

REALTOR® NEWSLETTER

Committee CAMP - Where the Magic Happens!





PRESIDENT'S MESSAGE

Renee Mello, President
renee@reneemello.com
831-840-2479

As my year as your President comes to an end, there are two things that stand out about this year.

The first is something I find bothersome. As most of you are aware, this year has been consumed with fighting the transfer tax proposed by Mayor Keeley in Santa Cruz.

We had worked with Mayor Keeley for over two years crafting an ordinance that we felt would satisfy his desire for affordable housing and would be palatable to homeowners. At the last minute, under pressure from the Democratic Socialists of Santa Cruz County, Mayor Keeley added a transfer tax to the ordinance. We had told him from the very beginning that a transfer tax was non-negotiable, yet he was surprised when we came out against it.

In addition to that, the way he got the ordinance on the ballot was unconscionable. After a poll, paid for by the city of Santa Cruz, showed that the most support they could receive for the tax was 57%, he changed it to a community support initiative which would require only a 50% vote.

The disappointing part of this situation is the number of people afraid to take a stand because of their fear of Mayor Keeley. Santa Cruz Together, an organization we partnered with to defeat rent control and an empty house tax took a neutral stand. The Business council and the Chamber, both organizations that should want to protect the interest of business property owners have stayed neutral. And the local press, the Santa Cruz Sentinel and the Lookout have consistently shown us in a bad light.

One of our biggest concerns is that if the transfer tax is passed in Santa Cruz, Capitola and Watsonville will soon follow suit.

On the other hand, I am incredibly proud of the work your Board of Directors has done in shaping our Strategic Plan for the next three years.

In August we spent a full day, with a professional facilitator, hashing out our new Mission, Vision, Values and Strategic Priorities. Each Director was there for the whole day and gave a 110% of crafting the outline.

We are now putting together the tactics that we will be implementing over the next year to achieve the Strategic Priorities. This Strategic Plan is focusing our association on the priorities and challenges we are going to be facing in the coming year. Our goal is to continue to serve our members at the highest level and remain relevant in the coming years.

TOWN HALL MEETINGS



YOU'RE INVITED!

UNDERSTANDING SANTA CRUZ MEASURES B & C

Join us for an important briefing on **City of Santa Cruz Measure B and Measure C**. These ballot measures could significantly shape the future of our housing market, property rights, and real estate in our community.

These sessions are identical and designed specifically for REALTORS® and brokers, offering clear, concise information and an opportunity to get your questions answered. **Don't miss this chance to stay informed and prepared.**

Fri., October 17 ~ 12 - 1 PM



Held at SCCAR office,
2525 Main St., Soquel.

MEMBERS ONLY

FREE WITH RSVP!

Fri., October 24 ~ 12 - 1 PM

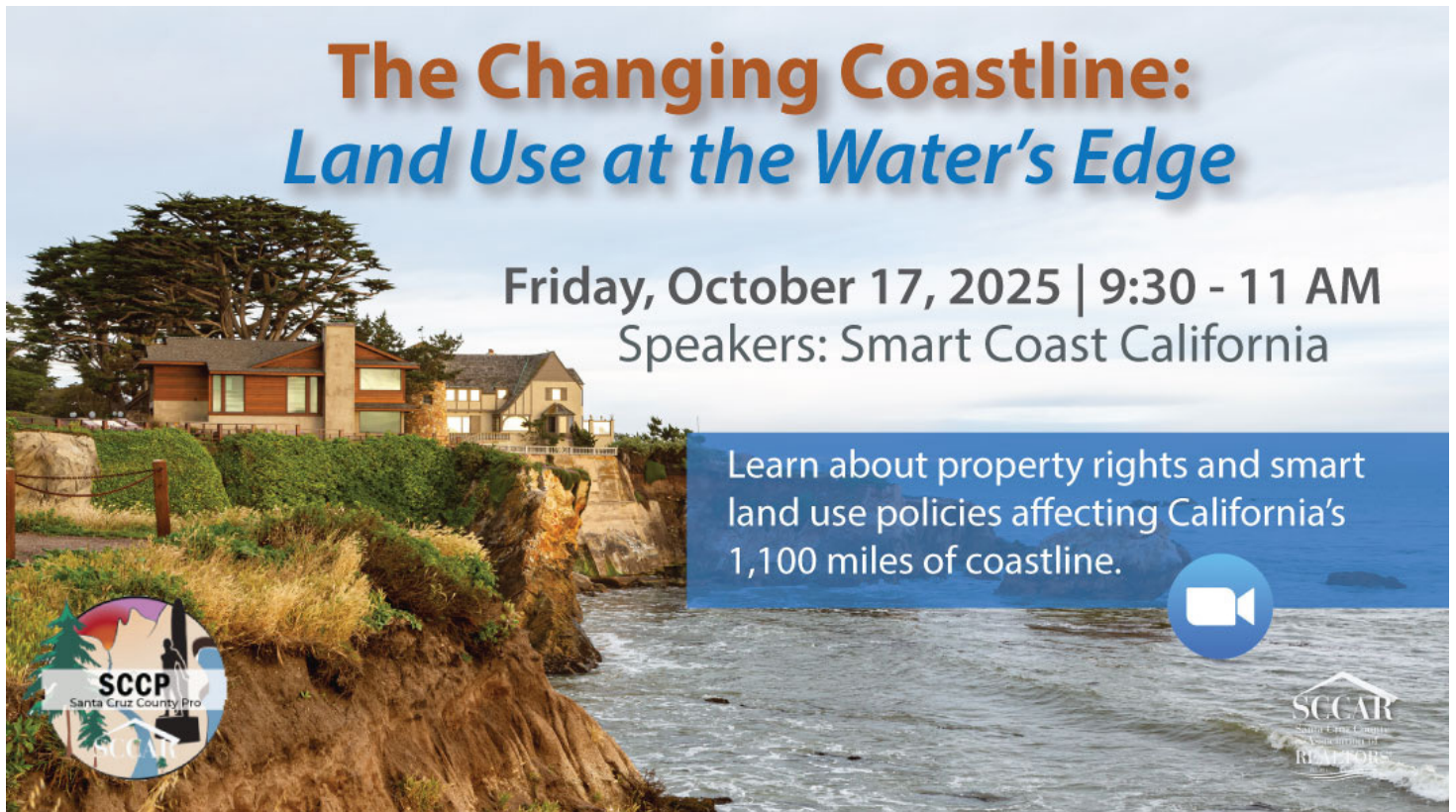




REGISTER TO VOTE

Make a Plan to Vote!
Registration deadline is **October 20, 2025**. Statewide Special Election is **November 4, 2025**.




Check your status!
<https://registertovote.ca.gov>



**The Changing Coastline:
Land Use at the Water's Edge**

Friday, October 17, 2025 | 9:30 - 11 AM
Speakers: Smart Coast California

Learn about property rights and smart land use policies affecting California's 1,100 miles of coastline.



SHAPING SUCCESS: NEW AGENTS REFLECT ON REIMAGINE CONFERENCE



Photo L to R: Jennifer Watson, Robert Bailey, Kathy Oliver, Giovanna Villanueva, Giselle Villanueva, Barbara Palmer, Candie Noel, Nick Bailey, Carol Lerno.

The REImagine Conference & Expo, held in Chula Vista in September, was an incredible opportunity to attend educational workshops and connect with fellow agents and industry professionals. As new agents who joined Bailey Properties just four months ago, this experience was especially valuable to us. A key advantage of the conference is its flexibility, you can organize your own schedule and choose the sessions that best align with your interests and goals. The event offered a wide range of workshops, from leveraging emerging technologies such as AI to strategies for building personal wealth and achieving financial freedom. Insightful speaker panels featured top producers sharing their approaches to success in any market, along with sessions focused on breaking into the multi-family and commercial real estate sectors. As new agents, we really value opportunities to grow, and the REImagine Conference was a great resource to expand our knowledge of the real estate industry.

Team Villanueva



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SCCAR COMMITTEE CAMP

Because big things start in small groups.

Your Committee Adventure Starts at Camp!

➔ What's It All About?

Whether you're a new member or a seasoned pro, the Committee Camp is your go-to event to:

- Discover all the committees within your association.
- Understand what each committee does, and how they impact your career.
- Connect with committee leaders and other engaged members.
- Learn how to get involved and make your voice heard.
- Boost your professional growth through committee service.

➔ What You'll Get:

- Inspiring stories from Past Chairs and visionary Leaders
- Step-by-step guide to joining a committee.
- Fun team building & networking activities.
- Food, relationship building and networking discussions!

➔ Explore Committees & Groups Like:

- Government Affairs
- Education
- Events
- Finance
- Grievance
- Professional Standards
- MLS
- Modern Real Estate Professionals (MREP)
- Other specialty task groups

➔ Who Should Attend?

- New REALTORS®
- Current committee members
- Future leaders
- Anyone curious about how to get more involved.

➔ REGISTER NOW (free)

Space is limited - RSVP by October 6!

Friday, October 10, 2025

10 AM – 12 PM

SCCAR Office, 2525 Main St., Soquel



Diversity Equity Inclusion Calendar

OCTOBER

October is Breast Cancer Awareness Month, dedicated to raising awareness and promoting research for breast cancer. This month also features diverse cultural and religious events that foster inclusion and understanding.

- 1 UN: International Day for Older Persons** Promotes the rights and well-being of older persons worldwide.
- 2 October 2 – Jewish: Yom Kippur***
The holiest day in Judaism, dedicated to atonement and repentance.
- 10 October 10 – World Inclusion Day**
Encourages inclusive practices and environments for all.
- 15 October 15 – LGBTQ+: International Pronouns Day**
Raises awareness about respecting and using correct pronouns.

20 Hindu: Diwali

The festival of lights, celebrating the victory of light over darkness.

November

November is Native American Heritage Month, celebrating the cultures, traditions, and histories of Native Americans. This month also includes observances that honor veterans and promote gender equality and remembrance.

11 US: Veterans Day

Honors military veterans who have served in the U.S. Armed Forces.

20 Transgender Day of Remembrance

Memorializes those who have lost their lives due to anti-transgender violence.

25 UN: International Day for the Elimination of Violence Against Women

Calls for action to end violence against women and girls.

27 US: Thanksgiving Day

A national holiday for giving thanks and spending time with family and friends.

DECEMBER

December is Universal Human Rights Month, promoting the protection and advocacy of human rights for all. This month also includes diverse religious and cultural celebrations that encourage unity and peace.

3 UN: International Day of Persons with Disabilities

Promotes the rights and well-being of persons with disabilities.

10 UN: International Human Rights Day

Celebrates the adoption of the Universal Declaration of Human Rights.

14 Hanukkah - Hanukkah is an eight-day Jewish festival of lights celebrating the rededication of the Second Temple after the Maccabean Revolt.

21 Pagan and Wiccan: Yule*
Celebrates the winter solstice and the rebirth of the sun.

25 Christmas
Celebrates the birth of Jesus Christ.

26 US: Kwanzaa
A week-long celebration honoring African heritage in African-American culture.



UPCOMING EVENTS & EDUCATION - Register online at mysccar.org

OCT 8

Supra Agent Training

OCT 10

Committee CAMP

OCT 17

Land Use at The Water's Edge

OCT 17

TOWN HALL Measure B & C

OCT 22

Tax Toolkit for REALTORS

OCT 24

TOWN HALL Measure B & C

NOV 5

Second Harvest Volunteer Day

NOV 7

SCCP Digging Deeper

NOV 12

Creative Real Estate Investment

NOV 19

Cutting Edge Real Estate

NOV 21

Looking Forward to 2026

DEC 10

Holiday Open House

ReCoverCA Homebuyer Assistance Program



UP TO
\$300,000
 IN HOMEBUYER
 ASSISTANCE

For Households Impacted by California Floods in 2023

JOIN US
 FOR A
 VERY SPECIAL

Homebuyer Event

Monday Oct. 20, 2025
7:00-8:00 PM

Downtown Boulder Creek Rec
 Center (Gymnasium)
 13333 Middleton Avenue
 Boulder Creek, CA 95006

WHO SHOULD ATTEND

- **Renters who were living in Santa Cruz County during the 2023 floods.**
- Disaster assistance organizations.
- Community resource organizations.
- Real estate professionals.
- Members of the media.

PROGRAM HIGHLIGHTS*

- **Up to \$300,000 in home purchase assistance for low- to moderate-income first-time homebuyers.**
- Assistance forgiven after 5 years
- Promotes long-term housing outside high-risk flood or fire zones



Join us Oct 20th!

**RESERVE
 YOUR SPOT
 TODAY!**

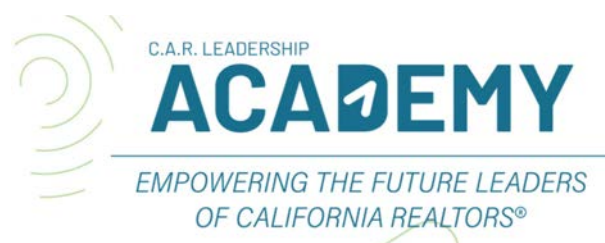
Pre-register and indicate if you are requesting interpreter services.



*This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Complete program policies, loan applications, interest and annual percentage rates (APRs) are available through ReCoverCA HBA Lenders. The Program is provided by the California Department of Housing and Community Development, funded by HUD and managed by Golden State Finance Authority, a public entity in California. For more information, visit www.gsfahome.org/recoverca-hba or call (855) 740-8422. 09/30/25

RISING LEADERS IN REAL ESTATE: CONGRATULATIONS TO OUR GRADUATES

A huge congratulations to Nick Bailey, SCCAR Treasurer and Carol VanAusdal, SCCAR Director and Past President on graduating from C.A.R.'s Leadership Academy!



MREP 2025 SPONSORS!



THANK YOU!



STRAHLE LEGACY PLANNING
LAW OFFICES



**CROSSCOUNTRY
MORTGAGE™**



MREP events are made possible thanks to the generous support of our sponsors—and most are free to attend because of them! Be sure to check them out and explore their services!

Closing America's Housing Wealth Gap: What Role Should NAR Play?

By: Eliana Block

At the National Association of Hispanic Real Estate Professionals Avance conference, NAR CEO Nykia Wright discussed how the real estate industry is working to serve Latino communities through homeownership advocacy. What is the National Association of REALTORS® doing to attract Latino practitioners into the industry and encourage Latino homeownership?

The question was posed to NAR CEO Nykia Wright at the National Association of Hispanic Real Estate Professionals' Avance conference last week.

That question remains important today, Wright said, since bringing more Latinos and Hispanics into the real estate business and into homeownership creates opportunities to expand generational wealth for more Americans.

"When we think about things like DEI, I flip that on its head ... I don't need the acronym. I need to bridge the wealth gap in America," Wright said to a round of applause.

Some Americans "have been able to take advantage of this significant wealth engine. It's time for every group to be able to do that," she added.

Advancing housing accessibility and affordability for all Americans is one of NAR's key advocacy priorities. The association supports aspiring homeowners in many ways, advocating for housing affordability and broadening access to home financing options.

For instance, NAR championed the VA Home Loan Reform Act, which protects veterans' ability to directly compensate a real estate agent assisting them in purchasing a home. About 14% of Hispanic and Latino home buyers financed their homes with VA loans—a higher percentage than White or Asian/Pacific Islander buyers—according to NAR's most recent Profile of Home Buyers and Sellers. The legislation was signed into law in July, after passing Congress unanimously.

Also in July, NAR successfully advocated for the Federal Housing Finance Agency to begin accepting VantageScore 4.0 for mortgage underwriting. This scoring model

uses alternative data sources that have been traditionally excluded from underwriting, such as rent and utility payments, and opens home financing options for more buyers. NAR also provides grants to local and state REALTOR® associations to fund advocacy for housing supply, local homebuyer education, down payment assistance programs and fair housing training.

Hispanic Homeownership Gains Ground

According to NAR's 2025 Snapshot of Race and Home Buying in America, access to credit remains a hurdle for minority home buyers. Twenty-one percent of Black applicants and 17% of Hispanic applicants were denied a mortgage, significantly higher than the numbers for White (11%) and Asian (9%) applicants. Hispanic home buyers are also more likely to turn to alternative financing arrangements, which often carry higher costs and fewer consumer protections than traditional mortgages.

Still, Hispanic American homeownership has accelerated in recent years and accounts for the largest gain across demographics, according to the 2025 Snapshot.

Between 2013 and 2023, Hispanic American homeownership rose from 45.2% to 51%, representing a surge of more than 3.5 million homeowners.

Nine percent of real estate professionals who are REALTORS® identify as Hispanic, and Spanish is the second most spoken language among members. To support members working with Spanish-speaking clients, NAR publishes consumer guides in both English and Spanish. The guides, available at facts.realtor, are a resource agents and brokers can use to demystify topics such as written buyer agreements, financing, appraisals, and seller disclosures.

Leaning In and Speaking Up

NAHREP's Avance took place Sept. 18–20 in San Diego. To the Latino real estate professionals in the Avance audience, Wright reiterated her frequent call to action: Get involved.

"It's this groundswell of getting many more people into leadership positions to make sure that those voices are heard," she said. "And so, the more times that we can get people in the room, the more conversations we have."

NAR partners with four national multicultural real estate organizations, including NAHREP, to better serve its members and protect property rights.

“We are so glad that Nykia was able to speak at NAHREP at AVANCE,” NAHREP CEO Gary Acosta says. “It’s important for our members to hear directly from her about the transformation she is undertaking at NAR and how much she values the association’s partnership with NAHREP. By working together, NAHREP and NAR can expand access to homeownership and help families create intergenerational wealth.”



DIGGING DEEPER

Soil, Climate, and Plant Dynamics



A **must-know** for real estate professionals! Explore how local climate, soil factors and plant species affect landscaping success, buyer impressions, **property value** and future property **liability**.

Friday, November 7, 2025
9:30 - 11 AM | SCCAR Office

Presenter: Andres Renss, BestEST Landscape Design
Members: \$20 for non SCCP series registrants



SCCAR | 2525 Main St., Soquel

Roll Up Your Sleeves with **Team SCCAR** at



Second Harvest Food Bank!



**Wed., November 5
9 AM – 12 PM**

800 Ohlone Pkwy, Watsonville



Give Back with SCCAR!

Join us as we partner with Second Harvest Food Bank to package food for those in need.

- ▶ Make an impact.
- ▶ Enjoy a behind-the-scenes tour.
- ▶ Connect with your community.

Don't miss this chance to serve and shine!



**Email andrea@mysccar.org
to participate!**



PATHWAY TO HOME CLOSING COST ASSISTANCE GRANT PROGRAM

C.A.R.'s Housing Affordability Fund (HAF), in partnership with Neighborhood Partnership Housing Services (NPHS), along with HUD.GOV approved housing counselors and non-profits partners throughout the state will join efforts to close homeownership gaps that impact the state's underserved communities with the Pathway to Home Closing Cost Assistance Grant Program.

iStock

Credit: Anna Reshetnikova



The [Pathway to Home Closing Cost Assistance Grant Program](#) helps first-time homebuyers who are members of an "Underserved Community*" bridge the affordability gap by providing them with up to \$10,000 in closing cost assistance. Each grant is provided to low-to-moderate income (120% AMI and below) first-time homebuyers who utilize the services of a CA REALTOR®.

These homeownership gaps aren't new and, for many groups, they're getting wider. Experts suggest that lack of generational wealth is (can be) to blame, often leaving members of underserved communities with less funds to cover the closing costs and down payment for a home. Rather than just observe the trends, we're taking action.

Want to help close these homeownership gaps? You can support C.A.R.'s HAF, and Non-Profit partner(s) efforts to offer increased homeownership opportunities for underserved communities by donating to the program below.

DONATE HERE WE NEED YOUR SUPPORT!

The Pathway to Home Closing Cost Assistance Grant Program is a true Grant, thus there is no repayment required, if the requirements below have been met on application. Funds are available on a first-come, first-serve basis with a fully accepted purchase contract from a borrower using a REALTOR® who is a member of the CALIFORNIA ASSOCIATION OF REALTORS®.)

* "Underserved Community" includes: (i) people of color; (ii) persons with disabilities (physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.

HAVE YOU SIGNED UP FOR A 2026 SCCAR COMMITTEE YET?

When you do will be entered to win your local dues back – *up to a \$300 value!*

Available Committees:

- Education
- Events
- Fair Housing/Diversity
- Finance
- Grievance
- MLS
- Modern Real Estate Professionals
- Property Mgmt. Forum
- Small Broker Forum
- Professional Standards
- Local Government Relations



HALLOWEEN

COSTUME CONTEST AT TOUR

Unleash your spooky side for a chance to win cash prizes!

THURSDAY,
OCTOBER 30
@ 9 AM

5 key takeaways for agents from HousingWire's The Gathering 2025

By Emile L'Eplattenier

Last month, at HousingWire's The Gathering, 850 of the most influential names in real estate gathered to share hard-won insights and strategies. It was a heady three days. Industry luminaries, ranging from Keller Williams' Chief Leadership Officer Mark Willis to HousingWire's own Logan Mohtashami ("Chart Daddy" to those in the know), cut through the noise and hype to deliver shrewd takes on AI, mortgages, and the housing market to a capacity crowd. HousingWire subscribers can watch sessions from the event on demand, but to get the full effect, you kinda had to be there. You can't do deals or swap AI strategies over cocktails through a video — not yet anyway.

Of course, not everyone has the time to hop on a plane to Colorado Springs to attend a three-day real estate conference — even one at a dreamy lakefront resort with breathtaking views of the Rocky Mountains. We get it. You have deals to close and agents to recruit.

Luckily, we know someone whose job demands it. Rebecca Thomson, national vice president of learning and development at Coldwell Banker Realty, was kind enough to take time out of her busy schedule to sit down with us to talk about her experience at The Gathering. She provided us with five actionable takeaways for agents, brokers and team leaders that she learned from the event.

1. Women are not waiting for a seat - they're building the table

Is the chummy old boys' club running the show in real estate finally breaking up? Women have been patiently knocking on the tree house door for decades now, but Thomson thinks the real estate brologarchy is (finally) giving way.

Her number one insight from The Gathering was that women are no longer waiting around for their turn to take the reins. Instead, they're leading the way in tech, marketing and the kind of big-picture thinking that our industry desperately needs to grow. Here's Thomson:

“The Women of Influence series on the last day of the event was obviously something I was personally involved with and am very passionate about. Throughout the event, I saw women leading brokerages and leading the industry through change. We’ve made some bold commitments to women at Coldwell Banker, so it was refreshing to see so many women like Liz Gerhinger and Ginger Wilcox really leading the way. Women are not waiting for a seat — they’re building the table.”

2. Brokerages that evolve will own the future

Thomson’s next most significant insight from The Gathering will be familiar to anyone who has struggled to figure out how to incorporate AI into their workflow. Innovation is hard, but let’s be clear — our industry is facing not just one, but multiple seemingly existential threats today. Thomson’s takeaway for brokerages was sobering: evolve or get left in the dust.

“Nearly every panelist discussed how we have had to adapt, and we’ve had to adapt quickly. For me, evolution is not necessarily survival of the fittest. It’s those who adapt fastest. And the ones that are doing it well were not just surviving—they were dominating. We’re seeing it even with legacy brands that have that agility, culture, or operational sophistication — all of that is critical now. We need to start building it today, and not necessarily waiting for it to be perfect, but having agents come on this journey with us as we evolve, because it’s moving so quickly.”

3. AI won’t replace agents, but agents who use AI will win

Tired of hearing about AI? Well, I have bad news for you. Our industry may be a bit slower than most to adopt new technologies, but the AI warning bells you’re hearing are not only justified; they might not be loud enough. They may be underselling the risk to agents and brokers who are still sitting on the sidelines, waiting for AI to become “good enough.” Scary, right? It should be. The best time to learn AI was 3 years ago. The second-best time is today.

“AI won’t replace agents, but the ones using it are going to win. Hands down. We’re already seeing how AI is supercharging the agents and teams who use it. Brokerages that train their agents and leaders on AI are the ones that are growing the fastest and the biggest. But it’s also the agents who are leaning into AI and coming at it from a place of curiosity who are winning.”

4. At conferences, hallway conversations matter as much as the panels

Thomson was quick to point out that although she gleaned critical insights from the bold-face names hashing it out on panels and delivering rousing keynote speeches, her most valuable learnings from the Gathering came from impromptu hallway conversations.

At an event where you couldn't swing a lanyard without hitting a CEO or other C-suite executive, the hallways at conferences are where the real magic happens. As HousingWire CEO Clayton Collins put it on LinkedIn, they're "...where deals are done and lifelong connections are made."

5. Authenticity outperforms automation

Thomson's final takeaway was her most insightful. It's a message that should be taped onto every agent's bathroom mirror and recited at every sales meeting: AI might be a civilization-altering tool, but it's still just that — a tool. Automation might get you in front of buyers faster, but it's authenticity, and only authenticity that will keep you there. Here's Thomson:

"As much as we talk about technology and AI, authenticity still matters — now more than ever. AI is just another tool; authenticity is the true differentiator. It's about how agents show up in video and storytelling — whether they're telling the story of their personal brand or the brand they're affiliated with. As brokerage leaders, our social strategies and agent coaching must reinforce this: tech fluency and a strong brand voice empower agents to show up powerfully and personally."

To learn more about The Gathering 2026, visit <https://events.housingwire.com/the-gathering-2026>.

CUTTING EDGE REAL ESTATE

Intimidated by AI? Flip the script! See how today's biggest tech shifts can give YOU the edge.

WED., NOVEMBER 19, 2025

2 - 4: 30 PM, SEASCAPE GOLF CLUB



Tech Leaders:

Jim Black
Revest



Tristan Ahumada
CEO Lab Coat Agents



Maaret Forst
KW Thrive



Kyle Raineri
Founder
RealEstateContent.ai



2026 Dues Notice

Annual Association Dues bills will be sent out in late October.

Depending on your delivery preference you will receive your bill either by mail or email. The deadline to pay your dues is December 31, 2025.

Thank you



Nominations are Now Open for our 2025 Awards!



This is your chance to recognize the outstanding professionals in our community who have made a significant impact!

AWARD CATEGORIES

REALTOR® of the Year - Affiliate of the Year -
Lifetime Achievement - Community Service

Find applications: <https://mysccar.org/wordpress/awards>
Deadline for submission is Nov. 12, 2025





SCCAR

2026 DUES

CONTEST

\$300 Value

**Deadline
12/31/25**

Submit your 2026 SCCAR Dues renewal payment **online** by **December 31, 2026** and you will be entered to win your local dues back! Payments eligible for entry must be made online received and cleared by this date.

HOW TO PAY ONLINE:

Please visit our home page at www.mysccar.org and click 'Register and Pay Online' to log into our secure web portal.

The winner will be announced and awarded at our Installation & Awards luncheon on January 14, 2026!



Giving Thanks by Giving Back

This season of giving, SCCAR is collecting for the Walnut Avenue Family Women's Center, who serves survivors of domestic violence and their allies.

Donations are being accepted
11/3 through 11/21 at the SCCAR office.

Explore our list of household items to donate that help ensure residents' comfort and well-being.

SCCAR Holiday Open House

Come celebrate the season with us!
We're spreading holiday cheer with tasty bites, holiday pours, and festive vibes all around. Eat, sip, and mingle—let's toast to the season together.

RSVP (free)

mysccar.org, contact@mysccar.org, 831-464-2000



Wednesday, December 10, 2025
2 - 5 PM at the SCCAR office

SAVE THE DATE

SCCAR Annual Installation & Awards Luncheon

Mark your calendars for January 14, 2025 to join us for our Installation and Awards Celebration! This year we usher in Carol Lerno - Incoming President, Nick Bailey- Incoming President Elect, David Webb -Incoming Treasurer, Renee Mello, Maggie Barr, Pete Eubank, Greg Mann, F. Carolina Portillo Franco, Dana Sales, Lauren Spencer, Valerie Mishkin and Mary Thomas to lead us through 2026.

The event will be held at Seascape Golf Club from 11 am - 2 pm.

More information is coming soon!

Santa Cruz County Housing Statistics

August 2025: 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	27	81	22	36	\$1,872,863	\$1,505,000	\$825	98%	\$41,203,000	1,900	18,588	3.6
Ben Lomond	5	16	4	97	\$1,246,000	\$1,117,500	\$460	97%	\$4,984,000	3,044	134,502	3.4
Boulder Creek	18	71	9	73	\$638,888	\$623,000	\$575	99%	\$5,750,000	1,211	19,800	6.1
Brookdale	4	10	0									
Capitola	7	19	4	87	\$1,745,000	\$1,825,000	\$1,002	93%	\$6,980,000	1,733	8,200	3.4
Corralitos	1	9	1	64	\$1,625,000	\$1,625,000	\$585	96%	\$1,625,000	2,778	62,770	9
Davenport	0	2	0									
Felton	5	27	8	44	\$939,250	\$920,000	\$766	101%	\$7,514,000	1,252	34,629	3.7
Freedom	0	3	0									
La Selva Beach	3	10	2	42	\$1,822,500	\$1,822,500	\$1,151	94%	\$3,645,000	1,560	3,833	7.5
Los Gatos	1	36	6	95	\$1,450,000	\$1,595,000	\$581	96%	\$8,700,000	2,367	303,802	5.7
Mount Hermon	1	1	2	28	\$745,000	\$745,000	\$629	103%	\$1,490,000	1,262	5,402	1
Santa Cruz	42	108	40	46	\$1,937,495	\$1,696,000	\$964	98%	\$77,499,836	1,867	19,022	2.6
Scotts Valley	5	28	10	25	\$1,373,900	\$1,250,000	\$700	100%	\$13,739,000	1,990	29,100	3.2
Seacliff	0	0	0									
Soquel	9	23	5	62	\$1,682,200	\$1,601,000	\$797	99%	\$8,411,000	2,425	49,074	3.5
Watsonville	15	62	14	34	\$1,055,944	\$872,500	\$541	98%	\$14,783,217	1,802	36,911	4.3
Summary	143	506	127	56	\$ 1,394,926	\$1,505,000	\$700	98%	\$196,324,053	1,938	55,818	4.4

August 2025: 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	7	40	5	30	\$925,400	\$909,000	\$650.00	99%	\$4,627,000	1,375	1,385	8.6
Boulder Creek	0	4	0									
Capitola	6	15	2	61	\$862,500	\$862,500	\$740.00	98%	\$1,725,000	1,156	3,093	7.5
La Selva Beach	0	4	2	82	\$1,832,500	\$1,832,500	\$1,109.00	95%	\$3,665,000	1,676	1,742	4
Santa Cruz	16	39	11	22	\$804,636	\$835,000	\$718.00	100%	\$8,851,000	1,150	1,093	2.9
Scotts Valley	4	12	8	52	\$766,125	\$744,500	\$582.00	97%	\$6,129,000	1,353	1,450	2.3
Soquel	2	2	0									
Watsonville	7	32	1	37	\$700,000	\$700,000	\$335.00	97%	\$700,000	2,092	1,873	8
Summary	42	148	29	47	\$981,860	\$848,750	\$684	98%	\$ 25,697,000	1,467	1,773	5.6

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

Market Minute

September 29, 2025 – Despite ongoing challenges in the labor and housing markets, recent data offers reasons for guarded optimism. New home sales have surged to multi-year highs, buoyed by lower mortgage rates and builder incentives, while inflation remains contained enough to reassure policymakers. Although jobless claims have dropped and builder sales expectations are improving, persistent concerns about unemployment and construction costs suggest that the recovery, while promising, still faces headwinds. Overall, the outlook is brighter, but caution remains warranted as uncertainties linger. [Read more](#)

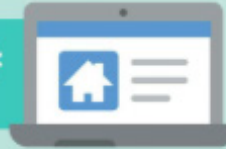


Report as of

September 2025 California Latest Market Data



How the market is doing*



+ Daily Average
for week ending
September 27, 2025

534

Closed Sales
per day+



565

Pending Sales
per day+



648

New Listings
per day+



How REALTORS® did in the previous week**



-0.9%

23.7%

Closed a sale



9.4%

23.2%

Entered escrow



-6.6%

27.3%

Listed a property

What REALTORS® think will happen in the week ahead**



-9.1%

14.4%

Sales will be **up**

-1.9%

7.5%

Prices will be **up**

-2.0%

44.8%

Listings will be **up**

*Data based on weekly statistics collected from MLSs across California.
**Survey results collected at start of the current quarter.

Bigger Blue font represents share of survey respondents
Smaller font (green/red) reflects % change from previous quarter

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