

# *inside* **REAL ESTATE**

*Santa Cruz County's Real Estate News Source*

A publication of the Santa Cruz Association of REALTORS®

July 2010



**Mayors'  
Breakfast**

**Summit  
2010**

**Golf  
Tournament**

**Sip of  
Summer**

**Burst Into Summer With Hot Activities!**

SCAOR Affiliate's bringing you information relative to today's real estate market.

# Tune-Up Tuesdays



## 2nd Tuesday of the Month

**1:00-2:30pm**

at the

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Free to SCAOR Members

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A credit card is required to secure a seat.

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## Coming Up

**July 13**

### Home Inspection

*Bob De Angelo, De Angelo Pest Control*

*Dennis Spencer, Win Home Inspections*

**August 10**

### Fire Insurance

*Tina Andreatta, Andreatta Insurance Co.*

*and Kevin Moon, Moon Insurance Services*

**September 14**

### Staging & Home Improvement

*Kim Furman, Key Impressions*

*Frank Vickner, Bay Area Floors*

**October 12**

### Natural Hazard Disclosures

*Property I.D.*

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Santa Cruz Association of REALTORS®



## 2010 BOARD OF DIRECTORS

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## INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter 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®  
2525 Main Street, Soquel, CA 95073  
(831) 464-2000  
(831) 464- 2881 (fax)

[www.scaor.org](http://www.scaor.org)

## President's Message

## Our Collective Voice is Being Heard Nationally



**Steve Allen**  
2010 Association President

Allen Property Group, Inc.  
831- 688-5100  
[steven@allenpginc.com](mailto:steven@allenpginc.com)

Last month I wrote about improvements in the real estate market that were voiced at the National Association of REALTORS® Mid-Year Meetings in Washington D.C. This positive progress was again articulated at the California Association of REALTORS® Mid-Year Directors Meeting and Legislative Day in Sacramento. Joel Singer, Executive Vice President for C.A.R., explained in the 2010 Update: "Looking Back to Look Forward" that Santa Cruz County had statistically reached its, "value trough" around February of 2009. Since that time, median values have increased about thirty percent. In addition, notices of default, a leading indicator as to future foreclosure activity have also begun to finally level off. Sales activity is not back to 2005 levels, nor would we necessarily want it to be.

## Green Tip of the Month

## Junk King

If your latest listing or rental property is stuffed to the rafters with clutter, call Junk King. The firm will haul away furniture, yard waste, abandoned automobile parts, and scrap metal. The expanding franchise is based in the Bay Area and has a reputation for recycling 60 percent of the waste it removes from properties. Find them at :

[www.junk-king.com](http://www.junk-king.com)

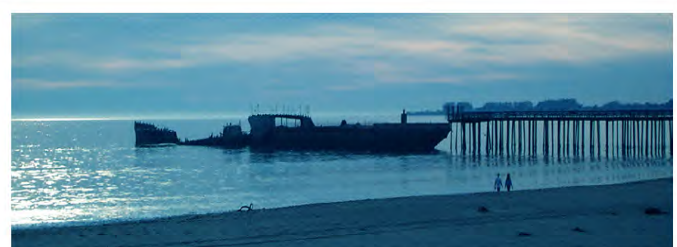
This month I would like to recognize our Affiliate members. If you have ever attended a Chamber of Commerce, Rotary or a "leads" event, you are familiar with the reciprocal business networking atmosphere. I would encourage all of here at the Santa Cruz Association of REALTORS® to increase referrals amongst our membership. The next time you or a client needs a service, try picking up a copy of the current years Real Estate and Community Help-Guide (REACH). If you don't have a copy, contact the Association office and we will get you one. We have a tremendous pool of talent within our organization. In addition to REALTORS®, our Affiliate members include title companies, inspectors, lenders, attorneys, insur-

ance agents and just about any other vendor you would need to service your Santa Cruz County real estate needs. I encourage us all to further support one another.

Please mark your calendars for the upcoming Mayors Breakfast (July 14<sup>th</sup>) and New and Improved Golf Tournament (July 16<sup>th</sup>). The SCAOR Events and Community Relations Committee has put much work into bringing back a fun filled day of networking. We will be partnering with the Watsonville Association of REALTORS®, so bring your best game.

Enjoy your summer!

Steve Allen



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**Steve Allen, CCIM Principal Broker/President**  
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## Reverse Mortgages



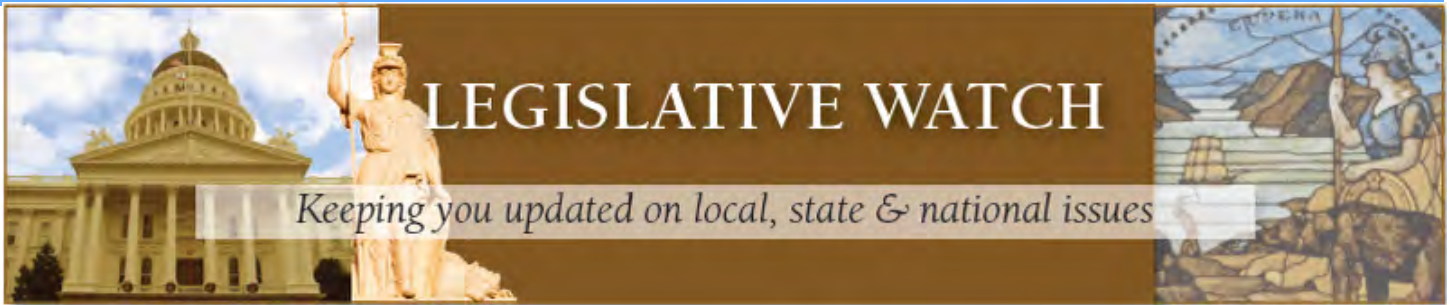
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Borrower must be at least 62 years old. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A. All rights reserved. #53796 12/07-3/08

EQUAL HOUSING LENDER



## Legislative Day: Eventful, Dynamic, Addictive

*Candie Noel*

*Local Government Relations Chair  
Bailey Properties, Inc. 831- 688-7434*

[cnoel@baileyproperties.com](mailto:cnoel@baileyproperties.com)



Attending Legislative Day at Capitol Hill in Sacramento this year was just as motivating and exciting as my first Legislative Day. It is a day you can experience how your Political Action Fund monies work for you as a REALTOR®, and for property rights.

The day started out with the morning briefing at the Sacramento Convention Center. Over 1,000 REALTORS® from around the state converged into one energy filled meeting hall. There were about 15 of us from the Santa Cruz Association of REALTORS® and we had some of the best seats in the house. The room was filled with excitement as we heard about our successes of the past year, and the events of the day from our C.A.R. President Steve Goddard, and President-Elect Beth Peerce.

Of course the major focus of the morning briefing was the after-

noon meetings with our legislators where we would present them with the issues we are lobbying for. This year's issues concerned circumstances we encounter every day in doing business as REALTORS®.

1. Appraisal Concerns: the need for better regulation of appraisal management companies, the need for local appraisers, and potential conflict of interest with lenders owning appraisal management companies

2. Budget Gap Threats: forced over withholding on independent contractors, taxing services like goods, and maintaining the mortgage interest deduction.

3. SB1178 Anti-Deficiency Protections for homeowners facing foreclosure who have re-financed their purchase money loans.

4. AB1919 Transfer Fee on the recording of a grant deed. This is a tax disguised as a fee.

Bill Monning took time out of his busy schedule to spend about a half hour with us at lunch time. He spoke to us about the serious budget issues the State is again facing, and how this year's cuts are going to be dramatic, hurting many critical and necessary services.

In the afternoon we presented our four issues to Anna Caballero's Chief of Staff, Willie Armstrong and to Senator Joe Simitian. We were very excited when Senator Simitian offered to show us the Senate Chamber and of course we said yes. He gave us a tour and history of the chamber, and we were able to watch him conduct some business. He graciously took time for many

photos of him and the four of us, and even put Santa Cruz Association of REALTORS® in lights on the Senate board.

Then Senator Simitian wanted us to see one more thing. Beside the Chamber there is a locked door that he asked to have opened for us. Inside we saw a sight most people do not know exists let alone have seen; the old, original Capitol wall and pillars. Did we feel special!

Legislative Day is fun, eventful, dynamic, and full of learning experiences. You meet new friends, and see old friends. It is your opportunity to actually participate in making things happen for REALTORS®, for your clients, and for property rights. If you haven't been, please plan to attend the addictive Legislative Day next year in June 2011. I will see you there.



### County of Santa Cruz - Real Property Agent Salary: \$5,666 - \$7,167 / Month

Santa Cruz County is looking for a self-starting journey level Real Property (or Right of Way) Agent familiar with appraising and acquiring private property rights in a government setting. Experience in appraising and acquiring easements for road, sewer, and special districts with state or federal funding components is desirable. Requires equivalent to 4 yr. degree in Business Admin., Real Estate, Civil Engineering, or related field plus, 3 yrs. of experience. **Apply by 07/16/10.**

For more information and to apply online, go to: [www.santacruzcountyjobs.com](http://www.santacruzcountyjobs.com) or contact Public Works Personnel, 701 Ocean St., Rm. 410, Santa Cruz, CA 95060, (831)454-2351 for application materials.

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P045151 4/04

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**Learn how to **capture, connect & convert** online.**

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The course covers building an online identity, reputation management, rules & ethics, and the application of specific tools such as Blogging, Facebook, and Twitter. You'll leave our course with a written plan with actual strategies to close REAL business using social media.

**\$299 (\$249 before July 1)**

**July 19 & 20th (8:30 am-4:30 pm)**  
**Santa Cruz Association of REALTORS**  
2525 Main Street, Soquel

course fee includes one year Institute membership (\$99 value)

**Register:**

<http://bit.ly/csmsantacruz>

**831-464-2000**

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# Education and Professional Development



## Certified Social Media Marketer (CSM) 2-Day Course

Monday & Tuesday July 19<sup>th</sup> &  
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\$249 (before July 1<sup>st</sup>) or \$299  
(after July 1<sup>st</sup>)

Instructors: Amy Chorew &  
Ginger Wilcox @ Social Media  
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Twitter @ LinkedIn @ Blog-  
ging @ Youtube @ Flickr**

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rage but having an online pres-  
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capture, connect & convert on-  
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designation course teaches stu-  
dents to develop responsible,  
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cial networking strategies for  
business. Social media is not  
about technology; Those who  
are successful with social media  
are drawing upon skills that they  
already have. We teach you how  
to translate YOUR networking  
skills and experience into the  
online world. The course covers  
building an online identity, rep-  
utation management, rules &  
ethics, and the application of  
specific tools such as Blogging,  
Facebook, and Twitter. You'll  
leave our course with a written  
plan with actual strategies to  
close REAL business using so-  
cial media.

## From the Back Roads to the Stars

Fri. July 23<sup>rd</sup> 10:00am-12:00pm  
\$15 Early Bird SCAOR Mem-  
ber (ends 7/16)

\$25 Regular SCAOR Member  
(after 7/16)  
\$50 Non Member anytime

A Panel of Brokers discuss the  
challenges they are facing in an  
evolving real estate market and  
what they are doing to launch  
their firms into the future. Dis-  
cussion **Topics:** Day-to-day  
issues; Making an "offline"  
agent into an "online" one; In-  
ternet prospecting; Acclimating  
"seasoned" agents to the new  
online real estate; Trends; Of-  
fice Philosophies; Preparing the  
firm for the future; What does &  
does not work anymore; Referral  
agents, and more!

Panel Includes: Gail Mayo, Thun-  
derbird Real Estate; Linda Char-  
man, Vanguard REALTORS®;  
John Hickey, Monterey Bay  
Properties; Debra Frey, Intero  
Real Estate  
Moderator: Lary Pamplin, Cen-  
tury 21 Lad Realty

## Buy, Close & Move In

Wed. July 28<sup>th</sup> 10:00-12:00pm  
\$10 Early Bird Member (until  
July 21), \$20 SCAOR Member  
Regular (after July 14)  
\$40 Non SCAOR Member Any-  
time

A panel of REO specialists  
share insights and tips for the  
buyer's agent on how to effec-  
tively navigate through the REO  
transaction so their clients end  
up with the home of their  
dreams. Topics covered include:  
How to write an offer the banks  
will love; Working with Freddie  
Mac; Crafting effective adden-  
dums; New laws; Trends; War  
& Success stories, and more,  
more, more!

Panelists: Dan Miles, Monterey  
Bay Real Estate Services; Heidi  
Robinson, Thunderbird Real Es-  
tate; Ron Randazzo, Realty of  
California; Christina Morales,  
Bailey Properties  
Moderator: Bob Barrie, Keller  
Williams

## Mortgage Loan Origination Cram Course

Thur. July 29, 9:30am-5:30pm  
Instructor: Duane Gomer  
Cost: \$189

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EES MUST HAVE TESTS  
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wait 30 days to test again and fail 4  
times, you wait 6 months. Space is  
limited; you should sign up early,  
pass the tests & relax. To find out  
more if you are required to take the  
exams go to the Department of Real  
Estate website at [www.dre.ca.gov](http://www.dre.ca.gov)

## Tune-Up Tuesdays

Meets on the 2<sup>nd</sup> Tuesday of  
every month 1:00-2:30pm  
Cost: Free to SCAOR  
Members- Pre-registration is a  
must!  
Brought to you by the SCAOR  
Affiliate Committee

Coming up:  
July 13<sup>th</sup> Home Inspections  
August 10<sup>th</sup> Fire Insur-  
ance  
September 14 Staging & Home  
Improvements  
October 12 Natural Hazard  
Disclosures

## SCAOR Summit II Information on Your State and Local Neighborhoods

Join us for an information  
packed afternoon with a panel  
of distinguished speakers  
who will update us on the  
challenges and changes  
happening in our state and  
local neighborhoods.

Summit II will once again fea-  
ture three outstanding speakers;  
Jeff Davi, DRE Commissioner,  
Susan Mauriello, Santa Cruz  
County Administrative Clerk  
and Phil Wowak, Santa Cruz  
County Sheriff.

Don't miss out on this sell out  
event! Summit II will be held  
on August 23, 2010 from  
11:30 AM – 2:00 PM at the  
Hilton Hotel in Scotts Valley.  
Contact the Association for  
pricing and registration infor-  
mation at 831-464-2000.

Thank you to our Summit  
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## Real Estate Legal Matters

# STEINER V. THEXTON SUPREME COURT DECISION

By Lloyd Williams  
Association Attorney  
Bosso Williams, APC



In February, I wrote an article for the March issue of Inside Real Estate, entitled Good Faith Versus "Free Look." I referred to, but did not give the name of a case that had been decided by an Appellate Court because the decision was under review by the California Supreme Court. The case name is Steiner v. Thexton, and the Supreme Court handed down its decision on March 18, 2010. The decision deals with the enforceability of a contract that, although entitled Real Estate Purchase Contract, was held by the trial court, the Appellate Court and the Supreme Court to constitute an option, due to the fact that the Seller was obligated to hold open the offer to sell the property to the Buyer for 3 years, and the Buyer was not obligated to purchase and could terminate the transaction at any time. Both the trial court and the appellate court held that, at the time of entering into the contract there was no consideration for the option, even though the Buyer agreed to seek a subdivision of the property, because the Buyer could cancel the contract at any time at his "absolute and sole discretion." The Supreme

Court agreed that at the time the contract was signed the consideration for the option was illusory which allowed the Seller to cancel the contract. However, the Buyer's subsequent processing of an application to subdivide the Seller's property, expending substantial funds for this purpose, and the benefit to the Seller in the Buyer obtaining tentative subdivision approval (the Seller was retaining a portion of the property), constituted part performance and consideration for the option, thus binding the Seller for the 3-year period described in the Agreement.

The Court pointed out that it looks at the substance of the contract, not its form. Thus, even though one may use a standard form contract, e.g., the C.A.R. Vacant Land Agreement, the terms of the Agreement may support an argument that the Agreement, in fact, is an option, not a purchase agreement. The Court also held that partial performance of consideration for an option can bind the Seller even though initially the option was not enforceable by the Buyer/Optionee because

there was no consideration given at the time the option was entered into.

Another issue the Court addressed is relevant to the issue of good faith and fair dealing, which I addressed in the March article. The Court held that, although there is in California an implied covenant of good faith and fair dealing, this covenant "does not trump an agreement's express language." Thus, even though the covenant of good faith and fair dealing may otherwise apply to a situation where a party may act in his/her sole and absolute discretion, the parties may provide

express terms in a contract which would remove this covenant regarding those terms. Although C.A.R., as of April, 2010, has added a clause in its Residential Purchase Agreement, Vacant Land Purchase Agreement and Commercial Property Purchase Agreement regarding the obligation of both the Seller and the Buyer to act in good faith, the Supreme Court has indicated that the parties may negotiate to remove or modify this covenant in a particular transaction. More will be heard about this issue as the revised C.A.R. purchase agreement forms are circulated and used in future transactions.

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## From the desk of Dale Gray

Government Affairs Director

### REALTORS® Must Stay Ever Vigilant

REALTORS® and real estate industry professionals must stay ever vigilant regarding issues that threaten to erode private property rights.

From the East coast to the West coast, cities and counties are proposing and drafting ordinances that attempt to respond to complaints about noise, parking, garbage, trespassing, crime and other disruptive activities occurring on vacation rental properties. Two such ordinances are underway in our area; one in the City of Santa Cruz and one in the unincorporated area of Live Oak which was expanded this week by the Board of Supervisors to also include Seacliff, Rio del Mar and La Selva Beach.

To their credit, the City of Santa Cruz has been holding meetings with REALTORS®, property owners, vacation rental managers, lodging industry representatives and others to find common ground.

One potentially effected individual told me it “is like trying to kill a fly with a baseball bat.” A government official that we met with had a binder full of similar ordinances from around the state. However, many of these draft ordinances are more stringent than what other communities already have in existence.

In Sonoma County, vacation rental owners recently have sought legal help from a land use attorney sighting “a potential takings issue”.

Many vacation home rental advocates cited the potential economic impact if the new ordinance puts people out of the vacation rental business. Vacation home rentals generate several million in annual revenue, and vacation home renters spend even more annually on food, drink and shopping.

These complaints about noise, traffic, parking, parties and other compatibility issues when houses in residential neighborhoods become commercial vacation rentals are not new. If property managers and property owners follow the transient occupancy laws, and pay taxes, which we believe most do, then those that violate should be dealt with

under existing ordinances and laws. Addressing the large number of vacation rentals by owners that are advertised on Web sites, but do not pay transient occupancy tax, is a concern.

However, adding more government oversight and regulation, that trops on private property rights, is not the answer.

Stay tuned as we gear up for a long, hot summer!

Your thoughts are always welcome.

Email me at:

[dale@scaor.org](mailto:dale@scaor.org)

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### Tips For Leaders

For leaders to be effective, they need to connect honestly with others. Asking good questions helps you find out essential information and lays the groundwork for collaboration.

Often it's not about what you ask, but how. Here are three tips for improving the way you ask questions:

- 1. Be curious.** Doing all the talking doesn't make you an effective leader. Be inquisitive and ask about topics that are important to you and to the person with whom you're talking.
- 2. Be open-ended.** Use *what*, *how*, and *why* questions. Don't just ask about events, but about thoughts and motivations as well.
- 3. Dig deeper.** Don't accept the first answer you get. Ask follow-up questions to get more detail and surface the real story.



# A Taste of Santa Cruz is Cookin'!

Local food, wine, artisans and an economical ticket price draws a huge crowd to 'A Taste of Santa Cruz' every year. For six years running, ATOSC has become a well known popular public event. If you haven't been a part of this fun and fruitful event in the past, now's your chance!

Our Booth Kickoff was held June 16<sup>th</sup> and had a very successful turnout, so much so that there are only 9 booths left. For more information on participating, sponsorship opportunities, and to learn more about the event please visit the website [www.atosc.com](http://www.atosc.com).

We are continuing with the very popular 'Space to Taste' floor plan that was introduced last year. The layout includes 31 sponsored booths, and 12 silent auction tables interspersed throughout the Coconut Grove which provides plenty of room for everyone to roam, snack, shop and socialize while supporting the Housing Foundation Closing Cost Grant Assistance Program. Click [here](#) for information

## Thank You to This Year's Sponsors!

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## Take Advantage of Our Grant Assistance Program

**What is the Closing Cost Assistance Grant Program?**

SCAORHF provides funds to be used towards closing cost fees for qualifying individuals or families.

**Who is eligible?**

Low income, first time home buyers purchasing a home in Santa Cruz County who meet the program requirements.

Please visit:

[www.scaorhf.org](http://www.scaorhf.org)

for complete eligibility requirements.

**Does the Closing Cost Assistance Grant need to be repaid?**

No, the buyer is not required to pay back the grant amount at any time.

**Two Easy Ways To Donate**

300 x 100 Campaign  
[Click Here](#)

Escrow Contributions  
[Click Here](#)

## Sip of Summer

Eager to meet and mingle while enjoying some tasty wines? Then plan to attend the 3<sup>rd</sup> Annual Sip of Summer at the Bargetto Winery on August 17<sup>th</sup>. Tickets are only \$15.00 and you will receive one full pour of Bargetto's finest, appetizers, live music and drawing entry. As always, additional pours can also be purchased. This is a great after work meet and greet.

Tickets can be purchased online at <http://www.scaorhf.org/sipofsummer> or by calling SCAOR at 831-464-2000.



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*Congratulations Grandma Lela! June 15<sup>th</sup> brought a joyous new addition to the Willet Family baby girl Violet Marnie Willet.*

## Legislative Day – They Get It!

Anne Marie Sorcenelli  
SCAOR Director  
Bailey Properties, Inc.  
831-688-7434



I had the pleasure of attending this year's Legislative Day and boy what a gas! Politics is my passion and I got a great dose of it this year! I started off the day at 4:15AM stumbling around until I had my coffee. As the sun came up, my traveling buddies, Marilyn Johnson & Candie Noel arrived. Candie "Parnelli Jones" Noel drove very expertly and quickly to the Capitol where we joined the Santa Cruz contingent at the Convention Center for a briefing on what C.A.R. had established as our issues, our talking points and how to approach our legislators.

The issues are very near and dear to all REALTORS®: Appraisals-HVCC, No to Potential Forced Withholding on Independent Contractors, No Tax on Services, No Changes to the Mortgage Interest Deduction, Anti-Deficiency Protections for Refinanced Purchase Money Loans, and No Additional Fees added to Property Transfer of Grant Deeds. The session was very informative and interesting and very applicable to the issues we deal with everyday. So, now we were armed and

ready to go to work. We listened to Bill Monning as we finished our lunch. He very adroitly explained how we got into the pickle we're in with our California state budget. Then, Bill opened it up for questions. Phil Daunt, a Monterey Broker & Attorney, related a two year long, one loan, refinanced purchase money Short Sale odyssey that had concluded that very morning, unsuccessfully, when the bank inserted it's recourse clause. If you get a kick out of persuading people to understand your point of view; you should have been there! Actually seeing our legislators influenced by relating real life experiences

was incredibly gratifying. Assemblyman Bill Monning got it! After that great and fruitful lunch; we were all assigned to meet with specific legislators. I was lucky enough to hear Senator Jeff Denham address our issues and then, the fun began.

Candie Noel, Marilyn Johnson, Barbara Palmer and I were able to attend Senator Joe Simitian's meeting and once again, Joe got it. Yahoo! Afterwards, we asked for a photo with the Senator and he suggested we go to the Senate floor so, we accompanied the Senator in the private legislator's elevator to the Senate chambers. Wow! We stood next to his desk while he made a proclamation from the dais and watched as the clerks mounted "Welcome to the Santa Cruz Assoc. of Realtors" on the billboard. Democracy in action and we were eye witnesses! Next we sat in on the meeting with Anna Caballero's Chief of Staff. After all that, we were ready for some refreshments and lo and behold; it was a short walk to the Reception for the elected officials. I can honestly say it was a great day in Sacramento! If you'd like to see democracy in action; join us next

year! It's well worth your time!



## C.A.R. Meeting Report

Bobbie Nelson  
C.A.R. Director  
Longacre Real Estate  
831-688-3880



### REALTOR® Action Fund Committee

**Broker Involvement Program** is still an important push for our state. The Brokers of record need to sign up for this free program as Calls for Actions come through from both C.A.R. and NAR. Brokers will then contact their agents and request they respond to the Calls. Please click [here](#) for more information on Broker Involvement.

We have met our California fair share requirement to NAR by 107%. Our State member involvement is 23% this year as compared to last years 20%. This level of participation is weak at best and has moved us to 33 in the list of lobbying entities where we were once #1. The motion that was passed in June by the Directors will go along way to help us build our reserves back and be ready for the years ahead. A special assessment of \$49.00 for each member will begin in the dues billing of 2011. This will give us the money we need to fight the issues that we will face in the coming years.

### REALTOR® Risk Management and Consumer Protection

**Home Warranties** are down, 7 out of 10 buyers are protected by a home warranty. Many say that REO properties are able to get an offer accepted with a home protection paid by the seller. They suggest success with adding it to the repair request addendum and have seen REO properties get protection. It was also suggested in short sales to get coverage prior to a home inspection as the seller is not able to do many repairs due to cost issues. The home war-

ranty with sellers coverage will help get those repairs done. Others say they are not able to offer it as a listing or selling perk due to lower incomes, thus, we need to learn to use the tools and expertise as to why they would buy one for themselves.

**The Pest Control Board** reported on the importance of agents to be aware of the April 22<sup>nd</sup> law that requires contractors and those working on renovation and repair/painting of homes built prior to 1978, to have certification and need to follow the guidelines in lead base paint new rules. The law applies to painters and maintenance people as well. This applies to jobs with more than 6 sq ft of interior or 20 sq. ft. of exterior that is being painted or repaired. This included window replacement, sanding and painting.

Also of interest is new law that requires fumigation be a three day process with the tent staying on longer and includes ventilation and fans be installed. This process will require more and new equipment for the fumigation companies and thus we could see increase in cost for fumigation in the future. Additionally, gas companies can take longer to turn the gas on as they will not come out until the tent is off. Orange Oil still remains not an acceptable section 1 clearance process from the Pest Control Board.

**Gov Hutchinson Legal Update:** One comment Gov gave us was to be careful of offers to do with agreements/payments "outside of escrow". He cautioned us that this is just like saying "In a dark alley".

*Continued on Page 11*

## C.A.R. Report

Continued from Page 10

The Transfer Disclosure Statement will have two new mandatory questions in November that will address smoke detector and water heater bracing and carbon monoxide detectors required as of July 1<sup>st</sup> 2011- and mandatory in all residential properties Jan. 1 2013.

The Federal tax credit expires July 31<sup>st</sup> but is extended for military who have served overseas for one year.

Zip form 6 foreclosure prevention forms in the library for use to help explain process to clients.

New Q&As on line at [car.org](http://car.org) under Legal .

## Kitchen Staging Tips

**Stainless-steel appliances are definitely in with buyers.**

Instead of buying a new dishwasher, here is a low-cost way to reface an old one: First, remove the front panels, and clean them. Next, apply a stainless-steel stick-on covering, and cut it to size. For just \$20 your dishwasher will go from outdated to ultra-modern.

**Stain dated kitchen cabinets instead of replacing them.**

Dated kitchen cabinets can be a big turnoff to potential buyers. Instead of paying big bucks to replace them, just stain them. First, apply the stain in even strokes, going with the grain of the wood. Add some stylish new hardware, and your kitchen will have the up-to-date look that buyers love, for less than \$200.

## Cool Websites

**Keep an eye on your investments**

[www.bloomberg.com](http://www.bloomberg.com)

I monitor the stock market and read financial news.

These days, that's not much fun. But it's important to watch our investments. After all, our financial futures are at stake.

Bloomberg's site makes it easy to stay on top of financial news. You can read up on the latest headlines. Or dive right into stock positions.

If you're a beginning investor, make sure to check out the financial glossary. It will help familiarize you with all the important terms.

Others of you will head right for the calculators. These will help you make financial decisions and put your finances in perspective.

For example, you can see if debt consolidation is right for you. Calculate your net worth.

There's a lot of information on Bloomberg. I hope you put it to good use!

**Track a GPS phone online**

[www.buddyway.com](http://www.buddyway.com)

How can one track someone via GPS? Buddyway makes it a snap. Once you register, you can download a free program to your GPS-enabled cell phone.

Your trip information is uploaded to Buddyway's site. You can save the trip information for posterity. Or, you can give your office and family real-time access to it. This can be a real safety aid for REALTORS®

Those to whom you give it will know exactly where you are. So, they won't worry that something has happened to you.



**Get in the Game & Have a Ball!**

## SCAOR Joins With WAOR To Bring Back The Annual Golf Tournament

This year's event will be held Friday, July 16th at the beautiful Seascape Golf Club in Aptos. Enjoy a complete program of special events, 18 holes of golf (including cart), lunch, raffle & tee prizes and an exciting Awards Banquet!

[Click here](#)

for complete details and to register. Deadline to register is July 13th.

For hole sponsor inquiries please contact Norma Milete at 831-464-2000

[norma@scaor.org](mailto:norma@scaor.org)



**Seating is very limited, reserve your spot today!**

## Enjoy Breakfast With Your Local Mayors

Join SCAOR and the Mayors of Santa Cruz County for our second annual Breakfast with the Mayors!

Come and meet your local mayors as they discuss what is happening in their cities and updating you on local issues and events.

The breakfast will be held on Wednesday, July 14, 2010 from 9 - 11 AM at the SCAOR office at 2525 Main St., Soquel, CA.

This event is FREE to members who contributed to REALTOR® Action Fund in their 2010 renewal remittance, \$20 for SCAOR Member before the event, \$40 for SCAOR Members at the door and \$50 for non members.

To register, please contact SCAOR at 831-464-2000 or [click here](#) for a flier.

# C.A.R. LEGISLATIVE MEETING, SACRAMENTO, JUNE 2010



*Barbara Palmer, Marilyn Johnson, Anne Marie Sorcenelli and Candie Noel*



*Marilynn Johnson, Barbara Palmer, C.A.R Vice President Joel Singer, Anne Marie Sorcenelli and Candie Noel*



*Dale Gray, Assemblymember Bill Monning and Peg Popken*



*Anne Marie Sorcenelli, Marilyn Johnson, Senator Joe Simitian, Barbara Palmer and Candie Noel*



*Senator Joe Simitian*



*Sandy Kaplan, Candace Bradfield, Bobbie Nelson*



*Candie Noel, Marilyn Johnson, Senator Joe Simitian, Barbara Palmer and Anne Marie Sorcenenlli*



## Affiliate News

**Dimitri Timm**  
 Affiliate Committee Chair  
 Princeton Capital  
 831- 662-6591  
[dimitri@princetoncap.com](mailto:dimitri@princetoncap.com)

### Free Education Classes From Your Affiliates!

Tune Up Tuesdays are free classes at SCAOR that focus on subjects that help you better serve your clients. They are held the 2<sup>nd</sup> Tuesday of the Month from 1-2:30pm.

Our first two classes included topics on Appraisals and 1031 Exchanges. The Appraisal class consisted of three local Appraisers on "How to Price Your Listings to Sell Quickly", and the 1031 Exchange class included information on recent tax law changes and how they affect 1031 Exchanges.

We have received positive feedback from attendees: "I have never been in a setting where I could just ask an appraiser general questions, what an excellent class" & "I didn't realize there had been so many tax changes for investors, this is good information that I can use for my clients". As you can see these free classes can be valuable for not only yourself but to better assist your client's needs - plus you can't beat the price! Mark your calendar for these upcoming classes and

please pre-register with Karen Kirwan ([email](#)) if you plan on attending:

**Tuesday, July 13<sup>th</sup> – Home Inspections 1-2:30 pm**

**Tuesday, August 13<sup>th</sup> – Fire Insurance 1-2:30 pm**

**Tuesday, September 14<sup>th</sup> – Staging and Home Improvement 1-2:30 pm**

**Tuesday, October 12<sup>th</sup> – Natural Hazard Disclosures 1-2:30 pm**

If you are a member and would like to recommend a topic or perhaps be one of our scheduled speakers, please contact Dimitri Timm, 2010 Affiliate Committee Chair at (831) 662-6591.

Don't forget we are always looking to expand our Affiliate membership so if you know someone who would like to become a member please have them contact Norma Milete, (831) 464-2000 at SCAOR.



## Affiliate Spotlight



831-477-7150 / 408-866-4620  
[www.BellowsService.com](http://www.BellowsService.com)

In operation since 1984, co-owners and father-in-law/son-in-law team Greg Bellows and Jason Schlunt have made it their mission to raise the standard in the plumbing, heating, AC, and drain business. By offering a truly uncommon level of service, service like it use to be, we are on our way to becoming the number one choice for home service in Santa Cruz and Santa Clara county.

Based in Soquel, Bellows Plumbing, Heating, and Sewer provides a myriad of services; drain clogs, furnace, AC, water heater, and underground water, gas, and sewer pipe replacement to name just a few. "We are a diversified home service company. We do pretty much everything. In the rare instance we don't do it, we'll know someone who does. Providing accurate, up-front pricing and working with clients to meet their project goals and budget is just one of the service commitments we make to our clients." In addition to their wonderful clients, Greg and Jason credit their company's growth to their staff of 15 full time employees. "Our staff is simply awesome. Dedication, hard work and a commitment to our clients makes coming to work with this team a real pleasure." says Schlunt.

The company started in tenant improvement and new construction in 1984, building shopping centers and restaurants throughout San Jose and the Monterey Bay. In 2004 after the "tech bubble" burst, both Greg and Jason relocated to Santa Cruz to start the home service and repair division that exists today. "At first, times were real tough. There were days we had no calls. At one point we were actually living out of the stock room to save money on rent but,

we kept going and stuck to our morals for good service. It has paid off." says Jason.

Greg, an avid surfer from Hawaii, still enjoys surfing when he finds the time. He keeps busy with 5 daughters, 1 son, and 6 grandkids. A third generation plumber, Greg has been in the trade his entire life. His extensive knowledge of commercial and residential plumbing is a huge asset when difficult jobs pop up. Jason, also known as the Chief Imagination Officer, is responsible for bringing it all together: pricing, advertisement, customer relations, and anything else required to keep the company at the head of its game. A graduate from Rice University in 2001, he spent a couple years working for other people after graduation but quickly decided he'd be better as his own boss – the rest is history. The father of a newborn daughter, he keeps himself busy with the occasional Ironman and a 200 mile bike ride.

As a company, Bellows is focused on environmental protection and energy efficiency. A number of their services are tailored toward reduction of energy and protecting the environment from contamination and waste. "We see catastrophic heat loss from water heaters and furnaces throughout Santa Cruz and the South Bay. Clients are always amazed when we tell them that their furnace is leaking more than 50% of their heat into the crawl spaces or through the flue. Often, we can drastically increase a home's thermal efficiency with only a few relatively inexpensive repairs," says Jason.

Greg and Jason are both strong advocates of buying local. They use only local subs and purchase almost 90% of their material from local suppliers. They are also a member of Think Local First (Santa Cruz).

**Key Impressions** First "IMPRESSIONS" are 'KEY' to Making a Sale

Key Impressions specializes in real estate enhancement. We serve as a marketing arm for realtors and sellers alike helping to prepare a home for sale, showcasing its best qualities and obscuring its deficiencies.

Key Impressions  
 831.818.8215 Direct  
 831.684.2383 Office / Fax

Kim Furman, Principal  
[kfurman@key-impressions.com](mailto:kfurman@key-impressions.com)  
[key-impressions.com](http://key-impressions.com)

# MyNewPro Information Portal Debuts

MLSListings, Inc. is PROgressing to a new technology platform by the end of the year. The way users search, manage clients, generate reports, obtain statistics and perform other functions will be affected, and users must learn to conduct these business functions in the Matrix application over the next six months.

A new online information portal called 'MyNew Pro' has been developed by MLSListings as a 'one-stop shop' for all the tools and resources users will need to help them progress slowly and gradually over to the new system. It includes FAQs, tutorials and how-to's, a month-by-month checklist on to-do items, links to sign up for training, a feedback mechanism and much more.

The MyNewPro information portal is designed to be updated

on a regular basis. In the coming weeks MLSListings will add a short video sneak-preview and tour of the new landing page launching next month, a message from CEO Jim Harrison, ongoing monthly reminders on tasks to keep users on track in the PROgression, user testimonials and more. Visit the MyNewPro information portal at [portal.mlslistings.com/mynewpro](http://portal.mlslistings.com/mynewpro), or via the link from the [pro.mlslistings.com](http://pro.mlslistings.com) homepage.

MLSListings is also developing a series of announcements and reminder notices in various formats starting this month, to ensure users are on-track with their education curriculum, and will be engaging the resources of its Associations to help provide key information about the PROgression and partner with MLSListings on training solutions.

The next major milestone of this initiative is coming in July, with the unveiling of a new landing page at [pro.mlslistings.com](http://pro.mlslistings.com). The welcome video on the new landing page will direct users to their most commonly-used functions, and introduce the rest of the features available to them with a single click.

This new technology platform is the culmination of a nearly year-long development that was conceived, driven and supported by MLSListings' subscribers, Broker-based Board of Directors, advisory groups, and many others. The new platform will provide the same functions agents use in their daily operations, plus provide exciting new features—and both interfaces will be accessible through the new landing page.

Stay tuned for more details – and welcome to the PROgression!

## Honoring Our Presidents



Presidents Day dates way back to 1880. The holiday was created to honor George Washington. In fact, it was originally called Washington's Birthday.

But, over the years, it has become more inclusive. Many also use the holiday to celebrate Abraham Lincoln, another of our great presidents.

There's no doubt that Washington and Lincoln are two of the most revered presidents. They both made spectacular contributions to our nation's history.

But I also like to honor the other fine presidents who served America. After all, they were patriots, too.

So, take some time on Independence Day to visit the White House's official site. You can learn all about our 43 presidents.

You can also read up on the first ladies. And animal lovers will enjoy learning more about the first pets!

Of course, that's just the tip of the iceberg. There's plenty about the White House itself, Camp David and more!

[www.whitehouse.gov](http://www.whitehouse.gov)



2010

The Santa Cruz Association of REALTORS® invite you to attend

# SUMMIT III

*Join us for an information packed afternoon with a panel of distinguished speakers who will update us on the challenges and changes happening in our state and local neighborhoods.*



Commissioner Jeff Davi  
California Department  
of Real Estate



Susan Mauriello  
Santa Cruz County  
Administrative Clerk



Sheriff Phil Wowak  
Santa Cruz County

## August 23<sup>rd</sup>

11:30am-2:00pm

Hilton Hotel  
6001 La Madrona Drive  
Scotts Valley, CA

\$30 SCAOR Member

\$45 SCAOR Member at the door

\$60 Non SCAOR Member anytime

**11:30am Registration & Buffet Lunch**

**12:00-2:00pm Program**

To be guaranteed a seat please register by August 16th



Santa Cruz Association  
of REALTORS Inc.



MLS Listings

\$30 Regular SCAOR Member

\$45 SCAOR Member at the door

\$60 Non Member Anytime

**TO REGISTER EMAIL COMPLETED FORM TO [kkirwan@scior.org](mailto:kkirwan@scior.org); FAX TO 831-464-2881 or call 831-464-2000**

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

Tel #: \_\_\_\_\_ Email: \_\_\_\_\_

Circle one

VISA

MCARD

AMEX

Discover

Check No.: \_\_\_\_\_

Cash

Name on Credit Card: \_\_\_\_\_

Account #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Billing Address: \_\_\_\_\_ Zip Code: \_\_\_\_\_

SCAOR Cancellation Policy: Reservations for courses requiring payment will not be processed until payment is received. If you must cancel or reschedule your reservation, a full refund will be issued if notification is received, by email or in writing (not by telephone), 3 business days prior to class. SCAOR reserves the right to cancel or reschedule any course. If cancellation occurs, SCAOR will issue a full refund. In the event of rescheduling, SCAOR will send immediate notification and transfer all reservations (including payments) to the new date. To cancel/reschedule send email to [karen@scior.org](mailto:karen@scior.org).

I HAVE READ AND UNDERSTOOD THE SCAOR REFUND/CANCELLATION POLICY (Please check)



Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Red, White & Blue Fundraiser 4-6 PM	2	3
4 	5 SCAOR Office Closed	6 Golf Committee 2 PM	7 Executive Committee 12 PM	8	9 Board of Directors 8:30 AM	10
11	12 Affiliate Committee 8:30 AM Events Committee 11 AM <a href="#">Matrix Classes</a>	13 Housing Foundation 2:30 PM Tune Up Tuesday 1-2:30 PM	14 Fundraising Comm. 12 -1 PM <a href="#">Mavors' Breakfast</a> 9 - 11 AM	15	16 LGR Meeting 8:30  <a href="#">Golf Tournament</a>	17
18	19 <a href="#">Certified Social Media Marketer</a> 8:30—4:30 PM	20 <a href="#">Certified Social Media Marketer</a> 8:30—4:30 PM	21 Education Committee 10 AM	22	23 <a href="#">Broker Panel</a> 10— 12 PM	24
25	26	27	28 Budget & Finance 8:30 AM <a href="#">REO Panel</a> 9-11 AM	29 <a href="#">Mortgage Loan Origination Cram Course</a> 9 - 5 PM	30	31

## NEW MEMBERS JUNE 2010

### REALTOR® Members

**American Dream Realty**

Jerrod Coddington

**Bailey Properties**

Debbie Taylor  
Nannell Gomez  
Kathleen Zech

**The Office of Dietrich Brandt, Broker**

Dietrich Brandt

**Coldwell Banker Residential Brokerage**

Kourosh "Ken" Baratzadeh

**Lyon Realty**

Angel Garcia

**Strock Real Estate**

Nick Torres

### Affiliate Members

**MetLife**

Anthony Crane

**Fidelity Nat'l Home Warranty**

Dana Condrey

**Bellows Plumbing & Heating**

Jason Schlunt

## Quote of The Month

The winds that blow through the wide sky in these mounts, the winds that sweep from Canada to Mexico, from the Pacific to the Atlantic - have always blown on free men.

*Franklin D.Roosevelt*