIAA Bank, Intero Real Estate, U S Bank, Vista Properties & Karma Mortgage.

The people behind these companies are the reason the Taste of Santa Cruz continues to be able to produce an event that raises thousands of dollars each year for grants to help first time buyers become permanent residents of Santa Cruz County. We are beyond fortunate to have had many of these sponsors participate since the events inception in 2004. Thank you to each of these amazing community focused businesses for helping us bring the fun AND the funds to Santa Cruz County!



MEET OUR NEW GOVERNMENT AFFAIRS DIRECTOR

Victor Gómez is a Northern California native with a wealth of experience in local, State & Federal politics both in the Monterey Bay Area and in the greater Silicon Valley/San Francisco Bay area. Born and raised in Hollister, CA. he is the former Mayor of his hometown and recently completed his second term as a City Councilmember.

As a son of a Mayor & Sheriff, Victor has always held a passion for politics, community and public service. After immigrating to Hollister from Guadalajára, Jalisco, México, his parents and older siblings lived in farm labor housing in San Benito County. After years of hard work, they were able to purchase a home in a low-income development in west Hollister where Victor was raised. He attended local elementary schools and San Benito High School.

After obtaining his degree in Aviation and becoming a pilot, Victor and his wife purchased a franchise restaurant which they owned and operated for nearly ten years. In 2008, in the midst of running his business, Gómez ran for and won a seat on the Hollister City Council. At the age of 31, Gómez became one of the youngest Mayor's to serve the City of Hollister. Since then, he served eight years on the San Benito County Transportation Authority, Hollister Airport Land Use Commission, Gang Prevention Policy Board, Association of Monterey Bay Area Governments, Hollister Redevelopment Agency, and served as President of the League of California Cities Monterey Bay Chapter advocating for sound policies for municipal government at the state level. Victor also puts in many volunteer hours as he serves as Chairman of the San Benito County Chamber of Commerce, Board member for Goodwill Silicon Valley and Board member for the Community Foundation for San Benito County.

Victor's political roots run deep. Both his grandfather and father served as Mayor of their home town of Villa Obregón, Jalisco, Mexico. His brother Gus Gómez was elected to the Glendale City Council and also served as Mayor, eventually being elected as Superior Court Judge in Los Angeles County.



Victor served as Deputy Chief of Staff for San José City Councilmember Johnny Khamis and Chief of Staff for San José Vice Mayor Magdalena Carrasco. He also served as external lobbyist for The Silicon Valley Organization (formerly the Silicon Valley Chamber of Commerce).

Victor is currently President of Pinnacle Strategy, a Government Affairs & Public Relations firm out of the Monterey & San Francisco Bay Areas. His clients have ranged from Government agencies to private sector firms.

During his free time, Victor enjoys flying, skateboarding and traveling with his family. He lives in Hollister with his wife and three daughters.

Victor Gomez
Government Affairs Director
gad@mysccar.org



HOW TO CARVE OUT A REAL ESTATE NICHE

Dominate your local communities and neighborhoods with a strategic digital marketing plan.

By Nikki Lindholm, content and social outreach manager

Whether you're a brokerage targeting one real estate niche, multiple neighborhoods or an agent trying to stay on top of one or two neighborhoods, we've got strategic advice on how to separate yourself or firm online. Not all neighborhoods are in the MLS.

So, if you want to dominate, find those pockets not officially recognized. Second, you absolutely must have dedicated pages on your website if you're going to reach people interested in those real estate niche neighborhoods. After these two items are checked off your to-do list, the strategy becomes more complicated.

Real Estate Niche On-Page Components:

- 1. A neighborhood video tour or montage.** Name it appropriately and embed it correctly and you have a great SEO Start.
- 2. The name, title, and URL of your page** should also be named in a fashion that resonates with consumers and uses natural language that mirrors how consumers are searching.
- 3. The introductory paragraph** is rich with landmarks, developments, trails, lifestyle type info. Tell a story of what it is like to live in this community.
- 4. Properties:** Naturally you need properties that match the boundary of these neighborhoods.
- 5. Map:** This is a must for showing your consumers where this neighborhood is and ideally the available properties in it.
- 6. Average commute times** to significant areas, job centers, metros, hospitals, military bases, etc.
- 7. Housing market activity** video or shown via graphs and charts. Ideally, interpret the activity in easy-to-understand terms—consumers want insights, not data.



8. **Area Photos:** Selling the lifestyle again within your real estate niche.
9. **Consider teaming up** with nearby businesses to generate opportunities and offers for existing homeowners in that neighborhood. It's an easy conversion opportunity and email touch point.
10. **Listing alerts** are a must for conversion. Plus, have a clear, aggressive call to action to collect contact information.
11. **Sharing options** to use other networks for free advertising. Think outside the box and don't just put icons hidden on the page.
12. **Area events, calendar,** and other pertinent stuff that can create dynamic content for your pages.

Real Estate Niche Digital and Social Marketing:

1. If you are familiar with **Google Adwords**, consider running a small search engine marketing (SEM) campaign for each community page, or at least the communi-ties you want to promote yourself as the expert.
2. **Start a remarketing campaign** to touch those who have already visited the page. Be strategic with the ad copy, and make it relevant to that actual neighborhood.
3. **Use email marketing.** Send an email to contacts that you have in a particular area or are interested in moving to one specific area. Stay top-of-mind!
4. Once a year, **market to the homes in that neighborhood** with your compelling value proposition and drive them to your web page. This will get them in the remarketing net.
5. **Target your audience online.** If you have a list of emails, try sphere targeting or if a zip code is broad enough, use zip code marketing solutions. If you aren't sure where to start with online targeting, we suggest Adwerx and Facebook. Both allow you to get hyper-specific on interests and location targeting.
6. Consider promoting all **open houses on your social media accounts.** The options here are plentiful. Create instastories or IGTV episodes showing while at the open house. Create campaigns on Facebook and Instagram advertising your opens. The more your followers see you in a specific area, the more they will associate you with being the local expert in that neighborhood.
7. If this neighborhood means a lot to you, **get involved!** Go to the local events and even create your own! Consider throwing timely parties/gatherings and volunteer in community events.
8. **Join your neighborhood Nextdoor page.** As you have probably heard, Nextdoor is moving into the real estate space. Claim your business page and promote your listings and expertise on the platform—even if you don't want to advertise on the Nextdoor platform, use and participate in the app yourself.
9. **Create a Facebook group** and invite all the neighbors. An idea similar to Nextdoor, however, but not every neighborhood is on Nextdoor. If that is the case with your community, create a similar feel on Facebook with a private, invite-only group.

To be the local 'go-to' agent in your community, we strongly suggest blending your professional expertise with your relationships. Don't expect business to pour in if your only strategy is to pepper your neighborhood or desired community with door knocking, ads and online targeting. Get involved, know all there is to know about your area and you just may be surprised how fast you become the housing expert in your real estate niche market!

Want to learn more about how to dominate your real estate niche with digital marketing? Download your FREE copy of the 2018 REAL Trends Online Performance Study (OPS) at www.realtrendops.com

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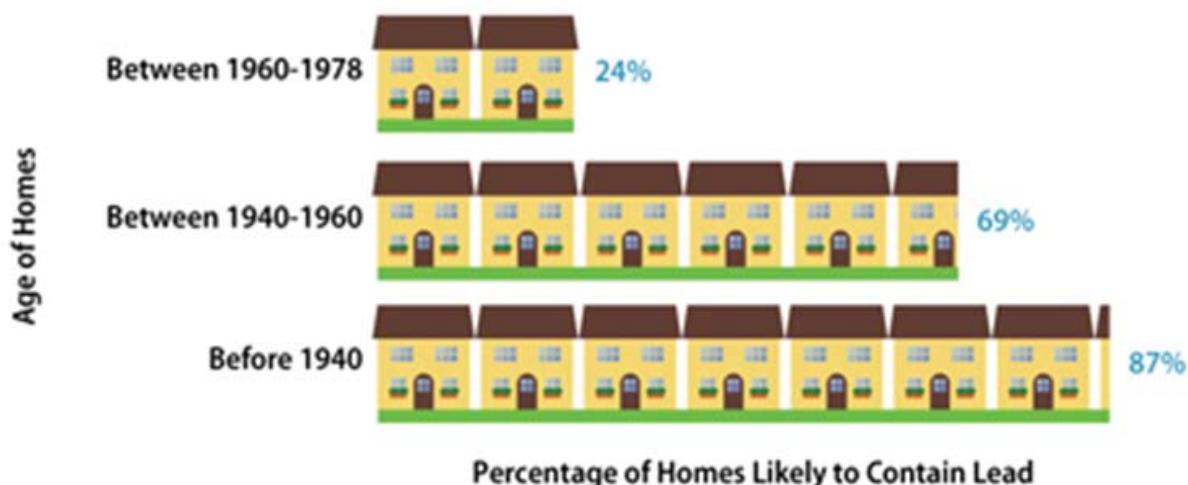


AFFILIATE SPOTLIGHT

Michael Grohol, Central Coast Lead Inspection Services



Michael Grohol is a Lead Inspector/Assessor and owner of Central Coast Lead Inspection Services. He is licensed through the California Department of Public Health-Child-hood Lead Poisoning Prevention Branch-Lead Related Construction Unit (ID # 23367). Michael lives in Felton and is a thirty seven year resident of Santa Cruz County. He enjoys the outdoors and gardening, has two grown daughters and a wonderful wife. When inspecting homes and buildings for the presence of lead, he has found lead in surfaces , soil, and water. Using non-evasive XRF technology, you will receive an easy to read report that shows if lead is present, and if so where it is. Children remain most vulnerable to lead exposure and lead remains a serious danger in our communities.



THE TRUMP ADMINISTRATION TACKLES THE DISPARATE IMPACT THEORY

It appears the new administration is moving away from the Obama administration's disparate impact policies. How will that impact real estate?

By Sue Johnson, strategic alliance consultant

Two public announcements in May—one by the U.S. Department of Housing and Urban Development (HUD), and the other by the Consumer Financial Protection Bureau (CFPB)—signal that the Trump Administration may retreat from the Obama administration's disparate impact policies under the Fair Housing Act and Equal Credit Opportunity Act (ECOA).

The Disparate Impact Theory

The disparate impact theory allows a practice to be found discriminatory if it has a disproportionate effect on a protected class (race, color, religion, national origin, sex, disability, and familial status), even if the person or entity engaging in the practice does not intend to discriminate. It's different from the theory of disparate treatment, which occurs when a person or entity treats someone unequally because of a protected characteristic (e.g., race or gender). Under this theory, the person or entity must intend to discriminate against a protected class.

Disparate Impact Under the Fair Housing Act

The Fair Housing Act was intended to protect buyers or renters from the seller or landlord discrimination in housing-related real estate transactions. HUD has the authority to enforce the Act against lenders, housing developers, homeowner insurance companies, real estate professionals, and other participants.

HUD's current disparate impact regulation, adopted in 2013, formalized the Obama Administration's policy that a disparate impact claim is allowable under the Fair Housing Act. It established a three-part burden-shifting test for determining whether the practice has an unjustified discriminatory effect:

- The plaintiff must show evidence of statistical disparities involving a protected class.
- The defendant must then prove that the challenged practice is necessary to achieve a substantial, legitimate, and non-discriminatory interest.
- If the defendant successfully proves a legitimate interest, the plaintiff must show that another practice could serve the interest with a less discriminatory effect.



After HUD issued the disparate impact rule, the U.S. Supreme Court held by a 5-4 decision in Texas Department of Housing and Community Affairs vs. Inclusive Communities Project (2015) that disparate impact claims might be brought under the Fair Housing Act. However, it also set rigorous standards to ensure that racial imbalance alone does not create a *prima facie* case, and stated that a disparate impact claim based upon a statistical disparity should fail if the plaintiff cannot show that the defendant's practice caused the disparity. The Court left it to HUD to determine whether changes to its rule were necessary.

On May 10, 2018, HUD announced that it would seek public comment on whether it should change its disparate impact rule in light of the Inclusive Communities decision—a sign that the Trump Administration is reevaluating the Obama-era approach. It asked six specific questions, such as whether the rule's three-step burden of proof standard appropriately assigns the burdens; whether the second and third steps are sufficient to ensure that only artificial, arbitrary and unnecessary practices are found to result in disparate impact; and whether the rule should provide defenses or safe harbors to claims of disparate impact liability. Comments are due on August 20.

Disparate Impact Under the ECOA

The ECOA makes it unlawful for any creditor to discriminate against any credit applicant. The law applies to any person who regularly participates in a credit decision, including banks, retailers, bankcard companies, finance companies, and credit unions. The Dodd-Frank Act transferred rulemaking and enforcement authority under the ECOA to the CFPB.

Under former CFPB Director Richard Cordray, the CFPB reaffirmed its commitment to using the disparate impact theory when exercising its supervisory and enforcement authority under the ECOA and brought numerous cases based on the doctrine. This approach was widely criticized by Cordray's critics, who argued that the statutory language of the ECOA only prohibits discriminatory treatment, not the disparate impact, of a practice. The Supreme Court has never ruled on whether a claim based on disparate impact is valid under the ECOA.

Acting CFPB Director Mick Mulvaney appears to be reassessing Cordray's approach. In a May statement, he said that the CFPB would reexamine ECOA requirements in light of "a recent Supreme Court decision distinguishing between antidiscrimination statutes that refer to the consequences of actions and those that refer only to the intent of the actor"—an apparent reference to the Inclusive Communities decision.

Summary

Any future rulemaking by HUD or the CFPB to bring their regulations into closer alignment with the Inclusive Communities decision could make it more challenging to bring Fair Housing Act or ECOA claims under the disparate impact theory. In any event, their May announcements indicate that this Administration may shift its enforcement focus to practices involving intentional discrimination as opposed to practices that create a discriminatory effect.

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**ANY FUTURE RULEMAKING
by HUD or the CFPB to bring their regulations
into closer alignment with the inclusive
Communities decision could make it more
challenging to bring Fair Housing Act or
ECOA claims under the disparate impact
theory.**

Santa Cruz County Market Statistics

July 2018: Santa Cruz County - Single Family Residential												
City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	43	94	23	28	\$1,109,217	\$1,100,000	\$592	101%	\$25,512,000	1,952	11,380	3.5
Ben Lomond	17	22	5	27	\$897,000	\$980,000	\$497	102%	\$4,485,001	1,783	436,079	2.4
Boulder Creek	14	41	19	35	\$634,131	\$620,000	\$455	99%	\$12,048,500	1,448	21,652	2.5
Brookdale	2	3	3	21	\$709,000	\$700,000	\$418	103%	\$2,127,000	1,634	21,054	2.3
Capitola	7	14	2	7	\$902,500	\$902,500	\$686	107%	\$1,805,000	1,434	2,875	3
Corralitos	0	5	0									
Davenport	0	1	1	130	\$1,300,000	\$1,300,000	\$774	90%	\$1,300,000	1,679	14,244	0.8
Felton	18	32	17	24	\$722,352	\$680,000	\$555	102%	\$12,280,000	1,385	27,461	2.5
Freedom	1	3	1	8	\$559,000	\$559,000	\$331	100%	\$559,000	1,689	5,663	1.5
La Selva Beach	3	9	3	13	\$1,983,333	\$1,750,000	\$726	92%	\$5,950,000	2,766	22,390	2.5
Los Gatos	3	18	2	79	\$1,300,000	\$1,300,000	\$521	101%	\$2,600,000	2,633	410,793	4.2
Mount Hermon	2	5	0									
Santa Cruz	91	174	63	32	\$1,133,430	\$1,012,147	\$655	101%	\$71,406,146	1,779	19,258	3.1
Scotts Valley	13	25	14	21	\$1,105,785	\$1,135,000	\$568	103%	\$15,481,000	2,163	50,528	1.6
Seacliff	0	1	0									
Soquel	9	20	3	4	\$979,000	\$927,000	\$521	91%	\$2,937,000	1,869	126,876	5.5
Watsonville	27	54	26	20	\$640,553	\$582,000	\$432	100%	\$16,654,400	1,456	47,423	3
Royal Oaks	5	19	6	41	\$752,333	\$602,500	\$363	102.0%	\$4,514,000	2150	131624	3.8

July 2018: Santa Cruz County - Common Interest Development												
City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	11	27	4	22	\$805,468	\$801,938	\$564	102%	\$3,221,875	1,372	2,309	3.2
Boulder Creek	3	4	2	22	\$535,000	\$535,000	\$316	98%	\$1,070,000	1,726	2,178	4
Capitola	5	12	7	20	\$705,000	\$606,000	\$534	104%	\$4,935,000	1,127	879	2.3
Freedom	0	2	0									
La Selva Beach	1	2	0									
Santa Cruz	25	50	10	32	\$598,145	\$562,500	\$546	100%	\$5,981,454	1,100	2,919	2.9
Scotts Valley	3	5	5	22	\$634,200	\$550,000	\$489	99%	\$3,171,000	1,267	1,115	1.2
Soquel	2	1	3	11	\$603,333	\$575,000	\$504	104%	\$1,810,000	1,173	1,285	0.8
Watsonville	5	16	7	16	\$602,648	\$440,000	\$447	99%	\$4,218,542	1,410	10,380	2.2

Data provided by MLS Listings, Inc., submitted by the Santa Cruz County Association of REALTORS®

Interactive Market Stats

Gain insights on California's housing market through interactive dashboards.
Select your metrics and see where the data takes you.

<https://www.car.org/en/marketdata/interactive>



SEPTEMBER 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3 SCCAR Closed Labor Day	4	5 SCCAR Closed Office Clean Up	6 Tour Marketing Meeting 8:30 - 9 am	7 Local Government Relations 8:30 am License Renewal 9 am	8
9	10 Mayors Breakfast 9 - 11 am	11 Affiliate Meeting 11 am Tech Tuesday: Canva 11:30 am	12	13 Tour Marketing Meeting 8:30 - 9 am	14 Board of Directors 8:30 am Health Screenings 9 am	15
16	17	18	19 MLS First Class 9:30 am Lunch & Learn 11:30 am RPR Training 1 pm	20 Tour Marketing Meeting 8:30 - 9 am	21 Duane Gomber MLO Continuing Education 8:30 am - 4:30 pm	22
23	24	25	26 Matrix 201 10 am MLS Touch 1 pm	27 Tour Marketing Meeting 8:30 - 9 am	28 SCCP: Geology, Biology and Climate 9:30 am	29
30						

OCTOBER 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 MLS First Class 9:30 am Find & Build Statistics 1 pm	2	3 SCCAR Closing at Noon Community Safety Panel 10 am	4 Tour Marketing Meeting 8:30 - 9 am Oktoberfest 4 pm	5 Local Government Relations 8:30 am	6
7 	8 SCCAR Closed Columbus Day	9 Affiliate Committee 11 am C.A.R EXPO Long Beach	10	11 Tour Marketing Meeting 8:30 - 9 am	12	13
14	15	16 Code of Ethics Mandatory Training 12 - 3 pm	17 City Planner Panel 9 am	18 Tour Marketing Meeting 8:30 - 9 am A Taste of Santa Cruz @ MAH 5:30 pm	19 Board of Directors 8:30 am MLS Touch 10 am Matrix 201 1 pm	20
21	22	23	24	25 Tour Marketing Meeting 8:30 - 9 am	26	27
28	29	30 Events & Community Relations Committee 11 am	31 			