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# REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

The REALTOR® is the official bimonthly newsletter of the Santa Cruz County Association of REALTORS® provided as a member service to inform, educate and update members on local, state and national news.

Santa Cruz County Association of REALTORS®

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THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

# Message From The President



**Randy Turnquist**  
**2015 SCCAR President**  
**831-566-2590**  
[randy@randyt.com](mailto:randy@randyt.com)

## FINDING THE HOLES!



When you exercise, sometimes you do it mildly just to keep your body moving and sometimes you do it to expand your limits. Like when you try to beat that last time you ran a mile or just step up to the next weight level on that weight machine.

For some, when the going gets tough they disregard those extra commitments. For others, they do their best to stretch themselves and keep their word and commitments.

It's when you stretch yourself and your business that you "find the holes" in your systems or in your processes. You may also simply learn a better way to do things to save time.



The end result is that you have learned something new and hopefully have learned from it and made yourself, your business and the association you volunteered at, better for it.

So goes your business. Sometimes it's nice to just keep the business moving status quo and sometimes it's good to stretch yourself and your business a bit.



Oftentimes that's how it works with volunteering. Either in the community or at your local Association of REALTORS®, when you volunteer you make commitments in time and effort that go over and above your regular business commitments.

### Disappearing Signatures in DocuSign®

Some C.A.R. members who have used DocuSign® AFTER the other party has used zipLogix Digital Ink® have reported that DocuSign® removes zipLogix Digital Ink® signatures causing the signatures to "disappear."

After investigation, it was found that this is NOT a zipLogix Digital Ink® defect but rather an issue with DocuSign® usage. This appears to only occur when the DocuSign® user uploads the PDF directly to the DocuSign® website. C.A.R. has alerted DocuSign® to this issue and they are continuing to work with C.A.R. to correct the issue when uploading PDFs directly to its website.

To avoid the problem entirely, C.A.R. members who use DocuSign® should USE zipForm® Plus to send the PDF for DocuSign® signature. For instructions on how to set up your zipForm® Plus Profile to use DocuSign® visit: [on.car.org/esignprofile](http://on.car.org/esignprofile).

Although this issue is not widespread, should you experience the above issue, please feel free to contact DocuSign® at 1-800-379-9973.

As a reminder, you should always open digitally signed documents with Adobe Reader, which has the necessary authentication process to ensure documents haven't been tampered with. Adobe Reader is free and also available for mobile devices. [Install Adobe Reader here.](#)

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## Message From Your C.E.O.

*Kathy Hartman, RCE*



## Join SCCAR in San Jose At The C.A.R. Expo

Great news! This year's California Association of REALTORS® Expo is being held right in our backyard at the McEnery Convention Center in San Jose! This event runs from October 6-8 and is loaded with great exhibitors, training sessions, speakers and TECH Tuesday specials. This year's event will feature one more special exhibit...**SCCAR!** We are proud to be hosting our own booth at the event.

Since this booth will represent the association and its members, we are seeking your input. Volunteers are being sought to help come up with ideas on what should be featured in the booth as well as to staff the booth during the event. Member volunteers can spend an hour of their time in our booth talking about Santa Cruz County, real estate, market conditions...or just the great stuff our county has to offer.

If you would like to share your ideas or time, please contact Andrea Harbert at [andrea@mysccar.org](mailto:andrea@mysccar.org) or 831-464-2000.

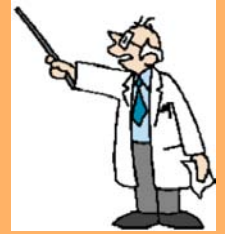


This is a great networking opportunity as you will meet many new faces at the Expo which can help you build a great networking database. More information about this year's Expo can be found at <http://expo.car.org/>.





# Education & Professional Development



Register Online by visiting our [Web Portal](#)

## July

### [Search & Report Essentials \(MLS\)](#)

Monday, July 13, 10 – 11:30 am  
Cost: Free with RSVP

Learn the foundations of the primary MLSListings search tool, including display options, report formats and client communications.

### [Listing Management \(MLS\)](#)

Monday, July 13, 1 – 2:30 pm  
Cost: Free with RSVP

Discover how to add and update your listing using the MLS-Listings toolset. This course will also cover essential MLSListings rules about photos and remarks guidelines, and status change rules.

### [Duane Gomer License Renewal](#)

Wednesday, July 15, 9 am – 12 pm  
Cost: SCCAR members: \$89 for text book or \$79 for a CD

All students will receive the three hour mandatory courses of agency, ethics, trust funds, fair housing, risk management and two 15 hour consumer protection courses by textbook or CD. Instructions for exams will be given at the seminar. If you have your materials at least 5 days in advance, bring your laptop and get some assistance. Please pick up either your text book or CD at the SCCAR office.

### [Listing Locator \(MLS\)](#)

Monday, July 27, 1 – 2:30 pm  
Cost: Free with RSVP

Did you know Matrix could help you locate your next listing opportunity? This course will teach you to observe where buyers are purchasing homes, what price-range they are purchasing most often, and identify homeowners in those “sweet spots” who own the homes that buyers are seeking.

## August

### [Market Intelligence Reports \(MLS\)](#)

Friday, August 7, 1 – 2:30 pm  
Cost: Free with RSVP

Matrix has a variety of tools available to build statistical analysis of local market conditions. You will learn how to build and publish charts, tables and graphs for client presentations and posting to social media.

### [Public Records Search \(MLS\)](#)

Monday, August 17, 10 – 11:30 am  
Cost Free with RSVP

Find out how to search county tax records, ownership information, mortgage facts and distressed data of all California properties. Then, use this information to create marketing plans and tools. Attendees will learn how to access and use REALIST public records to provide detailed ownership, transaction and property characteristics information.

### [SCCP Series: Schools](#)

Wednesday, August 26, 9:30 am – 12 pm  
Cost \$20 for Members

Santa Cruz County Pro (SCCP) is designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Topics include: district outlook for the next 10 to 15 years, inter-district transfers , charter schools with emphasis, APT scoring explained and charter schools, district boundaries, school resources.

*Unless otherwise stated, all Education & Professional Development offerings are held at the SCCAR offices at 2525 Main Street, Soquel, CA 95073*



“I pruned a tree once, so technically I’m allowed to put ‘branch manager’ on my resumé.”



# SCCAR Members Make a Difference to Local Seniors!

On May 6<sup>th</sup> REALTOR® Service Volunteer Program (RSVP) volunteers took to the streets to help local seniors in need. This year's challenge of 66 homes was no problem for these 50 dedicated individuals. Most are members of SCCAR and some are those friends and family members that offer to join in. From tons of windows to loads of weeds, this year's event once again showed our collective commitment to our local community. Eight years running, RSVP has become a well-known local event throughout the senior community. We look forward to next year where we can once again make a difference. More information and photos can be found at [www.mysccar.org/rsvp](http://www.mysccar.org/rsvp).



A very heartfelt thank you to our volunteers who donated their time, labor (and lots of it) and supplies! Special thank you as well to our sponsors Affordable Heating and Air and Quality Homes, their donations helped us a great deal!

Helping Create Your Future™



- Lisa Ball
- Gloria Behman
- Bob Bickers
- Tai Boutell
- Candace Bradfield – Co-chair
- Judy Brose
- Deborah Calloway
- Marcellina Catalano
- Jim Challis
- Chris Clayton
- Dick Cornelsen
- Pete Cullen
- Loree Doan
- Pamela Easton
- Orion Flansaa
- Paul Fortino
- Julie Francis
- Tamar Frey
- Brenda Friday

- Dale Friday
- Guy Giuffre
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- Spencer Hays
- Deann Kinerson
- Connie Landes
- Lori Lester
- Lisa Mazzei
- Jeff McCormac
- Daniel Mendoza
- Candie Noel
- Cleo O'Brien
- Erin O'Brien-Kerr
- Samantha Olden – Co-chair
- Ari Otto
- Laurie Petruzzi
- Michele Replogle

- John Ribera
- Huve Rivas
- Suzanne Schmidt
- Lynda Scott
- Shawna Spaulding
- Dennis Spencer
- Randy Turnquist
- Lisa Villarreal
- Liz Wesolowski
- Mark Wise
- Sara Yeager





## A Few Dollars Can Help Us Clean Up!

With the increase in popularity of RSVP, so too have the expenses increased. These expenses primarily include the supplies (such as cleaning products) needed to service participating homes. The funds to purchase these supplies are based solely on donations. As we prepare for 2016, we have set our goal to raise \$800 to cover these costs. Please consider donating \$5-\$10 and help us reach our goal; which in turn helps our local seniors!

Your name (unless you specify otherwise) will be listed on the RSVP web page as a contributor to this worthy cause and featured in our newsletter!

If you are able to make a donation of any size or are interested in providing discounted services that we can pass onto participants, please contact [andrea@mysccar.org](mailto:andrea@mysccar.org).



### What participants are saying?

*"Thank you for washing my windows. I start my day sitting in my chair, cup of coffee, heating pad on my back and my bible. You gave me a clear view of "my" lake 😊. Again thanks to all who made this happen at Spring Lakes". Dale*

*"I have never been treated with more kindness and respect. They were truly wonderful. Thank you and God Bless." Dorothy*

*"Spencer Hays and crew could not have been more helpful. They went above and beyond, with a cheerful, caring energy. This program is a gift for which I am grateful." Marie*

# SCCAR Welcomes New GAD



## About Robert

Robert is a cofounder and director of public outreach for Civinomics, a civic software startup based in downtown Santa Cruz. Robert manages the company's public and government relations, brand, social media, content development, and public research campaigns.

Robert also serves as a Policy Analyst for the Santa Cruz County Business Council, with a specific focus on Housing, Transportation and Water. In addition to his organizational work and content management for Monterey Bay Economic partnership (MBEP), Robert also serves on the Board of the Inspiring Enterprise, a social venture accelerator program based in Santa Cruz.

Having worked in campaign politics since age 14, Robert has extensive knowledge of State and local politics, policy development, communications, fundraising, and strategy. He is passionate about civic engagement, economic development, and social equity

Robert holds a B.A. in Politics and Environmental Studies from the University of California Santa Cruz.

SCCAR welcomes Robert Singleton as the Association's Government Affairs Director (GAD). In his role as GAD, Robert will work closely with our Local Government Relations Committee (LGR) to be sure the collective voice of SCCAR is heard on the local, state and national level.

## NEW MORTGAGE DISCLOSURES EXTENDED TO OCTOBER 1

*Prepare for delayed closings as the Consumer Federal Protection Bureau (CFPB) rolls out the new simplified mortgage disclosures.*

Watch for changes to closing forms, coming soon as the CFPB rolls out a new rule. The rule replaces the current forms with two new forms: the Loan Estimate, given three business days after application, and the Closing Disclosure, given three business days before closing. Lenders will be required to give consumers these forms for mortgage applications submitted on or after October 1, 2015.

CFPB Director Richard Cordray addressed the National Association of Realtors in May explaining questions surrounding the three-day requirement.

"The three-day requirement should not interfere with a successful closing, as some have claimed. In fact, there has been some serious misunderstanding about what kinds of major changes would cause a delay of the closing date, so I want to take a moment to clear that up right now," said Cordray. "The timing of the closing date is not going to change based on any problems you discover with the home on the final walk-through, even matters that may change some of the sales terms or require seller's credits."

According to Cordray and Housingwire.com, here are the three circumstances that would allow for closing delays:

- Any increases to the APR by more than one-eighth of a percent for fixed-rate loans or more than one-fourth of a percent for variable-rate loans

The addition of a prepayment penalty

A change in the basic loan product, such as moving from a fixed-rate loan to a variable-rate loan.

However, Cordray did add a cautionary note, "We recognize that various other things can and do change in the days leading up to the closing, so the rule makes allowances for those ordinary changes without delaying the closing date in ways that neither the buyer nor the seller may be able to accommodate very easily."

### CONSUMER BENEFITS

Specific consumer benefits of the new forms and rules include:

Combining several forms and additional statutory disclosure requirements into two forms. This will reduce paperwork and consumer confusion.

Using clear language and design that will help consumers understand complicated mortgage loan and real estate transactions.

Highlighting the information that has proven to be most important to consumers. On the new forms, the interest rate, monthly payments, and the total closing costs will be clearly presented on the first page. This will make it easier for consumers to compare mortgage loans and choose the one that is right for them.

Providing more information about the costs of taxes and insurance and how the interest rate and payments may change in the future. This information will help consumers decide whether they can afford the mortgage loan and the home, now and in the future.

*Continued on page 21*



# Member Appreciation BBQ Wrap Up



With over 170 attendees, this year's "Member Appreciation BBQ Bash Spring Fling" was a hit! Held creekside on June 10, 2015, members enjoyed cool tunes from "West Coast Soul, tasty BBQ & margaritas and most of all, networking and hanging out with friends.

The 15th Annual SCCAR Baking Contest was a great success that featured some very special desserts. Chef Michael Clark of "Michael's on Main" graciously judged the contest, resulting in the following awards:

### Overall

- 1<sup>st</sup> Mom's Cheesecake - Kay Dixel
- 2<sup>nd</sup> Magic Cookie Bars - Kay Dixel
- 3<sup>rd</sup> Lemon Meringue Pie - Kay Dixel

### Cakes/Tortes

- 1<sup>st</sup> Mom's Cheesecake - Kay Dixel
- 2<sup>nd</sup> Almond Tart - Carol Cornelsen
- 3<sup>rd</sup> Flourless Chocolate Cake - Julie Lynn

### Cookies

- 1<sup>st</sup> Magic Cookie Bars - Kay Dixel
- 2<sup>nd</sup> Lemon Bars - Dimitri Timm
- 3<sup>rd</sup> Brownies - Donna Teale

Overall winners were given cash prizes. Thank you to all the wonderful bakers and congratulations to Kay Dixel - overall winner!

Special thanks to the Affiliate Committee, Board of Directors, all our volunteers and sponsors - MLS Listings, Inc., Allanson Insurance, Bosso Williams, Blue Adobe Mortgage, Coastal Homes, EverBank and Santa Cruz Home Finance - who made this such a fantastic event!





## Healthy Workplaces, Healthy Families Act of 2014 Paid Sick Leave Act

Terry Rein  
Bosso Williams, APC

**Real Estate  
Legal  
Matters**

It's time to get ready for the Healthy Workplaces, Healthy Families Act of 2014 (aka Paid Sick Leave Act), which becomes effective on July 1, 2015. Existing law authorizes (but does not require) that employers provide their employees with paid sick leave. But on July 1, 2015, paid sick leave will become mandatory in California. The California legislature adopted AB 1522, the Healthy Workplaces, Healthy Families Act of 2014, to provide that an employee who, on or after July 1, 2015, works in California for 30 or more days within a year is entitled to paid sick days.

In adopting AB 1522, the California Legislature determined that public policy strongly supports paid sick leave. The Legislature's intent is to (a) ensure that workers in California can address their own health needs and the health needs of their families by requiring employers to provide a minimum level of paid sick days including time for family care; (b) decrease public and private health care costs in California by enabling workers to seek early and routine medical care for themselves and their family members and to address domestic violence or sexual assault; (c) protect employees in California from losing their jobs while they use sick days to care for themselves or their families; (d) provide economic security to employees in California who take time off from work for reasons related to domestic violence or sexual assault; and (e) safeguard the welfare, health, safety, and prosperity of the people of and visitors to California.

AB 1522 is contained in Article 1.5 (commencing with Section 245) of the California Labor Code. Below is a summary of key provisions in the new law.

**Who is an Employee?** An employee covered under this legislation includes full time, part time or contract employees. Some employees are exempt, including certain employees under collective bargaining agreements.

**Eligibility.** An employee who, on or after July 1, 2015, works for 30 or more days within a year from the commencement of employment is entitled to paid sick days. Even employees who are typically exempt from overtime requirements as administrative, executive or professional employees, are eligible for paid sick leave.

**Accrual.** Starting July 1, 2015, employees will earn at least one hour of paid leave for every 30 hours worked. That works out to a little more than eight days a year for someone who works full time.

**Caps on Use and Accruals.** Under the legislation, the employer may adopt caps on use and accruals.

**Notice.** An employer is required to post a notice and provide an employee with written notice that sets forth the amount of paid sick leave available, or paid time off an employer provides in lieu of sick leave, on either the employee's itemized wage statement described in Section 226 or in a separate writing provided on the designated pay date with the employee's payment of wages.

Due to ambiguities in the new legislation, there are many unanswered questions. Nevertheless, if you have an employee or employees, it is a good time to review your sick leave policies to confirm that they are up to date. For more information, see the Department of Industrial Relations FAQ on the Paid Sick Leave Act at [http://www.dir.ca.gov/dlse/Paid\\_Sick\\_Leave.htm](http://www.dir.ca.gov/dlse/Paid_Sick_Leave.htm)

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# LGR Committee Report

Robert Singleton, GAD

[gad@mysccar.org](mailto:gad@mysccar.org)



During the recent Local Government Relations Committee (LGR) meeting the committee heard a special presentation from City resident and homeowner Khristina Horn concerning the recently proposed prohibition of Accessory Dwelling Units (ADUs) as short-term vacation rentals within the City of Santa Cruz. LGR Chair, Barbara Palmer also briefed committee members on developments concerning a potential housing conference at UCSC, which would be in partnership with the County and all incorporated cities. Additional business included a discussion about sign rules in Scotts Valley, and a general update on the state of UCSC housing.

## Key information from those discussions

- The Santa Cruz City Council considered prohibiting the use of all ADUs city wide from being used as short-term vacation rentals. However, since most of these units are not currently registered with the city, and pay no Transient Occupancy Tax (TOT), this restriction would only have been enforceable on the 14 units who are registered. After a heavy lobbying and research effort

performed by local homeowner Khristina Horn, the council has since tabled consideration of these new restrictions until further notice. This item is likely to be reconsidered again during late summer. Staff will continue to follow this.

- LGR Chair, Barbara Palmer is in talks with Congressman Sam Farr's office and Santa Cruz Mayor Don Lane about potentially hosting a large-scale housing conference at UCSC. The purpose of the conference would be to assess stakeholder concerns about the local housing affordability crisis, as well as outline a framework for identifying and implementing new solutions. Barbara is seeking to fund the conference with a grant from the California Association of REALTORS®, which required a motion from the LGR committee. The motion to approve moving forward with the grant passed unanimously.

- Committee member Deborah Calloway gave an update on the rules governing sign placement in Scotts Valley. In summary, agent signs should not be placed in walkways or in areas where there are vehicles.

## Energy-Saving Projects to Strengthen Family Ties, Reduce Stress

Lisa Kaplan Gordon

Include the family in these energy-saving, kid-friendly home maintenance tasks, and you'll reduce stress while strengthening family ties. For some home owners, regular home maintenance is a chore and bore. But for Dr. Michael Warren, cleaning gutters and demolishing walls are family bonding experiences and stress reducers.

"Fixing up your home is a perfect way to take your mind off your problems or stress," the doctor says in his column for a Texas newspaper. We HouseLogic editors agree. And since October is Energy Awareness Month, we think buttoning up your home for winter is a great way to chillax, spend some quality time with family, and help your kids to become more energy aware. Here's how.

### Hunt for air leaks

Air leaks around windows and doors suck out heat in winter and drive up energy bills – a good lesson to learn young. Light an incense stick and let the kids wave it along window and door-frames, electrical outlets, recessed lights and attic access doors and hatches. When the smoke wavers, air is leaking from the house.

### Caulk and weather strip

Kids will love plugging air leaks by spreading goopy caulk along door and window frames. They can also help you fix leaky windows by applying peel-and-stick weather stripping along doors, windows and attic hatches.

### Clean HVAC filters

Teach your kids how to remove, clean and replace reusable HVAC filters, an easy but essential maintenance task. They can vacuum dust from filters, or spray clean them in a utility sink. Make sure filters are dry and in good shape before reinstalling.

If you're replacing paper filters, teach kids how to shop for new ones. Show them how different filters address different tasks. For instance, HEPA filters are particularly good at filtering allergens from the air.

### Vacuum grills and vents

Stage a hunt for heating grills and vents, and then let the kids vacuum off dust and dirt that makes your HVAC system work harder than it should.

### Review monthly bills

Show your kids the energy bills, and compare how many weeks of allowance it would take to pay, say, the gas bill. Compare different months, so kids can see how price fluctuates with energy use. Have a contest to see how much money your family can save by reducing consumption. Put savings into a vacation or movie night fund.

[Read more:](#) Follow us: @HouseLogic on Twitter | HouseLogic on Facebook

# Welcome To The Neighborhood Bonny Doon

By Candie Noel,  
Bailey Properties, Inc.  
[cnoel@baileyproperties.com](mailto:cnoel@baileyproperties.com)

Natural and isolated; the two words best describing Bonny Doon. That is what draws people to it. It is a vast area with only a few roads. The large parcels of land range mostly from 1 to over 20 acres. The mountainous, often steep terrain is covered with red-wood forests and maritime chaparral. There is no town center or shops of any kind. However, roads from Felton, Ben Lomond, and Boulder Creek all have routes to Bonny Doon. These roads were and continue to be the main arteries.

Settlement began in 1850 as a logging camp. When the County of Santa Cruz was created in the new state of California, its growth began. The thirty five years from the end of the Civil War to 1900 saw many changes and development in Bonny Doon. It grew into a community with most of the activities centering around farms, dairies, orchards, vineyards, logging and lime manufacturing. Roads were developed to meet those needs and the needs of the settlers.

Roads in California were developed from the coast to the inland areas. They were generally constructed to serve industries from uphill to downhill utilizing gravity. Logs to the sawmills, ore and fuel to the limekilns were transported downhill from above to the railroad or wharf below. The development of Bonny Doon roads gives us insight into the history of the area.

Steep Alba Road (also Ben Lomond Grade or Alba Grade) provided farmers at the north end of Empire Grade a route to Ben Lomond, their nearest place of trade. With 10% grades at the upper end it was steep going. There are reports of horses pulling driverless wagons into town. With a 10% grade at the upper end, drivers occasionally fell off causing injury and sometimes death.

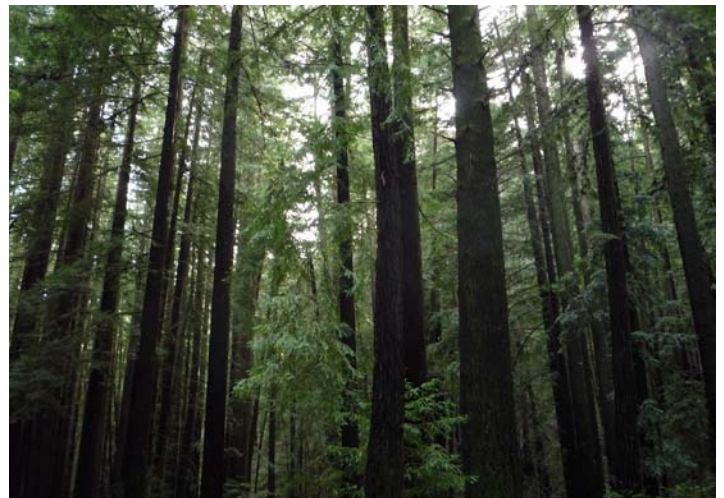
Bonny Doon Road; aka Coast Grade, Liddell Creek Road, Lime Kiln Road, also includes former Ocean View Avenue. A part of the road from "Coast Road" to Bonny Doon was built around 1851 by George Liddell, a civil engineer, who used it for his sawmill on Liddell Creek. In 1858 Andrew Glassell used the road from his Limekilns at Williams' Landing (now the infamous Bonny Doon Beach) to the coast at the mouth of Liddell Creek. Around 1880 it became Bonny Doon Road.

Empire Grade was named after Empire Mining Company. The original road built during the 1850's went past the current road about 35 miles north into Big Basin.

Felton-Empire Road aka Felton Empire Grade, Felton-Bonny Doon Road, Bonny Doon to Felton Road, Felton and Ben Lomond Road, Bennett Street, Felton Grade, and Bonny Doon Road (whew). From the number of names you would think it had an interesting history. Wrong. There is almost nothing known about this road.

Reverend Phelps R. Adams, an assemblyman for Bonny Doon petitioned the County for Ice Cream Grade aka Adams Road in 1893. The cost of the road, including two bridges crossing creeks and two small bridges crossing culverts was estimated to be \$1735. Due to the "Panic of 93", a time of national depression, the County did not have funds to build the road and bridges (nothing's changed has it?). The road, a cut-off for traffic from Bonny Doon to Felton, was important enough to the residents of Bonny Doon to raise the \$1735 through the sale of ice cream. Once completed the trip took 5 hours; two down and three hours back. In 1899 Holme Lime Company, unknowingly changed the road's name when it announced it was building a new lime kiln on the "Ice Cream" Grade in Bonny Doon.

*Continued on Next Page*



## Welcome To The Neighborhood Bonny Doon

Mention should be made of the other roads defining Bonny Doon; Martin Road, Ocean View Avenue which is now the upper part of Bonny Doon Road, Pine Flat Road and Smith Grade.

Natural resources were abundant. However, the lack of access to market restrained the development of the lime and lumber industries. In addition to the rugged, steep terrain, the coastline was unstable and untamable. There was no dependable transportation. Without commerce, Bonny Doon has been able to remain rural and isolated and maintain its beauty.

What was life like as a child in Bonny Doon in 1877? School could be 2 miles away. Everyone walked. Before school the cows were milked, and the quarts of milk delivered on the way. After school, the cows were milked again. School plays and potlucks on holidays were held at the school. They were big events and everyone in Bonny Doon came because there was nothing else to do.

The kilns and lumber mills of the past are gone. The roads are paved, smooth and are no longer 2 feet deep in dust from wagon wheels carrying heavy loads. Today's Bonny Doon features two fire stations, a lavender farm, Bonny Doon Elementary School, a private airport, several wineries and Bonny Doon Beach. The paved roads take us to some of the County's best fishing holes, and hiking and horse trails. Many of these spots are part of the Bonny Doon Ecological Preserve. We can make a day of it by visiting Beauregard Winery, a vintner of high-end, boutique vintage wines. And don't forget there is always sunbathing at Bonny Doon Beach, a nudist beach since the 1960's.

It is not the nothing-to-do place it was in 1877. But the residents continue to gather and keep in touch as they did in 1877. Two local websites provide information on what's happening in the community. The Rural Bonny Doon Association is all about keeping Bonny Doon "rural and natural". At [www.bonnydoon.got.net](http://www.bonnydoon.got.net) you can get information about issues facing the community, how to get involved and how to stay in touch. Volunteering is very important to this community. The Bonny Doon Volunteer Fire/Rescue made a major impact and was there on the spot to fight the Martin and Lockheed fires a few years ago.



In addition to the elementary school, the church, and the two fire stations, the Bonny Doon Garden Club, the Ladies of Bonny Doon, the Volunteer Fire/Rescue and the Mountain Biking Connection are among the many community organizations that keep the people of Bonny Doon connected. At [www.bonny-doon.info](http://www.bonny-doon.info) you will find additional information events, local artists and authors, current community events, class and instruction.

Natural and isolated may well describe Bonny Doon, but it also has a great sense of community.

### A Taste of Santa Cruz Booth Sponsor Kickoff is Coming!



### A Taste of Santa Cruz

Get involved with one of the most successful community fundraisers in Santa Cruz County! The 11<sup>th</sup> Annual "A Taste of Santa Cruz" is slated for November 12<sup>th</sup> at the Cocoanut Grove and we are currently looking for booth sponsors. The Booth Kick-Off Event is being held Wednesday, July 22 from 10:00 am – 12 pm and you are invited to come that day and pick your booth from the show floor. Payment for your booth must be received at that time. For more information about purchasing a booth and/or becoming a sponsor, please visit [www.atosc.com](http://www.atosc.com) (information will be posted soon.)

This event draws nearly 650 attendees every year and exposes you and your company to the community. Call Lela Willet at 831-818-6658 or email [lela@thewilletway.com](mailto:lela@thewilletway.com) for more information!



# Introducing Your 2016 SCCAR Officers

**Candie Noel**  
**Bailey Properties, Inc.**  
**President 2016**

[Cnoel@baileyproperties.com](mailto:Cnoel@baileyproperties.com)  
831-252-2638



Many life time's ago Candie Noel wanted to be a real estate agent. Instead, she ventured into the electronics industry holding various positions in sales, marketing, manufacturing, and customer service. In 2002 it was time for a change. Candie became a REALTOR® with Bailey Properties and has been for the past twelve years.

Wanting to become a better REALTOR® and contribute to the real estate community, Candie became involved with the Santa Cruz County Association of REALTORS®. She is currently serving on three committees; Budget and Finance, Local Government Relations (LGR) and Local Candidate Review Committee (LCRC). She was the LGR Chair in 2009 and 2010 and chaired LCRC in 2014.

For her continuous commitment to the real estate industry, she received SCCAR's REALTOR® of the Year award in 2010.

**Sandy Kaplan**  
**Santa Cruz Properties**  
**Secretary/Treasurer 2016**

[kaplan@santacruzproperties.com](mailto:kaplan@santacruzproperties.com)  
831-588-8855



Sandy has been licensed in real estate since 1985 and is the REALTOR®-Owner of Santa Cruz Properties. She has obtained the following designations ABR, CRS, GRI, PMN, SRES and e-Pro, just to name a few. Sandy served as President of the Santa Cruz AOR in 2007, Chairperson for the Santa Cruz AOR Housing Foundation in 2011, served as the 2009 President of the Council of Residential Specialists, Northern California, and was WCR President in 2003. She has been a C.A.R. Director since 2005 and has a B.A. Degree in Administration and Community Development from Antioch University with two years of undergraduate work in Psychology, from Case Western Reserve University, and continues to serve on several committees at her local Association.

**Candace Bradfield**  
**Bradfield & Associates**  
**President-Elect 2016**

[bradfield@cruzio.com](mailto:bradfield@cruzio.com)  
831-212-1986



Candace was born and raised in Los Angeles. Her mother was a school teacher and her father, a Real Estate Broker and an Attorney. Candace attended Cal State LA where she studied Sociology and moved to Santa Cruz in 1988 as the Regional Training Manager for Gottschalks. Candace loved training and motivating sales associates and transitioned to her own entrepreneurial endeavors. She founded Elevate Consulting, a firm focused on Motivational Training, Telemarketing Training & Conflict Resolution. Candace shifted to a career in Real Estate in 1998 and is the Broker and owner of Bradfield & Associates and Premier Real Estate in Aptos.

Candace attributes her success to a healthy referral base from repeat business. Her knowledge, personal attention, selfless counseling and love of the profession ensure her client's unparalleled satisfaction in their home selling or buying experience. Candace has earned the Santa Cruz PRO designation, is a Senior Real Estate Specialist (SRES) and has served on many committees at C.A.R., SCCAR and WCR.

## Consumer Ad Campaign

On April 6, C.A.R. launched the 2015 consumer advertising campaign which promotes the value of using a REALTOR®. With new creative and a robust media presence, the campaign expands on the beloved "ripple effect" theme which connects the dots between REALTORS® and the California economy. The goal of this year's campaign is to create awareness of the REALTOR® brand, demonstrate the many benefits of the consumer-REALTOR® relationship and get consumers asking, "Who's Your REALTOR®?"

Watch and share the 2015 consumer advertising campaign with your clients, family, friends, and social network!

<http://car.org/aboutus/adcampaign/>

# Introducing Your New Directors for 2016

Fred Antaki  
Main Street REALTORS®  
Incoming SCCAR Director  
[fred@mainstreetrealtors.com](mailto:fred@mainstreetrealtors.com)  
831-462-4000



Fred began his career in real estate working for a small builder-developer in Oakland, CA. His background before that was in teaching and geotechnical field work. After getting his license in 1989, Fred worked in downtown Oakland for 6 years in commercial sales, leasing and property management. After moving to Santa Cruz in 1994 to raise a family, he continued to do commercial sales and leasing, and got involved in the Tenant-In-Common (TIC) market in mid-2000. Currently you can find Fred dividing his time between commercial and residential sales, leasing and management. He enjoys the variety of deals, concepts and challenges real estate brings on a daily basis.

Fred has volunteered on the SCCAR Local Government Relations (LGR) committee since 2007 and has worked on previous Housing Fairs offering workshops on commercial investments. His involvement reflects his belief that being well-informed and proactive on issues affecting our profession and the community as a whole, makes him a better REALTOR®. In addition to the benefit of being more connected, Fred gets to share his knowledge with others and better guide his clients in making wise real estate decisions.

Jacqueline Heath  
Incoming SCCAR Director  
[gotproperty@sbcglobal.net](mailto:gotproperty@sbcglobal.net)  
408-892-8944



Jacqueline Heath is an independent broker and has been a REALTOR® since 2004. She serves buyers and sellers of residential properties primarily in Santa Clara and Santa Cruz counties.

She currently participates on the Grievance Committee for the Association and looks forward to serving on the Board of Directors.

## REALTOR® Store Gets an Upgrade

Get in, get out and get what you need to succeed with the all-new REALTOR® Store. As a valued customer, you are already familiar with the variety of brochures, publications, DVDs, reports, digital downloads, and more that are available for purchase from the [REALTOR® Store](#).

Thanks to your input NAR completely redesigned the REALTOR® Store from check-in to check-out. Now it's easier than ever to get in, get what you need and get back to business with the new REALTOR® Store!

New Store features include

- Faster, Single-Step Check-Out
- Extensive Sale Section
- FREE Products Designed Just for You
- Ratings and Reviews for Products

There's always something new to explore, so what are you waiting for? Use discount code **SAVE10** and **receive 10% off** your next purchase in the new REALTOR® Store.

Check it out today!

Shop [Store.Realtor.org](http://Store.Realtor.org) NOW!

The screenshot shows the REALTOR® Store website. At the top, there's a navigation bar with options like 'SHOP BY TOPIC', 'SHOP BY PRODUCT TYPE', 'MVP PRODUCTS', 'SALE', and 'ALL PRODUCTS'. Below that is the REALTOR® logo and a search bar. The main content area features a 'New and Featured at the REALTOR® Store' section with several product cards. One card is titled 'GET THE LATEST RESEARCH TRENDS' with a line graph. Another is 'Our Newest Professionalism Resource' featuring 'The Little Blue Book: Rules to Live by For REALTORS®'. A third is 'Sell Like a Pro' with a book cover. At the bottom, there are three buttons: 'CUSTOMIZE & PRINT BROCHURES', 'REALTOR TEAM STORE® MERCHANDISE', and 'ADVERTISING & SELLING MADE EASY'.



## Saturday & Sunday, July 25 and 26, 2015

### Top 5 Reasons To Participate

- 1 It gets eyes on your home.
- 2 You could lock in that interested buyer.
- 3 Buyers can compare and contrast.
- 4 Open houses help sellers gauge the market
- 5 Opportunity for REALTORS to educate the public about homeownership.

#### Consumers will be looking for:

- Your property listed on *MYSCCAR.org*\*
- REALTOR® Balloons
- Event Signage (provided by SCCAR)
- Santa Cruz Sentinel's Open House Directory \*\*

\* Must be listed on MLS open house section  
 \*\* paid advertising at a discount

Sponsored by:



Find marketing resources and advertising discounts at: [www.mysccar.org/sccopenhouse](http://www.mysccar.org/sccopenhouse)

**Yes I want to participate**    \_\_\_ # of Signs \*(1 per listing)

Name: \_\_\_\_\_ Office: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Return to SCCAR, 2525 Main St., Soquel, fax 831-464-2881 or send your information via email to [andrea@mysccar.org](mailto:andrea@mysccar.org)

\* Signs need to returned within one week after the event. If they are not returned a \$50 fee for each sign will be assessed.  
 Office use only: Signs returned: \_\_\_\_\_





Advertise Your Open House in the Santa Cruz Sentinel OPEN HOUSE DIRECTORY on Santa Cruz County-wide OPEN HOUSE WEEKEND July 25 & July 26 and receive a bonus AGENT ADVANTAGE AD (valued at \$75)

OPEN HOUSE DIRECTORY ads offered at the discounted rate of \$40 for one day; \$64 for the weekend; this weekend only Bonus AGENT ADVANTAGE ads must run by 8/31/15



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This affordable, agent marketing solution offers the strong print and online combination of the Santa Cruz Sentinel.

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# Affiliate Expert's Corner

## Escrow Professionals Need to "Pick Up the PACE!"

By Denean Richards

First American NHF and JCP-LGS Disclosures

Property Assessed Clean Energy (PACE) programs can be difficult to identify in residential and commercial transactions, so escrow professionals need to be well-versed in what they are, their implications in a real estate transaction, and how to identify them.

### What are PACE programs?

According to the Energy Policy Initiatives Center of the University of San Diego School of Law\*, Property Assessed Clean Energy (PACE) programs allow property owners to finance energy efficiency, water efficiency and renewable energy projects on existing and, in some cases, new residential and commercial structures through a voluntary special tax assessment on the property. PACE programs provide financing for these types of improvements without requiring a down payment or payment of the full or partial up-front capital cost of the improvement. Residential PACE programs are offered by many city, county and regional planning agencies, and have repayment periods ranging from five-to-20 years.

### PACE lien superiority

The property owner under a PACE contract pays the special tax through the property tax bill. The PACE lien is valid and superior to all previously existing private liens, such as mortgages. In other words, the PACE special tax assessment will be paid before all other private liens recorded on the property if the property owner defaults on other debt secured by the property.

It's important to understand that a PACE lien runs with the land. The responsibility to repay the PACE lien may fall to the new owner upon transfer of the property unless the lien is paid off before closing. This fact may be material to a buyer's decision to purchase or price offered for the property. Even more important, the annual cost of the PACE special tax may affect the buyer's ability to qualify for a mortgage.

In addition, the buyer's lender may require the lien to be paid in full before closing (for certain federally backed mortgages, for example). Therefore, the property seller and his or her real estate agent may have a duty to disclose the existence of a PACE lien on the sale property.

### What to do?

Some natural hazard disclosure (NHD) companies now include in their reports notice to the buyer if the sale property is subject to a PACE assessment. For example, First American NHD and JCP-LGS disclosure reports include this information in the tax section of their products. However, that determination is typically based on information in the county's tax roll, which generally does not include PACE special taxes first assessed or recorded after the current year's tax roll was frozen.

To discover a PACE lien on the property executed more recently, a prospective buyer should ask the seller if a clean energy loan exists on the property, and read the preliminary title report and obtain and read all exceptions listed therein. The buyer should understand that, in the title report, exceptions are named as they were recorded with the county; therefore, a PACE lien may be listed under a name that is not obvious.

### Sunlight on solar financing

Energy-efficiency upgrades visible on the property may be a tip-off to a prospective buyer that further due diligence is in order. For example, rooftop solar panels could indicate a recent investment that may involve a PACE contract. "the seller should be prepared for questions such as how the clean energy modifications were paid for, whether a PACE loan was used, and, if financed, how much the recurring payment or assessment and the payoff amount are. In some cases, the PACE clean energy loan may need to be paid off before closing, as certain lenders may require the title to be clear of superior liens before the mortgage is executed. It's a good practice to obtain the NHD report early in the transaction, so that the buyer is aware of potential tax issues on the property.

*\*Joe Kaatz and Scott J. Anders, October 2014, Residential and Commercial Property Assessed Clean Energy (PACE) Financing in California Rooftop Solar Challenge Areas. Prepared for the Center for Sustainable Energy by the Energy Policy Initiatives Center of the University of San Diego School of Law.*





## Affiliate Expert's Corner

Chris Gordon  
GEO Disclosure

[chris@geodisclosure.com](mailto:chris@geodisclosure.com)

831-469-4438



Happy summer to you from GeoDisclosure! Mr. Geo here with some news for you.

### Final Coastal Commission approval of LODA/SADA ordinance.

Well folks, it's now official, the revised Santa Cruz County Vacation Rental ordinance got its final nod of approval from the Coastal Commission and is now in effect. The proposed amendments extend Live Oak's vacation rental regulations (LODA), to the Seacliff and Aptos coastal areas (SADA).

The main thrust of the revised ordinance would limit the number of vacation rentals in the SADA area, which would be capped at 15 percent for the area and 20 percent for any one block. Streets along the beach, where the number of vacation homes already exceeds the proposed cap, would be limited to 35 percent to 50 percent of the homes. In addition, all permits would need to be renewed every five years.

The SADA encompass a large area of the County west of Highway 1, from Park Avenue down to the end of Dolphin Drive and Sumner Avenues. If approved, these new regulations would limit the number of vacation rentals allowed on any given block within the SADA to a maximum of 20%. Exceptions to this rule have been proposed for those parcels along Beach Drive; parcels with vehicular access, or an address on, Cliff Court; parcels along Rio Del Mar Boulevard from its intersection with Beach Drive/Aptos Beach Drive/Esplanade and its intersection with Kingsbury Drive/Cliff Drive/Beach Villa Lane, where the maximum percentage allowed will be increased to 40%. Secondly, similarly to the LODA, the new SADA regulations would limit the total number of vacation rentals allowed to 15% for the entire SADA area. [Click here](#) to go to our website to read the new ordinance.

### A New Earthquake Forecast for California's Complex Fault System

Did you know that Santa Cruz County has one of the most active earthquake faults in the world, the San Andreas, running through it?

Since the 1906 San Francisco earthquake seismic activity in California has been relatively low. But seismologists know that tectonic forces are continually tightening the springs of the San Andreas Fault system, making big quakes inevitable. A newly released California earthquake forecast by the U.S. Geological Survey, the [Third Uniform California Earthquake Rupture Forecast, or UCERF3](#), is the latest earthquake-rupture forecast for California and revises scientific estimates for the chances of having large earthquakes over the next several decades.

The study confirms many previous findings, sheds new light on how future earthquakes will likely be distributed across the state and estimates how big those earthquakes might be. It improves upon previous models by incorporating the latest data on the state's complex system of active geological faults, as well as new methods for translating this data into earthquake likelihoods. Compared to the previous assessment issued in 2008, [UCERF2](#), the estimated rate of earthquakes around magnitude 6.7 (the size of the destructive 1994

Northridge earthquake) has gone down by about 30 percent. The expected frequency of such events statewide has dropped from an average of one per 4.8 years to about one per 6.3 years.

However, in the new study the estimate for the likelihood that California will experience a magnitude 8 or larger earthquake in the next 30 years has increased from about 4.7% for UCERF2 to about 7.0% for UCERF3. The forecast gives the San Francisco Bay Area a 95% chance of experiencing another Loma Prieta size earthquake in the next 30 years (the epicenter of the next quake is likely to be further north and not in Santa Cruz County). Building codes, earthquake insurance products, emergency plans, and real estate disclosure ([GeoDisclosure](#)) reports will be updated accordingly. Fortunately, there are many simple steps residents can take to protect lives and property. [Click here](#) to find out more on how to get you and your family prepared for the next "Big One"!

The 3Cs - Chris, Cate and Carole - would like to thank you for your loyalty, trust and business over the last 15 years and would like to wish you a fun and successful summer season ahead!

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# MLS UPDATE

*MLSListings, Inc.*

*Jim Harrison, RCE, CAE  
President and Chief Executive Officer*



## *The Ones to Watch: Upstream, Broker Portal, And The Kid in the Basement*

Historically, the words, “location, location, location,” have guided the real estate industry; but today, a strong argument can be made to suggest that, “portal, portal, portal” has replaced location as a symbol of mysterious change and almost certain disruption. Forecasters and trend watchers such as Stephan Swanepoel, Jeremy Conaway, and Steve Murray have, for several years, warned us we were witnessing the final unraveling of our increasingly dysfunctional status quo. Our collective tone-deafness to broker concerns, including their desire to own profitable businesses and control their listings, the endless wave of new third party portal competitors and the ever present innovative teen in his parent’s basement all have contributed to this new reality. Over and above these factors is our increasing connection with Wall Street and the life of American big business with its constant pressures, change and high competition. This is our new world.

One of the most impressive “shots across the bow” in this transition came from our own National Association of REALTORS® in May of this year. In a series of stunning moves starting with the 2014 Core Standards strategy, NAR broke the mold on 100 years of cozy relations with REALTOR® associations and multiple listing services and moved organized real estate directly onto a path that will promote everyone’s best business interests. Following the stellar leadership of CEO Dale Stinton the NAR Board approved \$12M in funding over the next three years to undertake two exciting initiatives, Project Upstream and AMP.

**Project Upstream is a direct and positive response to the broker community; it creates:**

- A private database of real estate-related information designed to give RE practitioners control over their data
- A data entry and collection platform between real estate firms and recipients of their data – will change flow of data, making Upstream the starting point
- Upstream takes away the MLSs’ need to syndicate and broker’s ability to protest.
- Upstream means MLSs will continue to provide the cooperation and compensation rules, while brokers are free to experiment with their consumer-direct advertising
- Upstream will complement and leverage the Realtors Property Resource® (RPR) project in the works called Advanced Multilist Platform (AMP)

As we watch the emergence of these two critical projects over the next year look for rules and roles to change. They must and they will.

On other fronts, watch another project called the Broker Public

Portal project. This project is designed to provide brokers with their own portal allowing them to compete with existing portals that have data to attract millions of consumers including buyers, sellers, and browsers. The exiting portals are using them as currency with brokers and agents. The goal of the Broker Public Portal project is to build a national consumer-facing listing portal that will offer brokers and agents free leads. Broker control will be the central theme and the basis of its operation as well.

As real estate-related technology portals continue to grow, become even more accessible, attract even more consumers, and, imagine this, become profitable, there will be no end to new entrants. We joke about the sixteen year old in her or his parent’s basement, building the next best tech toy in real estate, but rather than laugh we would do well to keep our eyes open. Moreover, keep in mind that we have yet to see even a tenth of Rupert Murdoch’s potential impact upon our industry. (Murdoch is the media mogul who owns Fox, the Wall St. Journal, other media properties, and now MOVE.Com, the operator of Realtor.com). There will be much more to see.

MLSListings is on top of these developments. Chairman Quincy Virgilio and his leadership team have been tracking these newest developments for the past several months. In May, he directed a new research and development initiative that will ensure that MLSListings will be in position to deliver the full benefits of the new reality to its subscribers. Here again there will be much to see.

## **Visit the Sistine Chapel**

Almost everyone has heard of the Sistine Chapel. It is located in Rome and has been in use since 1483. The chapel is where the College of Cardinals chooses new Popes.

However, it is most often associated with the legendary artist Michelangelo. He created the amazing ceiling frescos between 1508 and 1512. Other great artists, such as Raphael and Bernini, also contributed.

To get the full impact of the chapel, you have to visit Rome. Unfortunately, that’s a big undertaking. But this [cool site](#) gives you the next best thing. You can view a high-resolution virtual tour of the chapel. Just click and drag the mouse to look around. Then zoom in on objects to look at the incredible details.



# Affiliate Spotlight

**Jim Tedsen**  
**Masson McDuffie**  
**831-218-3004**  
[jtedsen@mmcdcorp.com](mailto:jtedsen@mmcdcorp.com)



Jim Tedsen joined Mason-McDuffie Mortgage Corporation in January of 2015 as a Loan Coordinator in the Capitola branch. During this time he was also studying for the State and Federal Exams required by the NMLS to be a licensed Mortgage Loan Originator. He recently passed both exams and all other requirements and is a fully licensed MLO.

Jim is the son of Donald F. Tedsen, the former President of the original Mason McDuffie. Mason-McDuffie was founded in 1887 in Berkeley and with Don's help, grew into a mortgage banking firm just after WWII. Jim and his family of seven moved to Pasatiempo in 1958 when Jim was just a toddler, which makes him "almost" a native. He attended and graduated from Holy Cross elementary and Marella High School in 1975. He then attended Cabrillo College and Sacramento State University.

Most locals know Jim from his career in retail. He was a co-owner of Ski Shop Santa Cruz, a very successful top rated business here on the central coast. Being in business for over 30 years, he developed a hard work ethic, an honest approach and great customer service. Jim will rekindle past relationships and start new ones in this new chapter of his career in the mortgage business.

**Serena Wagner**  
**Property ID Natural Hazard Disclosures**  
**408-210-1070**  
[swagner@propertyid.com](mailto:swagner@propertyid.com)



Introducing Serena Wagner of Property ID Natural Hazard Disclosures! With her zest for life and love of people, she easily serves Property ID (NHD reports) in Santa Cruz, Monterey and San Luis Obispo Counties. Serena is known for making the most of work and play. Santa Cruz is her home and office base.

Serena grew up in the Bay Area and has a unique background as a former event business owner, performer, award winning real estate agent and restaurant owner / hospitality specialist. She is the proud mother of 3 amazing boys: Andrew 22, Jerry 13 and Jecht 6 years old.

Serena can't wait to meet, serve and laugh with you stating, "The relationships we make are easily how we LIVE & LOVE the best".

Serena invites agents to contact her to see side by side reports, from the same address, showing Property ID's complete and accurate reports. Reports include disclosing endangered species, habitats, Tsunami area, radon and asbestos. Contact Serena, she'll make learning fun!

## NEW MORTGAGE DISCLOSURES EXTENDED TO OCTOBER 1

Continued From Page 8

Warning consumers about features they may want to avoid, like penalties for paying off the loan early or increases to the mortgage loan balance even if payments are made on time.

Making the cost estimates consumers receive for services required to close a mortgage loan more reliable, for example, appraisal or pest inspection fees. The rule prohibits increases in charges from lenders, their affiliates, and for services for which the lender does not permit the consumer to shop unless a specific exception applies. Examples of the specific exceptions include when information provided by a consumer at application was inaccurate or becomes inaccurate, or when the consumer asks for a change in the services.

Requiring that consumers receive the Closing Disclosure at least three business days before closing on the mortgage loan. Currently, consumers often receive this information at closing or shortly before closing.

This additional time will allow consumers to compare the final terms and costs to the terms and costs they received in the estimate. That will better equip them to raise any questions before they go to the closing table.

For more information, go to:

<http://www.consumerfinance.gov/regulations/#finalrules>.

### Quotable Quotes

- Guidelines for Bureaucrats:
- 1/ When in charge, ponder
  - 2/ When in trouble, delegate.
  - 3/ When in doubt, mumble

*James H. Boren, American bureaucrat (1970)*

## Santa Cruz County Housing Statistics

## May 2015: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	47	84	26	42	\$885,016	\$845,000	\$445	102%	\$23,010,424	1,865	10,970	3
Ben Lomond	9	18	10	21	\$641,900	\$674,500	\$438	100%	\$6,419,000	1,554	61,544	2
Boulder Creek	25	41	13	51	\$545,015	\$530,000	\$359	103%	\$7,085,200	1,452	109,183	4.1
Brookdale	2	4	1	6	\$135,000	\$135,000	\$110	59%	\$135,000	1,232	14,500	3
Capitola	8	19	6	16	\$935,166	\$885,500	\$763	99%	\$5,611,000	1,396	3,700	4.4
Corralitos	6	13	0									
Davenport	0	0	0									
Felton	19	33	14	28	\$488,050	\$480,000	\$383	100%	\$6,832,700	1,271	12,318	3.4
Freedom	1	2	2	24	\$360,000	\$360,000	\$228	89%	\$720,000	1,595	8,059	1.2
La Selva Beach	2	8	3	34	\$1,418,333	\$1,250,000	\$561	99%	\$4,255,000	2,525	91,324	3
Los Gatos	12	33	8	39	\$1,153,625	\$1,147,500	\$491	97%	\$9,229,000	2,528	70,790	4.5
Mount Hermon	0	3	0									
Santa Cruz	87	145	43	34	\$922,734	\$832,500	\$543	101%	\$39,677,600	1,687	9,747	3
Scotts Valley	18	36	11	14	\$821,847	\$740,000	\$456	102%	\$9,040,324	1,877	9,179	3.4
Seacliff	0	1	0									
Soquel	9	14	11	38	\$1,030,045	\$875,000	\$467	102%	\$11,330,500	2,054	74,211	1.3
Watsonville	35	73	33	73	\$648,743	\$515,000	\$322	98%	\$21,408,550	1,817	52,158	2.8
Royal Oaks	7	16	4	58	\$487,375	\$435,000	\$275	98%	\$1,949,500	1,972	53,579	3

## May 2015: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	13	28	12	15	\$576,333	\$570,000	\$430	100%	\$6,916,000	1,420	1,097	2.6
Boulder Creek	0	5	1	110	\$410,000	\$410,000	\$303	95%	\$410,000	1,352	1,917	5
Capitola	7	8	9	23	\$434,703	\$395,000	\$499	99%	\$3,912,334	946	1,181	1.2
Freedom	1	6	0									
La Selva Beach	30	42	16	20	\$518,575	\$500,000	\$406	102%	\$8,297,200	1,255	1,100	2.9
Santa Cruz	2	2	6	20	\$566,833	\$587,500	\$374	103%	\$3,401,000	1,517	1,466	0.4
Scotts Valley	1	1	0									
Soquel	0	1	1	1	\$341,000	\$341,000	\$295	114%	\$341,000	1,155	566	1.5
Watsonville	9	25	6	58	\$314,041	\$255,000	\$244	98%	\$1,884,250	1,122	951	3.3

## April 2015: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	45	72	33	77	\$988,742	\$820,000	\$474	99%	\$32,628,500	2,137	21,739	3
Ben Lomond	16	16	11	16	\$490,954	\$500,000	\$451	103%	\$5,400,500	1,173	11,410	2.8
Boulder Creek	19	30	10	20	\$707,100	\$708,500	\$323	101%	\$7,071,000	2,355	81,738	3.2
Brookdale	1	6	3	10	\$482,833	\$477,500	\$382	102%	\$1,448,500	1,446	14,970	4.5
Capitola	11	20	3	39	\$729,333	\$648,000	\$779	103%	\$2,188,000	983	3,906	6
Corralitos	2	10	3	105	\$587,500	\$600,000	\$242	94%	\$1,762,500	2,326	140,960	7.5
Davenport	1	0	1	11	\$791,500	\$791,500	\$506	99%	\$791,500	1,564	4,530	0
Felton	20	28	10	22	\$563,460	\$572,500	\$367	102%	\$5,634,600	1,592	18,306	4
Freedom	0	3	2	17	\$395,000	\$395,000	\$325	94%	\$790,000	1,273	7,471	1.8
La Selva Beach	1	11	3	69	\$1,198,333	\$905,000	\$356	98%	\$3,595,000	3,369	53,826	5.5
Los Gatos	8	32	7	14	\$1,172,142	\$1,185,000	\$494	106%	\$8,205,000	2,433	287,110	5.6
Mount Hermon	1	3	0									
Santa Cruz	73	136	52	40	\$941,071	\$800,000	\$536	101%	\$48,935,705	1,733	9,722	3
Scotts Valley	26	37	14	9	\$867,285	\$862,500	\$398	101%	\$12,142,000	2,136	20,185	3.3
Seacliff	1	1	1	36	\$650,000	\$650,000	\$528	93%	\$650,000	1,232	3,223	1
Soquel	7	15	13	74	\$862,769	\$852,000	\$383	99%	\$11,216,000	2,290	87,954	1.8
Watsonville	40	69	18	30	\$637,815	\$496,000	\$299	99%	\$11,480,680	1,933	124,419	3.3
Royal Oaks	5	15	3	78	\$611,718	\$600,000	\$275	100%	\$1,835,155	2,229	7,174	3

## April 2015: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	14	28	10	33	\$687,740	\$557,500	\$428	99%	\$6,877,400	1,457	1,455	3.1
Boulder Creek	4	6	0									
Capitola	7	12	7	12	\$380,357	\$375,000	\$383	102%	\$2,662,499	947	1,238	2.6
Freedom	0	0	1	8	\$232,000	\$232,000	\$258	90%	\$232,000	900	1,176	0
La Selva Beach	3	6	3	25	\$918,000	\$869,000	\$474	98%	\$2,754,000	1,940	1,958	4.5
Santa Cruz	19	31	13	65	\$556,076	\$449,000	\$399	102%	\$7,229,000	1,071	3,133	2.7
Scotts Valley	4	5	5	86	\$461,380	\$450,000	\$407	100%	\$2,306,900	1,138	993	1.2
Soquel	2	2	1	17	\$379,000	\$379,000	\$410	100%	\$379,000	924	697	3
Watsonville	4	23	12	204	\$490,333	\$312,000	\$269	97%	\$5,884,000	2,001	1,843	3.8

Data provided by MLS Listings, Inc.

# July 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 SCCAR Office Closed	4  4th of July
5	6	7	8 Housing Foundation Trustee Mtg. 2 pm	9 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	10 Board of Directors Mtg. 8:30 am Affiliates Mtg. 9 am Events Mtg. 10 am	11 <a href="#">ACS Relay For Life</a>
12	13 Search & Report 10 am Listing Mgmt. 1 pm Education Mtg. 9:30 am	14	15 Duane Gomer <a href="#">License Renewal</a> 9 am - 12 pm	16 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	17	18 
19 	20	21	22 Budget & Finance Mtg. 8:30 am	23 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	24	25 Santa Cruz County <a href="#">Open House</a> Weekend!
26 Santa Cruz County <a href="#">Open House</a> Weekend!	27 <a href="#">Listing Locator</a> 1 pm	28	29	30 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	31	

# August 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5 Housing Foundation Trustee Mtg. 2 pm	6 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	7 <a href="#">Market Intelligence Reports</a> 1 pm Local Govt. Relations 8:30 am	8
9	10 Education Committee Mtg. 9:30 am	11	12	13 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	14 Board of Directors 8:30 am Affiliate Mtg. 9 am Events Mtg. 10 am	15
16	17 <a href="#">Public Records Search</a> 10 am	18	19	20 <a href="#">Tour Marketing Meeting</a>	21 "Carnaval" <a href="#">Golf Tournament!</a> 	22
23	24	25	26 <a href="#">SCCP: Schools</a> 9:30 am Budget & Finance 8:30 am	27 <a href="#">Tour Marketing Meeting</a> 8:30 - 9 am	28 <b>Blood Drive</b>	
30	31					

View our Calendar Online at [www.mysccar.org](http://www.mysccar.org)