



SANTA CRUZ ASSOCIATION OF REALTORS®
Creating Better REALTORS®

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

Lela Willet, Steve Allen and Candace Bradfield to lead SCAOR in '09!

See page 8 for pictures and a wrap-up of the Annual Elections, and page 9 for the complete list of 2009 Board of Directors!

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Local REALTOR®, Charman, makes national news

Point-of-Sale defeated by REALTORS®



By Barbara Palmer

Sometimes, it's not *what* you know, but *who* you know that counts. And this time it was both: Knowing Assembly

Member John Laird and knowing that point-of-sale requirements are bad for the housing industry.

On Legislative Day in June, REALTORS® from all over the state met with their Assembly and Senate members armed with information on current bills and talking points on why we support, support with amendments, or do not support the bills.

This year, eleven members from Region 10 (Santa Cruz, Watsonville, San Benito and Monterey Associations) met with Assembly Member John Laird as

part of that process. Assembly Member Laird is co-sponsor of a bill that deals with energy conservation and as part of that bill was a provision that energy audits and retrofits would be mandatory at the POINT OF SALE. (AB 2678). The bill had passed out of committee the week before we met.

Our group met with Laird and we brought information from our Local Government Relations Committee reports showing that REALTORS® are

Continued page 11

TOURNEY IS FRIDAY, 7/18! • SIGN UP NOW!

The 2008 Annual Charity Golf Tournament will be held on Friday, July 18th at the De LaVeaga Golf Course. The fee is \$140 per person and includes 18 holes, a cart, putting contest, lunch and awards dinner. There is also a \$110 option that does not include the dinner.

Registration starts at 11:30am with the shotgun start at 1:00pm. The awards dinner is at 6:30: additional dinners can be purchased for \$37 per person. Registration forms can be picked up at the SCAOR offices or you can download a form at scaor.org. For more registration information, call Julie Ziemelis at (831) 464-2000.

Golfers will compete for six different

titles, including First, Second, Third and Last Place Scoring Foursome, and Men's and Women's Longest Drive. Hole sponsors will be providing great food, drink, and entertainment all along the golf course.

The SCAOR golf tournament has helped raise over \$25,000 for Families in Transition, CASA, Women's Crisis Center, and the SCAOR HF over the past few years. Your attendance and support of the raffle helps SCAOR donate funds to these wonderful charities and helps raise the awareness of the generosity of our members to the public. If you would like to donate a raffle prize or volunteer, contact Norma at (831) 464-2000.



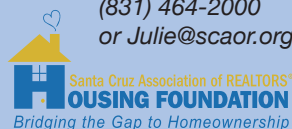
A fabulous foursome from the 2007 SCAOR Golf Tournament.

Did You Know...

...the Housing Foundation is giving out \$2,000 grants for mobile home buyers?

To learn more about this Pilot Program, contact Julie Ziemelis at

(831) 464-2000 or Julie@scaor.org



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ADVERTISING INFORMATION

For advertising and deadline information, please contact SCAOR.

INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newspaper of the Santa Cruz Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

Santa Cruz Association of REALTORS®

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President's Message

Defensible space equals a fire-safe home

Sign rules need to be followed



Christa Shanaman
2008 Association President
Coast Country Real Estate
(831) 475-3525
christa@coastcountryhomes.com

In recent weeks, two areas of Santa Cruz County, Corralitos and Bonny Doon, have been ground zero for early summer wildfires. It has been many years since we have had a wildfire in our area, and this will likely serve as a wake-up call, and reminder of safe forest practices. There are laws regarding defensible space around residences, 100 feet for average topography, and 300 feet on a steep slope. This does not mean that all vegetation should be removed, it applies to ladder fuels. Those are shrubs and bushes that either have a highly flammable nature (bamboo, scotch broom), or are able to reach into the lower branches of trees, thus creating a "ladder" for fire to climb. Cal Fire has lots of information and printable brochures that you can share with your clients, at www.fire.ca.gov/communications/communications_firesafety_100feet.

php. Becoming informed about defensible space, and how it applies to your client's home, as well as your own, may make all the difference. On behalf of my family, the residents of Bonny Doon, and Corralitos, I would like to thank the amazing efforts of the fire agencies, and safety officers that came from all over California to help us save our homes.

SIGN RULES

On another note: There has been a rise in the number of "directional" post signs that are being put up. These are against the county and city ordinances. It is up to us to police ourselves. If the local governments step in, we may lose the right to have temporary "Open House" signs as well (which we fought long and hard to keep!). We have included the complete "Sign Rules" for the county and city sign ordinances for Santa Cruz in this issue of the newsletter on page 11. I suggest you keep a copy and share it with others in your office. We are all trying to do our best in a tough market, but we don't need to break the rules to be successful.

Have a happy and safe summer!

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Deborah Powers,
David Lyng Real Estate



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Christmas in Summer Program

The Second Harvest Food Bank and Blue Adobe Mortgage have paired up to implement a food drive campaign to refill shelves at the Second Harvest Food Bank.

With the recent local fires, along with the flagging economy and rising fuel prices, more and more local residents are relying upon Second Harvest to help feed their families.

We are asking our members who can lend some assistance, to bring in canned goods, staples or donation checks to help Second Harvest help our local residents. A food donation barrel will be available in the lobby of the Association office for the month of July.

Thanks to Vicki Gordon, Blue Adobe Mortgage, for spearheading this campaign.



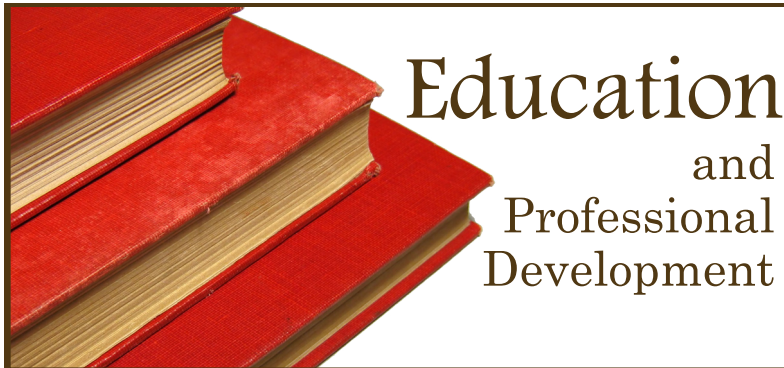
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831-484-2396

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Education and Professional Development

WHY GOVERNMENT LOANS ARE HOT-HOT-HOT!

A SCAOR BROWN BAG LUNCH SEMINAR

*Exciting changes for FHA,
VA and CalHFA Programs!*

Tuesday, July 1st • 12:00–1:30pm
Cost: \$10 SCAOR Members
\$25 at the door & non-members

With the current real estate mortgage meltdown, Government loans are becoming the “go to” loan of choice for loan officers and REALTORS®. Attend this seminar to find out why!

INTRO TO PROPERTY MGMT— DEALING WITH TENANCY

Wed., July 2nd • 9am–12:30pm
Cost: \$20 SCAOR Members
\$40 at the door and non-members

This class is designed for owners and managers of small residential properties. You will learn about payment of rent; noise, neighbor, and drug issues; unauthorized guests; maintenance & damages; entry & inspections; confidentiality & record-keeping; terminating tenancy; change of possession; move out inspections and keys; post tenancy; security deposit refunds, and more!

CITY OF SANTA CRUZ GREEN BUILDING PROGRAM —A SCAOR Green Bag Lunch Seminar

*Presenter: John Ancic, Deputy
Building Official City of Santa Cruz*

Tuesday, July 8th • 12:00–1:30pm
Cost: \$10 SCAOR Members
\$20 at the door & non-members

This informative workshop will make clear what a “green building” is; why should we advocate for green buildings?; the detrimental impact of buildings; the “Nuts & Bolts” of the Green Building Program; marketing benefits of green building; and the value of green building. Time will be set aside at the end of the presentation for REALTORS® to share their concerns and questions. The City of Santa Cruz has recently revised their Residential Green Building Program. As one of the earliest founders of a mandatory Green Building Program, the City of Santa Cruz is responsible for continuing to update and refine their integrated building standards. These revisions will go into effect August 1, 2008.

E-PRO WORKSHOP

*Instructor: Saul Klein,
President of Internet Crusade*

Wednesday, July 9th
1:00pm–2:30pm
Cost: FREE

Attend the upcoming FREE e-PRO Workshop to learn invaluable tech tips and how e-PRO will benefit you, plus receive a \$25 discount towards your e-PRO course enrollment. Discover hidden secrets such as interacting with the “Connected Customer”; Plug into an electronic community; create a web-based marketing strategy; utilize the latest high-tech advances such as digital cameras, virtual tours, MLS systems. Don’t miss NAR’s FREE e-PRO Workshop presented by Saul Klein, selected as one of the 25 most influential people in the real estate industry by NAR in 2003, will teach you technology tips that will immediately help differentiate you from your competition!

To register for the e-PRO Workshop visit ePROworkshop.InternetCrusade.com or call toll free 1-866-ePRONAR (1-866-377-6627)

WINFORMS ONLINE®

*Instructor: Fatima Sogueco, C.A.R.
Software Product Coordinator*

Monday, July 21, 2008
9:00am–1:00pm

Cost: \$35 SCAOR Members
\$45 at the door
& Non Members

**Cost includes 3 Hours of D.R.E.
CEU in Consumer Service and
the WINForms All-in-One Manual**

Take advantage of the #1 C.A.R. Member benefit! You will learn how to register & install WINForms Online®; Create a Transaction; Print & Email; Use the WINForms® toolbar; Create & Use Templates; Apply Tips & Tricks, and so much more! Class also includes a special presentation of the new C.A.R. WINForms® Forms Advisor!

LICENSE RENEWAL, REVIEW & TESTING FOR SALESPERSONS & BROKERS

Instructor: Revei

Tuesday, July 29th – NEW DATE
1:00 Registration Begins
1:30 – 3:00 Optional Review
(for all 45 hours)
3:15 Exams Begin
Cost: \$65 SCAOR Member
\$85 non-member

This is the quickest and easiest renewal! This is a home-study program, order your materials EARLY!

Unless otherwise specified, all classes are held at the SCAOR Main Office
2525 South Main Street
Soquel, California 95073
(831) 464-2000

Pre-registration is always required and seating is limited, so contact us soon! Please visit SCAOR.org for updates and added classes!

Course includes an Optional Review of Materials to prepare you for your open book True/False exams! We offer a “No-Pass, No-Pay GUARANTEE!” It’s Fun Stress-free and most importantly, INFORMATIVE ON ALL SUBJECTS! Receive your certificates of completion for the five (5) mandatory courses upon completion of exams.

Important: The licensees needing the other 30 hours of education can TEST ONLINE after the seminar. Total of 68 T/F questions. In Accordance with new DRE regulations, no licensee will be allowed to TEST for more than 15 hours of credit in one (1) day. Therefore, we have set up a special ONLINE testing site for those licensees needing to test for the other 30 hours of credit. This service is provided to you FREE. Details will be given during the seminar. Topics: Ethics, Agency, Fair Housing, Trust Fund Handling, Risk Mgmt., Legal & Marketing Update

CONTINUATION TO MS OUTLOOK BROWN BAG LUNCH SEMINAR SERIES...

7/30 Class 4 Effective Use of Tasks

8/27 Class 5 Setting Up the Outlook Dashboard

This is the fourth class in a series of five one-hour seminars which will provide you a basic understanding of how Outlook functions within the concepts of time and task management.

Upon completion students will be able to know how to use Outlook as an information processor; Navigate Outlook quickly and easily; Understand the purpose of each Outlook tool, and Customize Outlook for everyday use.

\$20 per class SCAOR members
\$25 at the door & non-members
\$69 Series discount
(SCAOR members only)

Don't forget to bring your lunch!



Nelson, Allen report back from C.A.R meetings in Sacto



Bobbie Nelson
LGR Co-Chair

The C.A.R. Directors from Region 10 went to Sacramento on June 4-7th. We met with our Representatives in their offices, as well as for a lunch on Legislative Day. At the lunch we heard from DRE Commissioner, Jeff Davi who shared that this is the first year the DRE is seeing a slowing in licensing activity. We still have over 500,000 licensees in the state representing one in 53 people holding a real estate license. Representative Able Maldonado came to speak with us, as well. He says the focus in Sacramento is the budget and expressed his concerns for a balanced budget.

Region 10 is comprised of four Associations; Monterey County, San Benito County, Santa Cruz and Watsonville. Each year, each association selects representatives to send to the C.A.R. meetings to stay up with and help determine the direction of C.A.R. In attendance for the week from SCAOR were: Kathy Hartman, Association Executive; Lela Willet, President Elect; Steve Allen, Treasurer; Robert Bailey, NAR Regional VP; David Lyng, Past SCAOR President; Barbara Palmer, Vice Chair of C.A.R. Federal Issues committee, Sandy Kaplan, Vice Chair of C.A.R. Housing Opportunities committee, Suzanne Yost, member of Defense Strategy Advisory and the MLS Governance Working Group, first time attendee Candace Bradfield, newly elected Treasurer for SCAOR for 2009, Shelly Laurie and Lloyd Williams, members of the Legal Affairs Forum, and myself, Region 10 Chair and Regional Chairs Vice Chair.

We all attended a Housing Update from Joel Singer, CEO of C.A.R on Thursday. He reported that we are at a 16-year low of consumer confidence, but spending is still high. He reported that this is a financially driven downturn rather than an economic downturn driven by the credit crunch and housing market. Joel reminded us that the market is LOCAL, neighborhood by neighborhood, and that local conditions are far more significant than even regional conditions. We are at 44% affordability, which is up from the 23% low in the last 30 months, which will give us more qualified buyers and first time buyers. The market is ready to go into stabilization and signs of the bottom are here. He seems to think we will bounce here for awhile. Bay Area employment is up 9%. As far as the loans, he predicted that 2/3 of the loan resets will be done by the end of 2008. At this time, 50% of the sales statewide are foreclosure sales in California. His full report is online on the C.A.R website. Some of the slides are a great reference to help your sellers and buyers to understand what is happening in our market.

I also serve as your Political Action Fund Captain and am pleased to report that we are growing our awareness of this important part of our business in our area. Many of you elected to contribute the \$49 to the PAF fund. We are a non-partisan party that, among other things, gives money to candidates that will support REALTOR® initiatives and personal property rights. This year we funded 67 candidates and 65 won their races. We also funded ten Independents and eight won their race.

One of the *most important* things we need from our members is when the CALL TO ACTION comes we need to

.....
continued next column



Steve Allen
Allen Property Group, Inc.

I just returned from the C.A.R. Conference in Sacramento recently and I am still overwhelmed at the quality of individuals who volunteer their time as Association Directors on the state and local level. Following is a brief summary of some of the key items discussed at two of the committee meetings that I attended.

LAND USE AND ENVIRONMENTAL COMMITTEE

Santa Cruz County is considered by many people to be "ground zero" for the green movement. Many environmental initiatives start here and spread to the rest of the country. Finding the right balance between upholding our principals while still considering the costs of doing business is often a challenge. Luckily, many green initiatives also make for good business sense as well.

respond. These letters have been proven to work and help us pass our bills that protect us and our rights to conduct business. When you get a CALL FOR ACTION response, it's as easy as two clicks of a button. PLEASE, WE NEED YOUR SUPPORT.

For more information on how you can help, contact me and I'll send you a form, or go to the C.A.R website and sign up to be a Legislative Liaison: www.car.org/library/media/papers/pdf/2008_Legislative_Liaison_Sign-Up_Form.pdf.

C.A.R. initially OPPOSED AB 2678 (Núñez) because it effectively would have required, among other things, that all homes and commercial property in California have an energy audit at point-of-sale, and that mandatory energy efficiency investments be made. While C.A.R. appreciates the goal of energy conservation, C.A.R. strongly opposes point-of-sale requirements because they are ineffective and because such mandates will weaken the housing market. If enacted as introduced AB 2678 could have added even tens of thousands of dollars to the cost of purchasing a home.

After thousands of REALTORS® called their legislators in opposition to the bill and thousands more lobbied against the bill in person last week at Legislative Day, the bill's author amended AB 2678 to remove the point-of-sale requirement. The bill was further amended at C.A.R.'s request, to ensure that energy audits or improvements are not required as a condition of sale. With these changes, C.A.R. SUPPORTS AB 2678.

COMMERCIAL / INVESTMENT COMMITTEE

The key to a good database is quality information. This can be exemplified in the negotiations between our own MLS Listings, Inc. and the new statewide, CALMLS.

After several unsuccessful partnerships with the likes of LoopNet and Co-Star companies, the REALTORS® Commercial Alliance (RCA) has made the decision to implement their own commercial real estate database. The site can be previewed at www.CARCommercial.org. In addition to statewide listing information; it will also be a resource for education, legal updates, economics/market statistics and current legislative/governmental affairs. Stay tuned!

**Thank you to our
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We appreciate your support!

- Bay Federal Credit Union
- Blue Adobe Mortgage
- Coastal Homes Magazine
- DeAngelo Pest Control
- DS Capital Mortgage
- First Horizon Home Loans
- Old Republic Title
- Shoreline Lending
- Kelley Trousdale, REALTOR®

Remember to get your foursomes together for the golf tournament on July 18th! These sponsors have fantastic plans for their holes to ensure a fun-filled day for our players!

Santa Cruz County Market Statistics

Single Family Residences					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
MARCH	1,093	299	74	\$710,742	\$645,600
APRIL	1,189	318	107	\$746,403	\$682,000
MAY	1,252	321	124	\$731,311	\$625,000

Condos/Townhouses					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
MARCH	287	85	23	\$473,885	\$443,000
APRIL	284	57	20	\$396,750	\$369,500
MAY	284	62	27	\$450,638	\$430,000

For historical statistical information dating back more than 10 years, go to scaor.org and click on "News / Events."

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Thursday, July 17

FREE

Best Western, 1435 41st Ave. Capitola, CA
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Seminar 6:30-8:30 p.m. R.S.V.P : 831.464.6464

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A *Affiliate Update*
AFFILIATE

Time to tee off!

*Network, drink and have fun...
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Joe Ganeff
2008 Affiliate Cmte. Chair
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jganeff@1031xsi.com

Finally, the 21st annual Santa Cruz Association of REALTORS® golf tournament is here, and as I've said many times, if you plan to play only one tournament this year, make it with your Association!

This year it's scheduled for Friday, July 18th, at the De Laveaga Golf course, and the Association is offering golf a-la-carte, enabling you to pick and choose the tournament features that best suit your schedule and pocketbook.

- 1) Enjoy 18 holes, golf cart, putting contest, lunch and awards dinner for only \$140 per golfer;
- 2) Golf only, with cart, lunch and putting contest for \$110;
- 3) Awards dinner only, \$37 per ticket.

Registration begins at 11am, shotgun Start at 1pm, and the round is followed by the Awards Dinner at 6:30 pm.

Holes sponsorships are still available for \$225, and we are also accepting

raffles prizes for the Awards Dinner. All proceeds from the raffle go to support the Housing Foundation and other local charities of the Santa Cruz Association of REALTORS®.

For more information or to register for the tournament, sponsor a hole or donate a raffle prize, please contact Julie Ziemelis at (831) 464-2000.

The Affiliate Committee meets the second Wednesday of every month at 8:30am, at the Santa Cruz Association of REALTORS®, and all are welcome to attend. If you would like to find out more about becoming a member please to contact Norma Milete at SCAOR at (831) 464-2000.



Last year: Joe Ganeff, Dimitri Timm, Carl Taylor and Derek Timm team get a leg up doing the "Captain Morgan pose."

A *Affiliate Spotlight*
AFFILIATE

Team YoJo stage a scene for sale



Before staging



After staging

This recent listing of Jack Western and Stephanie Kingdom from American Dream Realty in Scotts Valley was on the market almost two months. It went into contract two weeks after being staged by Team YoJo. Both Jack and Stephanie were delighted.

Stagers extraordinaire, **Yolanda Slattery** and **Jo Ann Cureton**, have been doing their "magic" in the real estate staging market for over a year in Santa Cruz County. This dynamic duo goes by the name Team YoJo. Both are C.I.S.S. Certified Interior Staging Specialist and I.R.I.S. Interior Redesign Industry Specialists. Though each has their own company, they soon realized together they can offer clients a "two heads are better than one" approach to staging.

Yolanda Slattery, owner of Staging And Redesign Services, has been event decorating and helping others decorate, redesign, re-purpose and re-love their homes for the past 15 years. With an education in Interior Design, Yolanda's strength is a keen eye for detail as well as a vision for overall design. Her favorite part of the staging process is the challenge of creating "something from nothing".

Jo Ann Cureton, owner of Redesigns By Jo Ann, has also been event decorating and helping others decorate and redesign their homes for several years before she turned her passion into a

business. She believes the fun and challenge of staging is using basic design principles, combined with an instinctive eye, to highlight all a property has to offer. Her reward for staging happens during the reveal. The smiles and reactions say it all.

Team YoJo is using this opportunity to announce their newly added service of Vacant House Staging to their Redesign Staging services (using existing furnishings of the homeowner). To market this new service to agents and showcase their newly acquired furniture and accessories, they are offering a complimentary vacant house staging to one of our members. They are even throwing in the first month rent free! Who will be the lucky recipient? To qualify for this one time offer, contact Jo Ann at (831) 239-7719 or info@redesignsbyjoann.com. You can contact Yolanda at (831) 234-0470 or slatsdome@att.net.

For a complete listing of their services, before and after portfolio, testimonials and other additional information on Team YoJo, visit www.redesigns-byjoann.com. Both are insured by The Hartford.

PLAN YOUR roadmap for your FINANCIAL FUTURE

Schedule your free State Farm Insurance and Financial Review* today. Together we'll prioritize your needs and help you plan your financial future.



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Consult your tax or legal advisor for specific advice.
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Annual Election

SCAOR held its Annual Election and Legal Update on June 11th. It was standing room only as SCAOR members came out to show their support by voting to approve the 2009 slate of officers. President Christa Shanaman, gives a quick hug to Executive Officer, Kathy Hartman before she addressed the crowd and thanked them for attending. She also encouraged the 2008 Board of Directors to stand and be recognized for their volunteer efforts this year. Pictured standing are Board members Steve Allen, Sandy Kaplan,

Candace Bradfield and Sharolynn Ullestad. Also pictured are Board Members Marjorie Vickner and Inez Pandolfi.

Lloyd Williams, Association Attorney, of Bosso Williams, pictured talking with Peg Popken and RoseMarie McNair, gave a legal update highlighting what REALTORS® needed to be aware of to avoid a lawsuit. We thank everyone for coming out and congratulations to our newly elected 2009 Board of Directors.



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Robin Ronzano
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Consultant

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Cell: 831-566-9029

Aptos



Vern Hart
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Wamu Financial Center
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Santa Cruz



Joaquin Rodriguez
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Consultant

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Santa Cruz, CA 95060

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Cell: 831-234-0240

Hablo Español



Washington Mutual

Congratulations to the 2009 Officers and Directors!

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Booth sponsors needed for "A Taste of Santa Cruz"

Get involved with one of the most successful community fundraisers in Santa Cruz County! The 4th Annual "A Taste of Santa Cruz" is slated for November 13th at the Cocoanut Grove and we are currently looking for booth sponsors! For more information about purchasing a booth and/or becoming a sponsor, please go to www.scaor.org and click on the "A Taste of Santa Cruz" logo for registration information and a map of the event.

This event draws nearly 800 attendees every year and exposes you and your company to the community. Contact Julie Ziemelis at (831) 464-2000 or at Julie@scaor.org for more information!

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*Escrow must close within 12 months of date of purchase OAC



Jeff McCormac
Housing Foundation Chair
(831) 465-4007 Tel
(831) 479-6901 Fax
jeff.mccormac@wellsfargo.com

SCAORHF receives second \$50,000 grant!

We are extremely fortunate to have Sandy Kaplan as a trustee! Sandy, along with Kathy Hartman, and the behind the scenes work of Jeanne Hatch and Julie Ziemelis went up against four other associations to request a grant from CARHAF for the Housing Foundation and came away with \$50,000!!! Last year Sandy, along with Phil Tedesco, were able to get the Foundation's first large grant of \$50,000. So a huge "Thank

You" to all involved above as well as CARHAF for a total of \$100,000 to help the first-time homeowners of Santa Cruz County.

The Housing Foundation has given out ten grants for over \$42,000 year to date with five new grants pending. Without the grant from CARHAF, there is no way that we could give out these funds and help all of these new homeowners to the extent that we are now able. The Foundation has yet to turn down a qualified applicant and that is due to the hard work of those mentioned above as well as all the volunteers involved with the Housing Foundation. Thanks again for all of your work and support. Our Executive Director, Kathy Hartman, said it well in a press release that went out to all the major local papers:

"Our closing cost program shows the unique approach our REALTOR® members and the SCAOR Housing Foundation are taking to successfully address the local need for affordable housing. By obtaining a second round of funding within the course of one year, we are thrilled that we can continue to accept incoming grants and be able to provide funding to whoever qualifies."

You are cordially invited to attend
The SCAOR Housing Foundation's

"Sip of Summer"

Tuesday, August 19th from 5pm-8pm

All Proceeds benefit the SCAOR Housing Foundation's Closing Cost Assistance Program

Bargetto Winery 3535 North Main Street, Soquel

Tickets are only \$15!

Ticket price includes: 3 Samples of Wine/Appetizers/Live Music
Full pours available for additional cost

Call Julie Ziemelis at 464-2000
Or Elaine Della Santina at 462-2000 to register!

SCAOR HOUSING FOUNDATION'S

Angel Investors

Jeff McCormac & Dave Deteso



This month we are highlighting our Angel Investors who have given funds through their company's Matching Gift Program and Employee Donation Program.

Jeff McCormac, Wells Fargo Home Mortgage and Chair of the Housing Foundation, has given \$1,000 over the course of a year by donating \$250 each quarter to the Foundation through Wells Fargo's Employee Donation Program. Jeff specifically designated the Housing Foundation as his charity of choice. Wells Fargo deducts a small amount from Jeff's regular pay check and sends the Housing Foundation a quarterly check for \$250. Thanks to Jeff for choosing the Housing Foundation to receive these funds!

Dave Deteso, formerly with Washington Mutual and now with Wells Fargo, has donated over \$700 through the WAMU Matching Gift Program. Dave also chose the Housing Foundation as his recipient charity and has made generous donations for two quarters from this program. Dave is the current Programs Chair of the Housing Foundation.

Both of these gentleman not only volunteer dozens of hours of their time each month as leaders to benefit low income, first time home buyers in Santa Cruz County, but they donate their funds to the Housing Foundation, as well. We thank them for being Angel Investors!

We invite you to be an "Angel Investor" by donating funds to the Housing Foundation. We encourage you to donate using your company's matching gift programs or an employee donation program.

Real Estate Sign Rules



By Barbara J. Palmer
SCAOR, LGR

Signs are never allowed in public right of ways, sidewalks, streets, gutters, alleys.

Never obstruct any type of traffic. Never allow a sign to be a safety hazard!

COUNTY

“For Sale” sign on the property offered is allowed.

No directional signs are allowed.

“Open House” signs during the day of open house, or weekend of the open house are allowed (leave up no more than 72 hours)

Pick up confiscated signs at County Maintenance Yard at 2700 Brommer. Redemption fees for misplaced signs: \$45.

Questions regarding signs confiscated and reporting violations call 477-3999. Questions about policy, call John Swenson at (831) 454-2160

CAPITOLA

“For Sale” sign on property offered is allowed

One “Open House” sign placed either on the property for sale, or placed on other private property with consent of owner

No directional signs.

Signs can be picked up at the corporation yard: 430 Kennedy Dr. You may have to pay a fee. Misplaced signs are picked up by Capitola Police when spotted.

Questions for Capitola: 475-7300; ask for Planning Dept.

SCOTTS VALLEY

One “For Sale” sign on the property offered

Up to four “Open House”/directional signs on weekends, holidays, and open-house caravan days (Thursdays), while the property is available for viewing

Signs can be redeemed by paying \$36 per sign at SV Public Works Dept. located at 701 Lundy Lane. They are destroyed after 15 days.

Misplaced signs are picked by police or public works staff when complaints are received, and occasionally staff will make a sweep of the area and pick up signs when the rules are ignored.

Questions/complaints: 440-5630 (the Planning Dept.)

SANTA CRUZ

One “For Sale” sign on the property offered

Up to three “Open House” signs, offsite only on private property with consent of owner.

When a complaint is received misplaced signs are confiscated; after one warning fees may be assessed. Pick up signs at SC City Corporate Yard, 1125 River Street.

Questions—Planning Dept. Eastside: 420-5111; Westside: 420-5258

WATSONVILLE

“For Sale” sign on property offered is allowed.

No directional signs are allowed

“Open House” signs are not permitted, however current practice is to allow up to four open house signs for less than 24 hours, and placed on private property with consent of owner .

To recover signs collected by the city bring \$76.27 per sign to 320 Harvest Drive in Watsonville Cash, check, credit cards accepted. Signs are destroyed after 30 days. Call 768-3133 for questions.

Signs not in compliance are reported to 768-3133. City staff picks up violations on a regular basis.

Cal Trans: No signs in their jurisdiction allowed. Signs picked up go to 195 Capitola Rd. Ext., and are destroyed after 30 days. They can charge \$350 per day, but do not charge at this time. 476-1351

Point-of Sale defeated by REALTORS®

Continued from cover

concerned about conserving energy and we have membership that is willing to work to that means.

Assemblyman Laird pointed out ideas he had added to the bill, asking that the Public Utilities Commission be involved, that a standard be set for energy audits, and that his wish that zero interest loans might become available for retrofitting residences to use less energy. We asked that he remove “Point of Sale” from the bill and make all residence property owners the benefactors of the bill. If we wait for a point of sale, using the average time for home to roll over to a new owner, it could take 65 years for a complete retrofit.

Assembly Member Laird was thoughtful and promised he would give our presentation serious consideration.

The following Tuesday, Mr. Laird asked for a meeting with Assembly Member Nunez (who introduced the bill) and the C.A.R. professional lobbying team whom we employ in Sacramento (your \$49 at work again). By Friday the bill was amended. Not only was “point of sale” removed, the following language was inserted:

“(2) Ensure, for residential buildings, that the energy efficiency improvements audits or improvements are not required as a condition of sale and do not unreasonably or unnecessarily affect the home purchasing process or the ability of individuals to rent housing.”

We hope the bill passes. We should all applaud Assembly Member John Laird for his openness and for his hard work to get it right for California.

It begins when REALTORS® all over the state pay \$49 with their dues each year for political survival. One thing that the \$49 pays for is the C.A.R. meetings each year in Sacramento, which provides us with direct access to our elected officials.

Please remember a small group can make a difference, and your \$49 can be paid anytime at our Association office.

July 1st: Hands off the cell phones while driving!

Two new laws dealing with the use of wireless telephones while driving go into effect July 1, 2008. Below is a list of Frequently Asked Questions concerning these new laws.

Q: When do the new wireless telephone laws take effect?

A: The new laws take effect July 1, 2008.

Q: What is the difference between the two laws?

A: The first prohibits all drivers from using a handheld wireless telephone while operating a motor vehicle, (Vehicle Code (VC) §23123). Motorists 18 and over may use a "hands-free device." Drivers under the age of 18 may NOT use a wireless telephone or hands-free device while operating a motor vehicle (VC §23124).

Q: What if I need to use my telephone during an emergency, and I do not have a "hands-free" device?

A: The law allows a driver to use a wireless telephone to make emergency calls to a law enforcement agency, a medical

provider, the fire department, or other emergency services agency.

Q: What are the fines(s) if I'm convicted?

A: The base fine for the FIRST offense is \$20 and \$50 for subsequent convictions. With the addition of penalty assessments, the fines can be more than triple the base fine amount.

Q: Will I receive a point on my driver license if I'm convicted for a violation of the wireless telephone law?

A: No. The violation is a reportable offense, however, DMV will not assign a violation point.

Q: Will the conviction appear on my driving record?

A: Yes, but the violation point will not be added.



Q: Will there be a grace period when motorists will only get a warning?

A: No. The law becomes effective July 1, 2008. Whether a citation is issued is always at the discretion of the officer based upon his or her determination of the most appropriate remedy for the situation.

Q: Are passengers affected by this law?

A: No. This law only applies to the person driving a motor vehicle.

Q: Do these laws apply to out-of-state drivers whose home states do not have such laws?

A: Yes.

Q: Can I be pulled over by a law enforcement officer for using my handheld wireless telephone?

A: Yes. A law enforcement officer can pull you over just for this infraction.

Q: What if my phone has a push-to-talk feature, can I use that?

A: No. The law does provide an exception for those operating a commercial motor truck or truck tractor (excluding pickups), implements of husbandry, farm vehicle or tow truck, to use a two-way radio operated by a "push-to-talk" feature. However, a push-to-talk feature attached to a hands-free ear piece or other hands-free device is acceptable.

Q: What other exceptions are there?

A: Operators of an authorized emergency vehicle during the course of employment are exempt, as are those motorists operating a vehicle on private property.

DRIVERS 18 AND OVER

Drivers 18 and over will be allowed to use a "hands-free" device to talk on their wireless telephone while driving. The following FAQs apply to those motorists 18 and over.

Q: Does the new "hands-free" law prohibit you from dialing a wireless telephone while driving or just talking on it?

A: The new law does not prohibit dialing, but drivers are strongly urged not to dial while driving.

Q: Will it be legal to use a Bluetooth or other earpiece?

A: Yes, however you cannot have BOTH ears covered.

Q: Does the new "hands-free" law allow you to use the speaker phone function of your wireless telephone while driving?

A: Yes.

Q: Does the new "hands-free" law allow drivers 18 and over to text message while driving?

A: The law does not specifically prohibit that, but an officer can pull over and issue a citation to a driver of any age if, in the officer's opinion, the driver was distracted and not operating the vehicle safely. Sending text messages while driving is unsafe at any speed and is strongly discouraged.

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JULY 2008

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
		1 12:00-1:30pm CalHFA, VA and FHA Seminar	2 9:00am-12:30pm Property Mgmt, Part 2	3	SCAOR OFFICE CLOSED Happy 4th of July!	5
6	7	8 11:30am-1:00pm Green Building Permit Class	9 8:30am Affiliate Committee 10:30am Housing Foundation Marketing meeting 1:00-2:00pm e-Pro class	10	11 9:00am Board of Directors meeting	12
13	14	15	16	17	18 8:30am LGR 11:30am The SCAOR Annual Charity GOLF TOURNAMENT!	19
20	21 9am-1pm C.A.R. Winforms Class 2:30pm Housing Foundation Mtg.	22	23 8:30am-5:00pm New Member Orientation	24	25 8:30am-5:00pm New Member Orientation	26
27	28	29 1:00-5:00pm Revei License Renewal	30 9:00am Budget and Finance 12:00-1:00pm Outlook Class 4	31	1	2

**SAVE
THESE
DATES!**

Housing Foundation's **SIP OF SUMMER**
August 19th 5-8pm
See ad on page 10 for more details!

Register now for the
NAR Conference,
to be held Nov. 7-10 in Orlando

New Members

SCAOR welcomes the following new members and wishes them the best of luck!

REALTOR® MEMBERS

Linda Burroughs Real Estate
David Anderson

**Coldwell Banker
Residential Brokerage**
Kenneth Lauderbach

Keller Williams
Gabriela Giacchino

Mark Hendricks, Broker
Mark Hendricks

**Monterey Bay
Real Estate Services**
Ashley Dahl

**Sherman and Boone
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Kathleen Calloway

Vanguard REALTORS®
Michael Claybaugh

**Wellington
Development & Investment**
Thomas Rotter

Zip Realty
Aaron Lieben

AFFILIATE MEMBERS

Redesigns by JoAnn
JoAnn Cureton &
Yolanda Slattery

Comments about an applicant's admittance as a new member or Affiliate member should be submitted in writing to SCAOR, 2525 Main St., Soquel, CA 95073

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Marketing Corner

Timely tips on MLS Listings and Short Sales



Julie Ziemelis
SCAOR Marketing
Director
julie@scaor.org

In searching far and wide to give you some great information to make your life better, your business more productive and keep you reading, I have found some useful information to share with you.

MLS LISTINGS

With the implementation of the 3.8 release in early June, one of the major features is the ability to identify your listing under ADDITIONAL LISTING INFO as a special listing type to meet today's current real estate environment of Bank Owned, REO, Auction, Short Sales, etc. To guarantee that your listing is included, you may want to take the time to edit your listings and confirm that the boxes are checked. The default was Not Applicable.

On this same note, you can now search for the above special listing properties by choosing that feature in the Advanced Search Feature mode, Additional Listing Info. You will also have the option of EXCLUDING those proper-

ties for your search if you do not want distressed properties in your search results. Choose "Show Include/Exclude Search Options" and an additional section comes up to give you choices.

For more information or if have any questions about these or other MLS matters, contact Jan Burnett, Regional Outreach Representative (831) 713.9061. Jburnett@mlslistings.com

ADVERTISING YOUR SHORT SALES

Short sales currently make up a large percentage of the inventory in Santa Cruz County.

Many of these homes will have a buyer interested in purchasing the property and then have to wait months to see if the bank is willing to accept the offer. Meantime, the buyer finds another house where they know how long their escrow is going to be and if, in fact, that they will get the keys to the home when the wait is over.

So, essentially you have to keep advertising the listing. Here are some tips to keep in mind:

—By advertising it as a short sale, the buyer's agents will be able to explain the process to prospective buyers and at that time the buyer may elect to not view the property. It's best to be up front with potential buyers so you don't have people going through the house that are not interested in a short sale.

—Use advertising mediums that may attract investors to your short sale. Craigslist is a great place to advertise your short sales. Make sure you put "Short Sale" in the title of the listing, so people looking specifically for a short sale opportunity can find your property easily.

EXPOSE YOUR LISTINGS

At the bottom of all your emails in your signature line, put links to your available listings.

Local REALTOR® in national news

Linda Charman, Broker/Owner of Vanguard Realtors in Santa Cruz was recently featured in the June issue of REALTOR® magazine in the "Voices of Experience" article.

One hundred REALTORS® were interviewed for the story, but only five were actually chosen to be quoted for the article, and Linda, in the business since 1973, is certainly a veteran of real estate.

Linda has held a license since 1973 and received an MBA from Pepperdine University in 1978. With her management experience, she was tapped to create a business plan for Vanguard Realtors. The then-owners asked Linda to come on board as the Managing Broker /Co-owner to implement the business plan she created. She's been there ever since and purchased the company in December, 2007. "I love to mentor people, I love the management of this real estate office and I enjoy selling houses. I truly love what I do".

Her positive outlook is what made her



stand out to the editor of REALTOR magazine, too! Here is what she said in the article: "I'm telling my team, this is a time for them to learn and be intelligent about their business and to know all the ways to sell property. Hang in there; pay attention and learn what it takes to be a really good long-term practitioner."

Linda also added, "No matter what the market conditions, people need help." Great advice from an industry veteran!

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