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E-DITION  
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## Higher Rates Won't Derail Home Sales

Interest rates are rising due to healthy economic growth, and they won't dampen the general strength of the country's housing market, NAR says. "The reason interest rates are higher is that we are in a growing economy rather than dealing with inflationary pressures," reported NAR's Chief Economist David Lereah. The 30-year fixed-rate mortgage retreated last week to 6.21 percent after reaching the 6.3 percent range in May but it is anticipated that it will creep up to 6.7 percent by the fourth quarter. Unemployment is trending down and is expected to be 5.2 percent by the beginning of next year. Lereah further forecasts that existing-home sales will hit a record 6.31 million this year, up 3.4 percent from 2003. He expects that new-home sales will rise 6.4 percent to \$1.16 million in 2004, also a record. For additional information about NAR's report on trends and forecasts, go to... [www.realtor.org/publicaffairsweb.nsf/Pages/July04Outlook?OpenDocument](http://www.realtor.org/publicaffairsweb.nsf/Pages/July04Outlook?OpenDocument)



## Successes in Sacramento



Things have gotten off to a good start for the California Association of REALTORS® (C.A.R.) in Sacramento in the month of July. Two bills opposed by C.A.R. were defeated; a compromise was reached on a third bill that was also opposed by C.A.R. and the Governor signed a C.A.R. sponsored bill. Two additional C.A.R. sponsored bills continue to make their way through the Senate.

SB 740 and SB 1634 bills were both opposed by C.A.R. and were defeated in the Assembly Housing Committee. C.A.R. had issued Red Alerts on both these bills and Key Contacts' quick response resulted in both not receiving the necessary five votes for passage and the bills were defeated.

C.A.R. was able to reach a compromise  
*See Sacramento, Page 9*

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# President's Message

Welcome to the first edition of SCAOR's new monthly newsletter. You will continue to find current news and issues from our local, state, and national associations and we will be expanding our coverage to feature other topics of interest and value to you as a REALTOR®. Our goal is to insure that the news and information we cover in these pages will be one of the ways your association can assist you in becoming a better REALTOR® and for you to serve your buyers and sellers at the best of your ability. We are confident that our affiliate members and REALTORS® will be as excited about this new format as we are! Thanks to Coastal Homes for their assistance in putting this all together.

The National Association of REALTORS® radio and television ads continue to promote the advantages of working with REALTORS®. I know that every time I hear the ads, I feel very proud to be part of this great organization.

I'm pleased to report that the Santa Cruz Association of REALTORS® is in an excellent position. We continue to attract new members, our financials are strong, and the association's educational opportunities are exceptional and are being well received. Our staff is absolutely first rate!

We are in the process of negotiating a new key card and lock box system for the association's use. It has several state-of-the-art features, uses infrared technology and will be compatible with the system used in the Monterey area. For the first time in several years, we had several vendors to select from and our task force, the Board of Directors, and Phil Tedesco, Association Executive, have spent many hours reviewing the options and negotiating the best pricing for our members. If all goes as planned, we are looking at a conversion date sometime this Fall. You will be updated as it is finalized.

The market continues to set records. What an exciting time to be a REALTOR®! I encourage you to

become involved with your association and let it help you be the very best you can. Be sure to always take the time to enjoy this beautiful area we call home!

As always, any comments and suggestions are welcome.



**Peggy Gillett**  
**2004 President**  
**831-464-6600**



## Affiliate News

### By Scott Pine, Vice Chair of the Affiliate Committee

The 2004 SCAOR Annual Charity Golf Tournament will be held at the De Laveaga Golf Course on Friday August 20<sup>th</sup>. Registration starts at 11:30 a.m. with a shotgun start at 1 p.m. There will be an awards dinner (BBQ) starting at 6:30 p.m.



Remember non-golfers are invited to the dinner and raffle. There is a \$15 donation.

The Affiliate Committee has responsibility for organizing and managing the charity golf tournament. Because of the tremendous contribution by Affiliate volunteers, SCAOR staff, REALTORS® and real estate related contributors our golf tournament has been a great success. Our success can be attributed directly to participation in the golf tournament, hole sponsorships, contestant give a ways and raffle prizes. I would like to encourage everyone to assist us with raffle ticket sales, raffle donations and sponsorships. For more information contact the SCAOR office.

The golf event is the largest annual fund raiser for the Santa Cruz Association of REALTORS®. Last year we raised nearly \$12,000 for local charities. The Affiliate Committee has recommended to the SCAOR Board that the net proceeds be distributed as follows: 10% to the SCAOR Community Relations line item and the remaining 90% to be split evenly between Families in Transition, Women's Crisis Center, Second Harvest Food Bank, Habitat for Humanity-Local, and the SCAOR Housing Foundation.

Please plan on joining us in supporting these local charities!

## Affiliate Spotlight

**Dee Buckelew**  
**American Home Shield**  
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# Housing Affordability Falls to lowest Level Since 1989

The percentage of households in California able to afford a median-priced home stood at 19 percent in May, an eight-point decrease compared to the same period a year ago when the Index was at 27 percent, according to a recent C.A.R. report. The May Housing Affordability Index (HAI) declined one point compared to April, when it stood at 20 points. C.A.R.'s monthly Housing Affordability Index measures the percentage of households that can afford to purchase a median-priced home in California. C.A.R. also reports housing affordability indexes for regions and select counties within the state. The index is the most fundamental measure of housing well-being in the state. The minimum household income needed to purchase a median-priced home at \$465,160 in California in May was \$108,450, based on an average effective mortgage interest rate of 5.77 percent and assuming a 20 percent downpayment. The minimum household income needed to purchase a median-priced home was up from \$84,600 in May 2003, when the median price of a

home was \$367,630 and the prevailing interest rate was 5.62 percent. At 46 percent, the High Desert region was the most affordable C.A.R. region in the state, followed by the Sacramento

region at 29 percent. The Santa Barbara region was the least affordable region in the state at 7 percent.

For more information, visit: <http://www.car.org/index.php?id=OTE0>



# DRE Exam Services Available Online



Online examination services available through the state Department of Real Estate's (DRE) e-Licensing system include rescheduling an examination date online; applying to re-take an examination; changing exam mailing address; viewing examination records; and requesting duplicate schedule and result notices.

To use e-Licensing, examination applicants must have their Social Security numbers and dates of birth on file with the DRE. First time users will need to register before signing in.

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# Calendar

# August 2004

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Sun	Mon	Tues	Wed	Thur	Fri	Sat
1	2	3 <i>TOUR DEADLINE 2:00pm</i>	4 <i>EDUCATION COMMITTEE 9:00am</i>	5 <i>TOURS Areas 23-43 9:30am-Noon Areas 44-59 12:30 -3:00pm</i>	6 <i>BOARD OF DIRECTORS 8:30am GRI 110 8:00am-5:00pm</i>	7
8	9	10 <i>TOUR DEADLINE 2:00pm</i>	11 <i>AFFILIATE COMMITTEE 8:30am MARKETING &amp; PR COMMITTEE 2:00pm</i>	12 <i>TOURS Areas 23-43 9:30am-Noon Areas 44-59 12:30 -3:00pm</i>	13	14
15	16 <i>RE INFOLINK CLASS 2:00pm-3:30pm FOUNDATION TRUSTEES 3:00pm</i>	17 <i>TOUR DEADLINE 2:00pm</i>	18 <i>GRIEVANCE COMMITTEE 2:30pm</i>	19 <i>TOURS Areas 23-43 9:30am-Noon Areas 44-59 12:30-3:00pm</i>	20 <i>GOLF TOURNEY De Laveaga Golf Course</i>	21
22	23	24 <i>TOUR DEADLINE 2:00pm</i>	25 <i>STRATEGIC PLANNING COMMITTEE 8:30am</i>	26 <i>TOURS Areas 23-43 9:30am-Noon Areas 44-59 12:30 -3:00pm</i>	27	28
29	30	31 <i>TOUR DEADLINE 2:00pm</i>				

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• You or an assistant **MUST** be present at your Thursday's Open House Tour or you may be subject to a fine. The deadline for the current week's tour is 2:00 p.m. on Tuesday. The cut-off time for cancellations is Wednesday 4:30 p.m. If your tour is cancelled after the cut-off deadline, you should call SCAOR at 464.2000

## Sacramento...continued from page 1

...on SB 18 and has REMOVED Opposition to this bill.

AB 920 was signed into law by Governor Schwarzenegger and will take effect on January 1, 2005. To be at top-of-mind with C. A. R., Is the much debated AB 2702, a C.A.R. sponsored bill dealing with the approval of second units which has passed out of the Senate Housing Committee and is now going before the Sen-

ate Appropriations Committee. Another Assembly bill that C.A.R. sponsored is AB 2718. This bill deals with common interest development disclosure/reserve accounts. The bill has passed out of the Senate Judiciary Committee and goes next to the Senate Floor. For more information about C.A.R's activities and actions, visit: <http://www.car.org/index.php?id=MzE3MjA=>.

# Sellers Not Liable For

## For Alleged Misrepresentation of Agent

Sellers who disclosed dampness in the crawl space of their house before they sold it aren't liable for an alleged statement by the disclosed dual agent in the transaction that the sellers permanently fixed the problem, the Court of Appeals of Ohio ruled, affirming a lower court decision. The sellers, who learned of the dampness prior to selling the house, had vents installed in the crawl space and had the floor joints sprayed. In response to the buyer's inquiries on the matter, the agent allegedly said the sellers permanently fixed the dampness with a silicone solution. The buyers then bought the house without ordering a home inspection. Since the sellers didn't know of the alleged misstatements by the agent, the allegations against the sellers should be dismissed, the court ruled. To read a summary of the case in The Letter of the Law, NAR's online legal newsletter, Go To: <http://www.realtor.org/letterlw.nsf/pages/0704clark>

# Real Estate Companies' Profitability Up



Real estate companies became more profitable during the sales boom that set records for three straight years, according to the 2004 NAR Profile of Real Estate Firms. Six out of 10 real estate companies report higher profitability in 2003. About 54 percent expect greater profit this year, and another 32 percent believe profitability will be equal to 2003. Technology investment is one reason for the profitability hike. More than six out of 10 said harnessing technology was most effective in helping to generate sales and enhanced profitability. For more information:

<http://www.realtor.org/PublicAffairsWeb.nsf/Pages/NARProfileREFirms04?OpenDocument>

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