

# REALTOR® NEWSLETTER

Q4 2026



## Stay Connected

### COMMITTEE CAMP

Friday, October 16, 2026

10 AM–12 PM | SCCAR Office

Connect. **Get involved.** Grow.



Past Presidents  
Panel



Public Speaking  
Workshop



Free Professional  
Headshots



Attend for a chance  
to win **\$100 cash**



Join a committee for a chance  
to have your 2027 SCCAR  
**local dues won**



## PRESIDENT'S MESSAGE

### Celebrating Our Progress, Looking Ahead

Can you believe it... fall is here, and before we know it the holidays, then a brand-new year 2027 with our new Board President Nick Bailey.

The months have flown by. We've had so much going on: education, community outreach, and our Committee Camp. One thing I'm most proud of is how our Board members have stepped up as leaders, mentors and friends by reaching out, getting involved, and increasing enthusiasm for leadership to our next generation of REALTORS®.

Our Committee Camp is a real success; we're not stopping there. This October we kick off Committee Camp 2! Everyone who attends will be entered into a \$100 drawing, those that join a committee will be entered into a drawing to win their 2027 SCCAR local membership dues..

Having the opportunity to serve as Association President and meet other leaders has opened my eyes to how honored we are to serve our community and its housing needs. This year has brought its challenges: rising interest rates, low supply, and clients waiting for the right time. As REALTORS®, we must keep a positive attitude and stick with the basics: listen, hear, and educate our clients through their adventure in property ownership.

I'll keep doing my part for the best region around, and I encourage every one of you to get active in our community and in SCCAR and to use the tools your association offers.

One more thing: remember to vote this November. There are always plenty of propositions pertaining to housing.

I'd also like to congratulate Senator John Laird (D) and Senator Shannon Grove (R) on establishing Dolly Parton Day, SB 931, on September 25. (9-2-5) I appreciate all you do, John, for Santa Cruz County and beyond.

Once again, our Board has been the best working together, leading by example, with energy and follow-up. And a special shout-out to Kathy Hartman, our AE, who keeps us in line, on point, and in balance. Additionally, her staff is always willing to assist with our needs and wants.

I'm excited about where we're headed. Thank you for being part of SCCAR and for everything you do out of your love for housing and each other

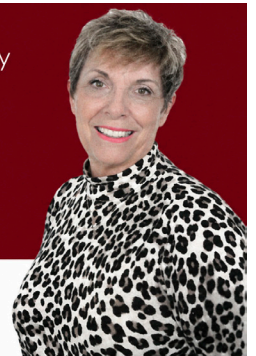
Warmly,  
Carol Lerno  
President, 2026, Santa Cruz County  
Association of REALTORS®



**Carol Lerno**, Broker Associate  
Property Management, P.P.M., Notary  
Cal DRE #01420132

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2567 Main Street  
Soquel, CA 95073





# Stay Connected

## COMMITTEE CAMP

**Friday, October 16, 2026 | 10 AM–12 PM**  
 📍 SCCAR Office

Discover how SCCAR's committees support your association, profession, and community. Meet leaders, connect with members, find your place to get involved and grow professionally.



### Past Presidents Panel: *Where Involvement Leads*



**Dave Walsh**



**Robert Bailey**



**Morgan Lukina**

Hear how involvement shaped their leadership journeys—and where it could take you.



### Public Speaking Workshop: *Find Your Voice*



**Doris Pickering**  
*Silicon Valley Speaks*



### FREE PROFESSIONAL HEADSHOTS



**Van Zantes Photography**



**Scan to RSVP**  
 (Free)



### Two Chances to Win!

Attend the full session for a chance to win **\$100 cash!**  
 Sign up for a committee for a chance to have your **2027 local dues won.**

# WELCOME!



## New REALTOR® Members

Jennifer Alaniz, Western property Management  
 Stephanie Belmontes, Century 21 Masters  
 Ashlie Churchill, Bailey Properties Inc.  
 Eliza Cole, Trade-In Real Estate  
 James Davis, Intero RE Services  
 Edmund Ellis, David Lyng Real Estate  
 Jason Flynn, KW Thrive Santa Cruz  
 Kevin Gioia, Crux Real Estate  
 Samantha Gray, KW Thrive Santa Cruz  
 Jack Gross, Russell Gross RE  
 Olivia Hart-Saso, California Dreaming  
 Rosemarie Hopping, Bailey Properties, Inc.

Alan Hymes, Bailey Properties, Inc.  
 Ezra Leyton, Serhant California Inc  
 Seyedmojtaba Mansouripour,  
 Room Real Estate  
 Owen Mathys, KW Thrive Santa Cruz  
 Tom Moulding, Flat Rate Realty  
 Danielle Orlando, eXp of Northern CA.  
 Dylan Ramirez, Bailey Properties  
 Marc Rosenblum, eXp of Northern CA.  
 James Soper, KW Thrive Santa Cruz  
 Robert Watson, Real Brokerage Technologies



## New Affiliate Members

Jessie Brumbaugh, Santa Cruz Lending Group  
 Whitney Burke, Perfectly Placed Home Organizing  
 Aaron Espe, WIN Home Inspection



**ADU Consulting**  
 4oadu Consulting  
 Emre Turanalp  
 101 Sycamore Valley Road  
 San Jose, CA 95128  
 Office: 925-206-0195

**Cleaning Services**  
 MDB Cleaning  
 Marcy Borjon  
 350 Chandler Lane  
 Watsonville, CA 95076

**Downpayment Assistance**  
 Golden State Finance Authority  
 Meagan Harris  
 1215 K Street Suite 400

Find Industry Member Experts in our Online  
 Affiliate Service Directory!

**Farnet Cleaning**  
 Office: 831-247-7223  
 Mobile: 831-247-7223  
 joasthomeappraisal@gmail.com

**Doan Construction**  
 14 Magnolia Drive  
 Watsonville, CA 95076  
 Office: 831-566-5095  
 Mobile: 831-331-6944  
 doaner8@yahoo.com  
 www.doanconstruction.us

**Environmental Consulting**  
 All Phase Environmental Services, LLC  
 Joey Adams  
 PO Box 1895

# Diversity Equity Inclusion Calendar

## OCTOBER

October is Breast Cancer Awareness Month and includes key religious and cultural observances around identity, respect, and community.

**1** | **UN: International Day of Older Persons**  
Recognizes the contributions and rights of older adults.

**10** | **World Inclusion Day**  
Encourages people to practice inclusion in everyday interactions.

**21** | **LGBTQ+: International Pronouns Day**  
Promotes respecting, sharing, and using correct personal pronouns.

## 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 US military veterans.

**19** | **International Men's Day**  
Focuses on men's health, positive male role models, and gender relations.

**20** | **LGBTQ+: Transgender Day of Remembrance**  
Memorializes those killed 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.

**28** | **US: Thanksgiving Day**  
Observed on the fourth Thursday in November.



# 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 people with disabilities.

## 10 | UN: International Human Rights Day

Marks the adoption of the Universal Declaration of Human Rights in 1948.

**21 | Pagan and Wiccan: Yule**  
Celebrates the winter solstice and the return of longer days. In 2026 the solstice falls on December 21 in many locations.

**25 | Christian: Christmas**  
Celebrates the birth of Jesus Christ in most Western Christian traditions.

**26 | US: Kwanzaa Begins**  
A week-long celebration honoring African heritage and culture, focused on seven guiding principles.

# Yes on Prop 37

## REALTOR® Talking Points



- **As REALTORS®, we see California's homeownership challenges firsthand.** We work every day with people who want to buy a home but are struggling with the down payment and a shortage of homes available to buy.
- **Prop 37 tackles both challenges.** It helps qualified middle-class Californians overcome the massive down payment while helping spur construction of more new homes across California.
- **For many Californians, the monthly mortgage payment isn't the biggest hurdle – it's saving enough for the down payment.** With California's median home price at \$930,000, a traditional 20% down payment is nearly \$186,000. Prop 37 provides down payment assistance that allows qualified buyers to purchase with as little as 3% down.
- **Buyers and homes must meet eligibility requirements.** Buyer must be a California resident and have a household income up to 200% of the Area Median Income (AMI). Buyers must also contribute at least 3% of the home's purchase price, occupy the home as a primary residence within 60 days of closing, and make monthly loan payments. The price of the home must not exceed 125% of FHFA conforming loan limit (\$1.5M cap) and the home must be eligible new construction.
- **Prop 37 will help spur construction of new homes in California.** Prop 37 financing is only available for the purchase of newly constructed homes – not existing homes – helping to create demand for new construction and increase California's housing supply by an estimated 190,000 new homes.
- **Prop 37 has no cost to taxpayers.** Prop 37 is funded through revenue bonds financed by private investors – not taxpayer dollars. Participating homeowners repay the bonds, not California taxpayers.
- **Prop 37 includes strong accountability and consumer protections.** The program will undergo independent annual audits to ensure funds are being used properly. Homebuyers also receive protections including fixed-rate loans, limits on lender fees, protections against unfair lending practices and bias, and no penalty for paying off their loan early.
- **At its core, Prop 37 is about giving more working and middle-income Californians a fair shot at homeownership.** Homeownership helps families build stability and generational wealth, but that opportunity is becoming increasingly difficult to reach in California.
- **That's why C.A.R. sponsors Proposition 37.** REALTORS® are advocates for homeownership, and we have an opportunity to use our voices to help pass Prop 37 and expand homeownership opportunities in California.

### Sample REALTOR® Script

*As REALTORS®, we see every day how difficult it has become for working and middle-income Californians to buy a home. Prop 37 tackles two of the biggest barriers we see: the down payment and the shortage of homes available to buy. Prop 37 helps qualified Californians purchase with as little as 3% down while generating 190,000 newly built homes across the state. Homebuyers repay their loans, not taxpayers. That's why C.A.R. sponsors Proposition 37 and why I'm voting YES this November.*

# These Three Strategies Helped Me Build Relationships in Real Estate

*By: Sandra Deravil*

Breaking into the real estate industry was not easy for me. Like many agents, I entered a competitive space while also trying to find my place and my voice so I could build a business for myself. Early on, I knew that I did not want my business to feel transactional. I wanted it to feel personal and genuine, and I needed to figure out how to make sure the people I would eventually work with knew that as well.

It can be overwhelming to try to figure out your voice when you enter into a space that feels like everyone is already succeeding. The real estate industry can move fast, and it can feel like you're behind, but you're not. Remember that in the beginning, it's all about setting the right foundation. This is a relationship-driven business, and the earlier you start building relationships, the better. That takes some time and effort, though. Here's what worked for me.

## Authenticity Online

Instead of trying to fit into what I thought a real estate professional should look like online, I focused on just being my authentic self. I started sharing my real life alongside my real estate journey. I posted the open houses, but I also posted the deeper, more human parts of being a real estate professional as well, like the reality of balancing business and motherhood. I also posted behind-the-scenes moments, personal experiences and family life. That authenticity helped people connect with me beyond just buying or selling a home.

Social media became one of the biggest tools that helped me grow my brand. I learned that people are drawn to consistency and connection. I stopped focusing on perfection and started focusing on showing up. Over time, clients began to trust me because they saw someone they could relate to who was hardworking and genuine.





## Focus on Community

Networking and community involvement also played a huge role in my growth. I focus on attending events, building relationships with other professionals and staying active in my community. I treated every interaction as an opportunity to connect with people and build trust.

## Getting Started: Build Relationships From Day One

Figuring out your voice and building relationships in real estate doesn't have to be overwhelming if you keep it simple. You can begin with a few simple steps:

- 1 Decide what you want people to know about you. Think beyond real estate. Identify the experiences, interests and values you're comfortable sharing that can help people get to know the person behind your business.
- 2 Show up consistently on social media. If you wait until you have the perfect post, you won't post at all. Share your real estate journey, open houses, behind-the-scenes experiences and appropriate parts of your life that reflect who you are. It doesn't have to be perfect, because that wouldn't be authentic anyway.
- 3 Choose a few community events to attend. Look for local events, professional gatherings or causes you genuinely care about, and make a point to participate regularly.
- 4 Focus on connecting, rather than selling. When you meet someone online or in person, approach the interaction as an opportunity to learn about them and build a relationship rather than immediately looking for business.
- 5 Follow up and stay connected. A first interaction is only the beginning. Continue engaging with the people you meet so those connections have an opportunity to develop into genuine relationships.

Breaking into the relationship-driven real estate niche taught me that success is possible when I stick to being authentic rather than looking at what everyone else is doing and trying to emulate that. It is about embracing your story, staying consistent, and building genuine connections. That is what helped me carve out my place in real estate, and it continues to shape the way I serve my clients today.

*Sandra Deravil is a South Florida Realtor with Keller Williams Realty*

## NEW AFFILIATE SPOTLIGHT

# Meet Whitney Burke

## Perfectly Placed Home Organizing

SOQUEL, CALIFORNIA • SERVING SANTA CRUZ, MONTEREY & SANTA CLARA COUNTIES



### The Person Behind the Business

Whitney Burke is the owner of Perfectly Placed Home Organizing, a women-owned and-operated business based in Soquel. Whitney moved to Santa Cruz about ten years ago, fell in love with the ocean and the people here and never left. For years she has been helping local families make sense of their homes during some of the biggest moments of their lives.



## How Perfectly Placed Helps

### GETTING A HOME READY

Perfectly Placed specializes in pre-listing de-cluttering, packing, move preparation, unpacking, and full-home organizing. The team works alongside agents to get homes photo-ready and show-ready, and to take the overwhelm out of moving for sellers and buyers alike.

### A PARTNER FOR REALTORS®

For REALTORS®, that means a partner who helps clients feel supported rather than rushed, and homes that are ready to list sooner. A smoother, calmer selling experience leads to happier clients, stronger reviews, and more referrals.

### COMPASSION THROUGH CHANGE

What sets Perfectly Placed apart is its approach. Whitney is a Certified Grief and Trauma-informed Organizer and a member of NAPO, ASPO, and ICD.

Many home sales come on the heels of major life transitions: the loss of a loved one, divorce, downsizing, or a move into assisted living. These clients often face decades of belongings along with deep emotion. Perfectly Placed is specifically trained to support people through these moments with patience, compassion, and zero judgment.

**Whitney believes clutter is a byproduct of our culture, not a personal failing,** and her team meets every client exactly where they are.

## Connect with Whitney

[perfectlyplacedcalifornia.com](https://perfectlyplacedcalifornia.com) | [info@perfectlyplacedcalifornia.com](mailto:info@perfectlyplacedcalifornia.com) | 831-288-2966

# UPCOMING SCCAR CLASSES & EVENTS



## SCCAR CLASSES

### OCTOBER

|               |                                                       |
|---------------|-------------------------------------------------------|
| Fri., Oct. 2  | Appraisals What's Changing & What Agents Need to Know |
| Wed., Oct. 14 | Disclosures & Contracts                               |
| Mon., Oct. 19 | Tax Smarts for REALTORS - Top 10 Tax Essentials       |
| Wed., Oct. 21 | The Closing Table: An Escrow Expert Panel             |
| Fri., Oct. 23 | California Coast Property Rights (SCCP)               |

### NOVEMBER

|               |                          |
|---------------|--------------------------|
| Wed., Nov. 11 | Build Your Brand with AI |
|---------------|--------------------------|



## SCCAR EVENTS

|               |                                       |
|---------------|---------------------------------------|
| Fri., Oct. 16 | Committee Camp                        |
| Wed., Nov. 4  | Second Harvest Volunteer Day          |
| Wed., Nov. 18 | The Power of Technology and Influence |
| Fri., Dec. 18 | Holiday Open House                    |

View our Google calendar  
for class & event details



# SCCAR's Website Calendar

## Just Got Easier!

We're excited to announce that **SCCAR** has moved our calendar to **Google Calendar**, making it easier to view upcoming classes, events, and activities on any device!



### Narrow Your Search

Click the calendar icon to choose which calendar(s) you'd like to view.



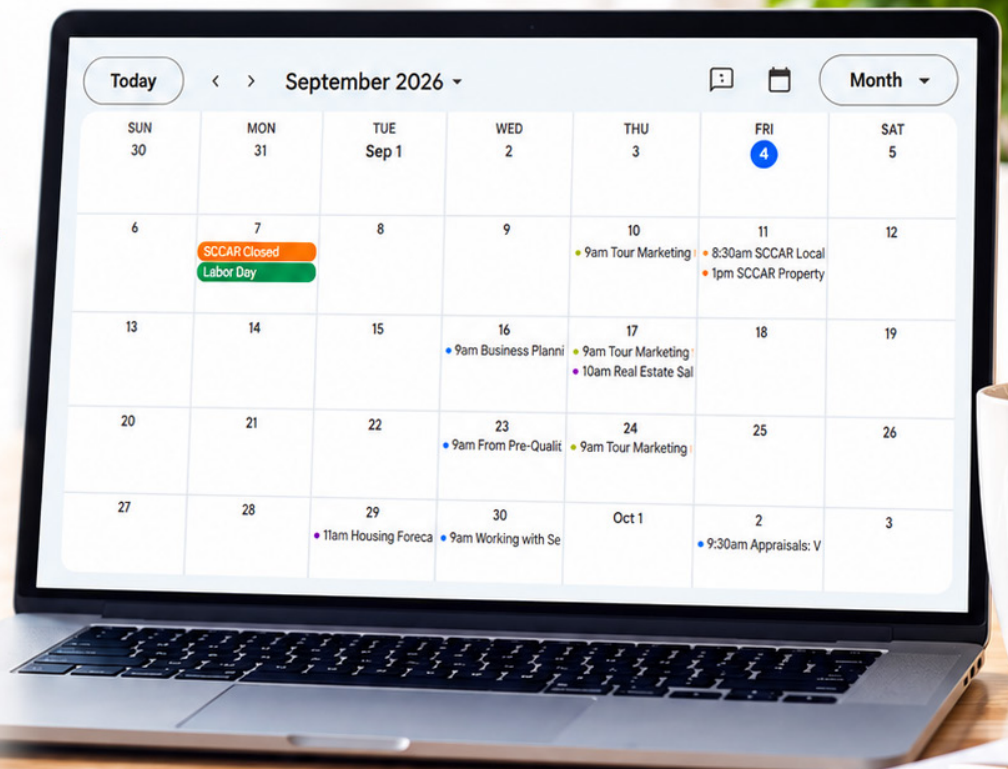
### See a Simple Event List

Click Month and select **Schedule** to view upcoming events in an easy-to-read list.



### Add Events to Your Calendar

Click on any event to view the details and easily copy it to your own calendar.



*Stay Connected* and never miss a SCCAR event!

Check it out at <https://mysccar.org/wordpress/calendar>



AGENT BOOT CAMP *SERIES*

## DISCLOSURES &amp; CONTRACTS



Master the RPA, disclosures, and **critical contract deadlines** with a focus on the TDS and SPQ. Learn what to watch for, avoid common pitfalls, and keep your transactions on track.



WEDNESDAY,  
OCTOBER 14  
9 AM – 12 PM



SCCAR  
2525 Main Street  
Soquel, CA

Register Today!  
**\$30** (members only)

Tax Smarts  
for REALTORS®

## Top 10 Tax Essentials

Learn the **Top 10 tax essentials every real estate professional should know**, including key tax fundamentals, considerations for self-employed agents, and common tax issues affecting you and your clients.

**Instructors:**

Rob Gaukel, CPA/PFS and Todd Scalisi, CPA  
with Newhouse Prop. Mgmt.



Monday,  
October 19, 2026



9:30 – 11 AM



SCCAR Office  
2525 Main St., Soquel



\$15 members  
\$25 nonmembers

Register  
today!





# The Closing Table: An Escrow Expert Panel

Join local escrow and title professionals for an engaging panel discussion covering the issues that can derail a transaction.

## WHAT YOU'LL LEARN

- ✓ Divorce, death & probate issues
- ✓ Liens, judgments & debt
- ✓ Fraud & wire scams
- ✓ Real-world claims
- ✓ Practical strategies to keep transactions on track

## PANELISTS

- OR OLD REPUBLIC TITLE
- stewart TITLE
- FIRST AMERICAN TITLE™

**WEDNESDAY**  
**OCTOBER 21**  
9:30 – 11:00 AM  
SCCAR OFFICE  
2525 Main St., Soquel

**\$10 MEMBERS** **\$20 NON-MEMBERS**

**Scan to REGISTER!**

## Register Now for NAR NXT™ in New Orleans!

November 6–8, 2026

*Find your X factor:* expand your competitive advantage and exchange insights with top performers.

[Learn More and Register](#)



**NAR NXT 2026**

**JOIN US IN NEW ORLEANS**



# THANK YOU

## Housing Foundation Volunteers

The Santa Cruz County Association of REALTORS® Housing Foundation (SCCARHF) thanks everyone who volunteered and participated in the Charity Golf and Corn Hole Tournaments at Spring Hills Golf Course.

A special thank-you goes to the players who tried our Corn Hole Toss Game at Hole #7—your generosity helped raise ➤ **\$1,000!** Congratulations to our raffle prize winners!

Your support helps local low-income individuals and families achieve homeownership through our Closing Cost Assistance Grant Program. As a local nonprofit, SCCARHF also provides first-time homebuyer education and works with local housing agencies to expand homeownership opportunities throughout Santa Cruz County.

Learn more about us at [www.sccarhf.org](http://www.sccarhf.org).





# MREP SPONSORS

*Thank You!* 

YOUR SUPPORT **EMPOWERS** OUR COMMUNITY



MATTHEW COLEMAN  
Law Offices of Matthew L. Coleman



Bailey Property  
Management



**Bay Federal**  
CREDIT UNION

*Making a real difference*



Learn  
*More*



# Roll Up Your Sleeves

with **Team SCCAR** at

**Second Harvest Food Bank!**



**WEDNESDAY  
NOVEMBER 4**



**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 shine!**



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

# Build Your Brand with AI

Learn how to use AI to uncover what makes you stand out and turn it into a powerful personal brand.

In this hands-on workshop, you'll create your own elevator pitch and marketing language you can use across social media, flyers, videos, presentations, and more.

**Instructor: Maggie Barr**  
Sotheby's International Realty



**Friday,  
November 11**



**9:30 – 11 AM**



**SCCAR Office**  
2525 Main St., Soquel

Scan to  
Learn More!



**\$10 Members**  
**\$20 Nonmembers**

AI Prompt = Your Advantage

“Tell me about what you do, who you help, and what makes you different...”

**Your Elevator Pitch**

AUTHENTIC. UNIQUE. UNFORGETTABLE.

*Ideas.  
Strategy.  
Your Brand.*

# BACK TO BASICS

## The Power of Technology and Influence

Explore the market forces shaping real estate today—and what's coming next. Discover emerging opportunities, ways technology and influence can strengthen your business, and the foundational strategies that continue to drive success.

**Be informed. Be inspired. Be ready for what's next.**



**Wednesday, November 18, 2026**  
**2–4:30 PM**

**Seascope Golf Club**  
610 Clubhouse Dr., Aptos, CA 95003

**Registration: \$25**  
Includes tasty nosh!



SCAN TO REGISTER

**Jeff Culbertson**  
Co-Founder,  
Contempo Real Estate  
and Intero

**Massara Fargo**  
Director of National  
Strategic Accounts,  
Realtor.com

**Gino Blefari**  
Founder, Blefari Enterprises |  
Retired CEO,  
Berkshire Hathaway HomeServices

**MODERATOR:**  
**Jim Black**  
Revest



# SCCAR Holiday Open House

**Friday, December 18, 2026**  
**3–5 PM | SCCAR Office**

**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)**

[contact@mysccar.org](mailto:contact@mysccar.org)  
831-464-2000

Scan to RSVP





# 2027 SCCAR INSTALLATION & AWARDS LUNCHEON



**Friday, January 8, 2027 | 11 AM–2 PM**  
**The Grove**  
 400 Beach St., Santa Cruz



Join us as we celebrate incoming President Nick Bailey, our new Officers and Directors, and the **connections that bring SCCAR together**. We will also be shining the spotlight on this year's **amazing award winners!**

We'll be honoring standout achievements with awards for **REALTOR® of the Year, Affiliate of the Year, Community Service, and Lifetime Achievement**. Come cheer on your colleagues and enjoy the excitement!

**Your ticket includes a delicious buffet lunch with beautiful beach and boardwalk views at The Grove.**

*Please reach out to SCCAR if you would like to purchase a table.*



Early bird  
member  
tickets \$65



SCAN TO REGISTER



## Santa Cruz County Housing Statistics

| August 2026: 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         | 74         | 16         | 44        | \$1,594,375         | \$1,472,500        | \$782          | 99%         | \$25,510,000         | 1,889             | 27,780           | 3.4                 |
| Ben Lomond                                                 | 8          | 20         | 3          | 6         | \$871,416           | \$926,250          | \$630          | 102%        | \$2,614,250          | 1,349             | 13,688           | 4.6                 |
| Boulder Creek                                              | 18         | 49         | 7          | 56        | \$760,428           | \$810,000          | \$482          | 99%         | \$5,323,000          | 1,683             | 19,210           | 4.1                 |
| Brookdale                                                  | 3          | 6          | 0          |           |                     |                    |                |             |                      |                   |                  |                     |
| Capitola                                                   | 5          | 19         | 3          | 18        | \$1,533,510         | \$1,470,000        | \$1,688        | 103%        | \$4,600,531          | 1,268             | 5,640            | 3.2                 |
| Corralitos                                                 | 1          | 5          | 2          | 38        | \$1,525,000         | \$1,525,000        | \$522          | 99%         | \$3,050,000          | 2,852             | 48,983           | 3.8                 |
| Davenport                                                  | 0          | 2          | 0          |           |                     |                    |                |             |                      |                   |                  |                     |
| Felton                                                     | 11         | 24         | 7          | 14        | \$1,065,142         | \$986,000          | \$633          | 102%        | \$7,456,000          | 1,668             | 18,700           | 2.7                 |
| Freedom                                                    | 0          | 0          | 1          | 51        | \$780,000           | \$780,000          | \$837          | 99%         | \$780,000            | 932               | 10,324           | 0                   |
| La Selva Beach                                             | 0          | 3          | 0          |           |                     |                    |                |             |                      |                   |                  |                     |
| Los Gatos                                                  | 7          | 37         | 10         | 32        | \$1,538,695         | \$1,609,975        | \$603          | 95%         | \$15,386,950         | 2,511             | 195,911          | 5                   |
| Mount Hermon                                               | 1          | 1          | 0          |           |                     |                    |                |             |                      |                   |                  |                     |
| Santa Cruz                                                 | 48         | 104        | 31         | 32        | \$1,682,973         | \$1,550,000        | \$935          | 103%        | \$52,172,190         | 1,750             | 8,436            | 2.6                 |
| Scotts Valley                                              | 9          | 29         | 10         | 28        | \$1,641,050         | \$1,585,000        | \$663          | 98%         | \$16,410,500         | 2,366             | 61,956           | 2.4                 |
| Soquel                                                     | 10         | 23         | 7          | 16        | \$1,561,428         | \$1,575,000        | \$699          | 99%         | \$10,930,000         | 2,557             | 50,735           | 4.3                 |
| Watsonville                                                | 21         | 66         | 14         | 67        | \$976,035           | \$737,500          | \$599          | 98%         | \$13,664,500         | 1,381             | 48,520           | 5.1                 |
| <b>Summary</b>                                             | <b>169</b> | <b>462</b> | <b>111</b> | <b>34</b> | <b>\$ 1,294,171</b> | <b>\$1,471,250</b> | <b>\$648</b>   | <b>100%</b> | <b>\$157,897,921</b> | <b>1,851</b>      | <b>42,490</b>    | <b>3.4</b>          |

| August 2026: 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                                                        | 8         | 32         | 6         | 37        | \$1,037,166      | \$1,081,500       | \$878.00       | 97%        | \$6,223,000          | 1,116             | 1,684            | 5.6                 |
| Boulder Creek                                                | 0         | 2          | 0         |           |                  |                   |                |            |                      |                   |                  |                     |
| Capitola                                                     | 4         | 15         | 2         | 34        | \$730,000        | \$730,000         | \$689.00       | 97%        | \$1,460,000          | 1,046             | 915              | 3.8                 |
| Freedom                                                      | 0         | 0          | 1         | 75        | \$610,000        | \$610,000         | \$588.00       | 102%       | \$610,000            | 1,037             | 1,525            | 0                   |
| La Selva Beach                                               | 0         | 1          | 1         | 14        | \$1,080,000      | \$1,080,000       | \$1,038.00     | 100%       | \$1,080,000          | 1,040             |                  | 3                   |
| Santa Cruz                                                   | 21        | 40         | 9         | 53        | \$884,000        | \$803,000         | \$750.00       | 99%        | \$7,956,000          | 1,211             | 1,080            | 2.7                 |
| Scotts Valley                                                | 2         | 12         | 5         | 56        | \$838,200        | \$799,000         | \$559.00       | 100%       | \$4,191,000          | 1,510             | 1,825            | 2.8                 |
| Soquel                                                       | 1         | 3          | 0         |           |                  |                   |                |            |                      |                   |                  |                     |
| Watsonville                                                  | 2         | 21         | 1         | 4         | \$789,000        | \$789,000         | \$759.00       | 100%       | \$789,000            | 1,040             |                  | 2.9                 |
| <b>Summary</b>                                               | <b>38</b> | <b>126</b> | <b>25</b> | <b>39</b> | <b>\$852,624</b> | <b>\$799,000</b>  | <b>\$750</b>   | <b>99%</b> | <b>\$ 22,309,000</b> | <b>1,143</b>      | <b>1,406</b>     | <b>3.0</b>          |

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

# Market Minute

**September 28, 2026** - Recent housing data point to a market that may undergo further adjustments in the coming months as borrowing costs rise and economic uncertainty persists. Mortgage rates have reached a 30-month high, purchase demand has weakened, and new home sales remain volatile despite an increase in August. Foreclosure filings have also risen from a year ago, suggesting that more homeowners are facing financial strain. Affordability constraints, elevated energy prices, and tighter monetary policy will likely create additional headwinds in the months ahead. Despite these challenges, solid homeowner equity, disciplined lending, and continued interest in homeownership should help the market weather these pressures. [Read more](#)



REPORT FOR WEEK ENDING

September 26, 2026



# California Latest Market Data

## SUPPLY & DEMAND



-12.1%

450

Closed Sales per Day



-11.8%

456

Pending Sales per Day



-9.3%

614

New Listings per Day

## MARKET COMPETITIVENESS



0 days

28

Median Days on Market\*



0.5%

\*\*\*

41.6%

% of Actives w/ Price Reduction\*\*



+0.2 mo.

4.01

Unsold Inventory Index<sup>+</sup>

## REGIONAL SALES TREND, WEEK-OVER-WEEK CHANGE

Regional metrics represent weekly changes in closed sales by C.A.R. defined market region.



Metrics represent a snapshot of MLS activity as of the week ending date shown.

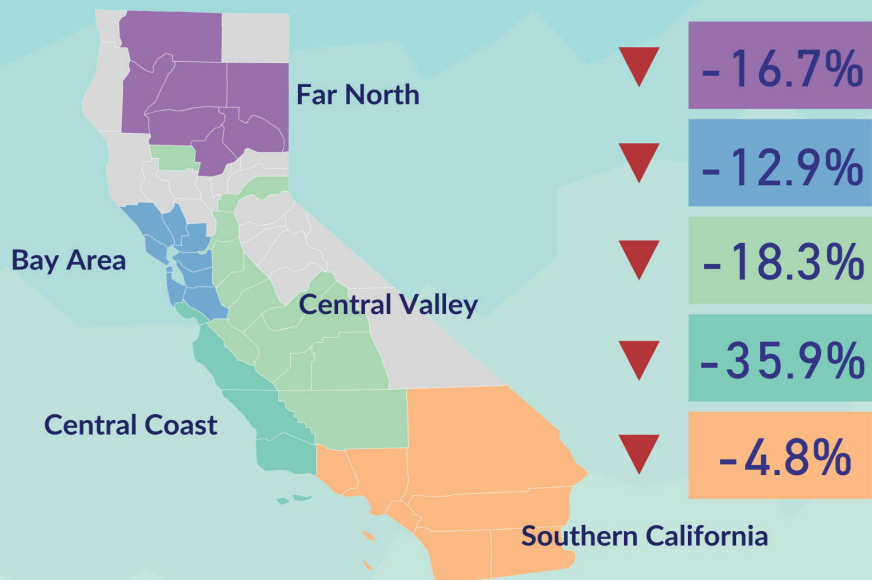
Week-over-Week (WoW) reflects the percent change from the prior week's reported metrics.

\*Days on Market reflects the median time from listing to contract for homes sold.

\*\*Price reductions reflect the share of active listings that have lowered their list price at least once.

\*\*\*Point Difference

<sup>+</sup>An indicator that provides a snapshot of supply conditions for the corresponding period. The index calculates the number of months it would take to deplete the existing housing inventory at the current sales pace. The calculations use 30-day trailing averages at the end of each week for both inventory and sales. Inventory includes listings with "Active," "Pending," and "Contingent" statuses.



Source: California Association of REALTORS®

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