



REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

SCCAR Mandatory Lockbox Exchange September 16 & 17



Also in this issue:

Oktoberfest • “What’s Important Now” Series • Award Nominations • Smartphone Safety

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

REALTOR® is the official monthly newsletter of the Santa Cruz County 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 County Association of REALTORS®
2525 Main Street, Soquel, CA 95073
(831) 464-2000 (831) 464- 2881 (fax)

2014 BOARD OF DIRECTORS

President

Frank O. May

President-Elect

Randy Turnquist

Secretary/Treasurer

Candie Noel

Past President

John Hickey

Directors

Sandy Kaplan

Connie Landes

Morgan Lyng

Greg Mann

Frank McCue

Barbara Palmer

Lauren Spencer

Carol VanAusdal

Chief Executive Officer, SCCAR &

Executive Director, SCAORHF

Kathy Hartman, RCE

Member Services Director,

Director of Education & Professional Services

Norma I. Milete

Advertising, Communication

& Marketing Director

Andrea Harbert

Government Affairs Director

Joe Foster

Administrative Assistant

Marylin Psaros

Bookkeeper

Linda Zoccoli

ADVERTISING INFORMATION

For advertising and deadline information, please contact SCCAR.

Inside This Newsletter

- President's Message - page 3**
- REALTOR® of the Year Nomination - page 4**
- Community Service Nomination - page 5**
- Lifetime Achievement Nomination - page 6**
- Affiliate of the Year Nomination - page 7**
- REALTOR® Safety - page 8**
- Education Offerings - pages 9 & 11**
- Welcome to the Neighborhood - pages 10 & 11**
- Legal Matters - page 12**
- Government Affairs - page 13**
- Member Profiles - pages 14 & 15**
- Technology Company Listings - pages 16 & 17**
- New Members - page 18**
- Social Media Hints - page 18**
- Naive Question - page 19**
- Real Estate Use Law Update - page 19**
- Sales Up - page 20**
- Local Grant Increase - page 20**
- Golf Tournament Wrap Up - page 21**
- Lockbox Exchange Procedure - pages 22 & 23**
- "What's Important Now" Training Series - page 24**
- Affiliate Spotlights - page 25**
- Oktoberfest - page 25**
- Signature Affiliate, Dan Casagrande - page 26**
- MLS Update - page 27**
- Three Month SFR Statistics - page 28**
- SCC Housing Statistics, June - page 29**
- SCC Housing Statistics, July - page 30**
- Service Center News - page 31**
- What's on the Horizon - page 31**
- Calendar - page 32**

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President

Frank O. May
2014 SCCAR President
Frank O. May & Associates
frank@frankmay.com
831-479-1901



My year as President of the Santa Cruz County Association of REALTORS® is two thirds over and, so far, what a year it has been! Maybe it's just because I've been more politically aware this year, but it seems like a hail storm of events have impacted the real estate industry and small business in general.

One thing I've noticed is the increased market awareness of people selling and buying. They have online sources such as Zillow, Trulia, REALTOR.com, Redfin, and various company websites feeding them data and agents following up on those "leads". Then there is the media attention given to homes selling above list price and buyers losing out in bidding wars. Also, of course, are the ever-popular "off market listings" phenomenon and the proposed Zillow/Trulia merger.

And where in the heck is all this *cash* coming from? I've never seen so many cash buyers!

Additionally, some possible legislation in the wings has been scary, such as the looming potential of losing home mortgage interest deductions. This would have a substantial impact on home prices and real estate licensees being categorized as employees rather than independent contractors.

Think about those things for a while!

There are other very interesting things in the making. Get involved! We have a Local Government Relations Committee (LGR) and others if you really want to get involved or just become more active in some of our various committees. We could really use your involvement!

Housing recovery pushes investors into more remote areas to find deals, with more looking to flip properties, C.A.R. survey finds

C.A.R.'s "2014 California Investor Survey" was conducted in May 2014 in an effort to learn more about the role of investors in the California housing market. The survey was emailed to a random sample of REALTORS® throughout California who had worked with investors within the 12 months prior to May 2014.

Additional findings from C.A.R.'s "2014 Investor Survey" include:

- Reflecting the recovering housing market, the majority of investment properties purchased (70 percent) were equity sales, while 18 percent were short sales, and 12 percent were foreclosures.
- More than two-thirds (67 percent) of investors paid cash
- One-third of investors were foreign investors, with China, Mexico, Taiwan, and India being the top countries of origin.
- While most investors made minor or no repairs to the properties, the percentage of those who did major remodeling nearly doubled from 9 percent in 2013 to 17 percent this year.
- Investors spent more on remodeling costs in 2014, putting a median of \$15,000 into the investment property, up 50 percent from \$10,000 in 2013.
- Investors own an average of 8.3 properties in 2014, up from 6.5 properties last year.
- More than half of investors (55 percent) intend to keep the property less than six years.

For complete survey results, visit www.car.org/marketdata.

Sales | Leasing | Management

ALLEN
PROPERTY GROUP, INC.

116 Aptos Beach Dr.
Aptos, CA 95003

(831) 688-5100
www.allenpginc.com

CA BRE# 01843086

Reverse Mortgages



Richard Cornelsen
Reverse Mortgage Originator

1255 Treat Blvd., Ste 300, Walnut Creek, CA 94597
 p. 831-320-8143, f. 831-535-6338
rcornelsen@aag.com
www.aag.com | NMLS#458733

Serving the Greater Central Coast
Call today for more information

Borrower/person on title must be at least 62 years old.
 NMLS# 9392 (www.nmlsconsumeraccess.org), American Advisors Group
 (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors,
 Orange CA, 92668.



EQUAL
HOUSING
LENDER



Nominate an extraordinary REALTOR® member for our coveted 'REALTOR® of the Year' Award! The member must in good standing (broker or salesperson) and meet the following eligibility requirements:

- Extraordinary service and significant contribution to the Association with service to Association committees, task forces, MLS committees and special events
- Service to the community reflecting credit to the Association
- Reputation for ethical conduct towards the public and members

This year's recipient will be honored at our 104th Installation Luncheon being held in January 2015.

Please complete and return the nomination form below along with any pertinent material about your nominee by **October 3, 2014** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-

Nomination Form

Name of Nominee : _____

Company: _____

Address: _____

Reason for nomination:

Submitted by: _____

Company: _____

Telephone number: _____

Email Address: _____

Past Recipients

- 2008 Barbara Palmer
- 2009 Steve Allen
- 2010 Candie Noel
- 2011 Linda Darrigo
- 2012 Bettsey Tyler/
Connie Landes
- 2013 Randy Turnquist

2014 Community Service Award

Nominate an extraordinary individual for their community service! The recipient of this award can be any member of the public, not necessarily a REALTOR®, but must have achieved accomplishments that contributed to the general welfare of the community.

This year's recipient will be honored at our 104th Installation Luncheon being held in January 2015.

Please complete and return the nomination form and any pertinent material related to your nominee by **October 3, 2014** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881, kathy@mysccar.org.

Past 5 recipients have been:

2009 Paul Bailey, 2010 Inez Pandolfi, 2011 Wayne Shaffer, 2012 Shelley Lawrie, 2013 Janet Romanowski

Nomination Form

Name of Nominee: _____

Company: _____

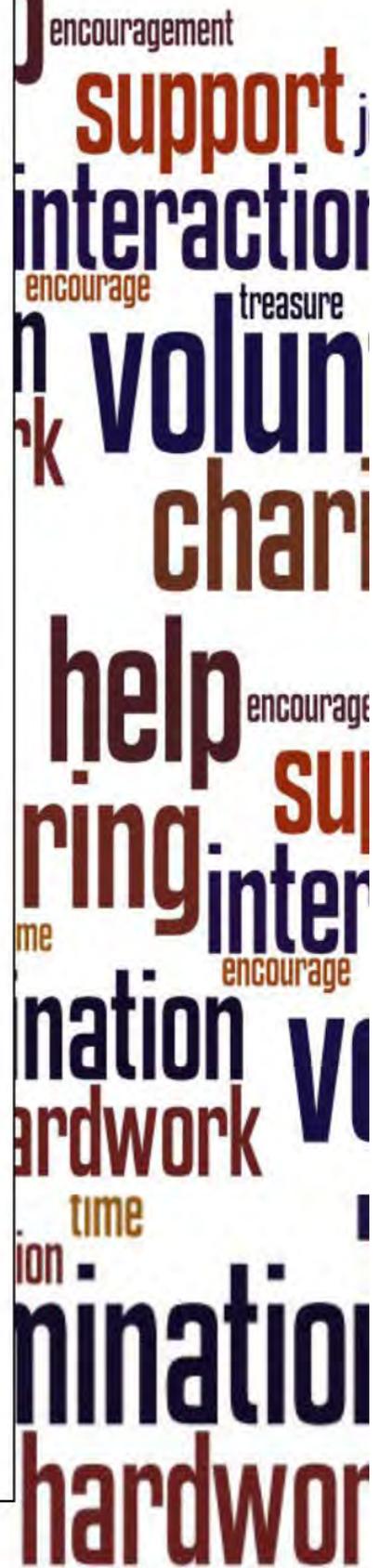
Address: _____

Reasons for nomination:

Submitted by: _____

Company: _____

Address: _____



2014 SCCAR Lifetime Achievement Award

You are invited to nominate a remarkable member for our coveted 'Lifetime Achievement' Award! The member must in good standing and meet the following eligibility requirements:

- Be a REALTOR® member (broker or salesperson)
- Show exemplary behavior in all aspects of life
- Have a high ethical standard of conduct as a REALTOR® and an individual
- Show continuous support and service to the Association over a number of years
- Enhance the reputation of the Association

This year's recipient will be honored at our 104th Installation Luncheon being held in January 2015.

Please complete and return the nomination form along with any pertinent material about your nominee by **October 3, 2014** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073 , fax 831-464-2881, kathy@mysccar.org



Nomination Form

Name of Nominee : _____

Company: _____

Address: _____

Reason for nomination:

Submitted by: _____

Company: _____

Telephone number: _____

Email Address: _____

2014 SCCAR Affiliate of the Year Nomination

You are invited to nominate an extraordinary Affiliate member for our coveted 'Affiliate of the Year' Award! The member must be in good standing, have made a significant contribution to the Association, have high ethical and business standards and have a high degree of cooperation with Association members. This year's recipient will be honored at our 104th Installation Luncheon being held in January 2015.

Please complete and return the nomination form along with any pertinent material about your nominee by **October 3, 2014** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881, kathy@mysccar.org



Past 5 recipients have been:

2009 Dick Cornelsen, 2010 Ryan Buckholdt, 2011 Dennis Spencer, 2012 Lori West, 2013 Dimitri Timm

Nomination Form

Name of Affiliate Nominated: _____

Company: _____

Address: _____

Nominee's service information

SCCAR Service:

Community Service:

Honors and Awards:

Reasons for nominating this candidate:

Signature of Nominator: _____

Company: _____

Address: _____





September is REALTOR® Safety Month

Knowledge. Awareness. Empowerment. These are the core components of REALTOR® Safety. And helping our members understand the risks they face can mean the difference between life and death. To help remind us to know the dangers we face every day, to be aware of our surroundings, and empower ourselves with precautions and preparations so that we can avoid risky situations, September has been designated the kick off month for safety awareness.

Smartphone Safety

By Tracey Hawkins

Agents are multi-taskers. You take phone calls, answer emails, text, juggle busy schedules, are in and out of your car all day and often times start early in the morning and end late at night. Sometimes the everyday things we do can be a danger to ourselves without even realizing it – like texting and driving. There are devices that utilize Bluetooth signaling to automatically prevent your phone from operating while the car is moving, unless you have a hands-free device. Such devices work on most cell phones and cars. A key feature is to look for a tamper-free safe driving system that reports removal, deactivation or other misuse by text or email to a designated administrator. This is especially helpful if you have team members or agents working for you (also great if you have teenagers).

Another option for keeping the information on your smartphone safe if it has been lost or stolen is to install a tracking device on it. A tracking device can also be installed on laptops and notebooks. Key features to look for in a good tracking device include:

1. Remote storage and/or secure cloud storage options.
2. Encryption feature with a permanent delete (quarantine) option.
3. Anti-theft features which remotely locks or wipes data from a missing/stolen device, and tracks the device via GPS, Wi-Fi, and phone signal. A bonus feature is that some can remotely take picture through the device's camera to catch any thieves in the act of using the device.
4. Real-time internet threat protection to block dangerous text links and keep agents safe online while uploading a new listing to their property website and blocks dangerous links sent to agents.
5. Offers a private cell number with a local area code but does not link to the agent's cell number. Privacy during this information age

is fleeting. If you have researched some of the info-based websites, you know that you can enter a phone number and find out personal information about anyone. Utilize the service that offers a local number, with a local area code, not affiliated with your actual cell number. That makes it impossible to track you in that manner. It works with all carriers.

With the significant investment we make in technological tools it is a financial and business set-back when your laptop, smartphone, net/notebook, purse, camera has been lost or stolen. There is amazing technology on the market that can act as an electronic "leash." These devices signal when you wander a preset distance from your property, i.e. 60 feet. You can also get "last seen" GPS information. Many of the units are portable and can fit in a wallet or on a keychain.

Also invest in an encryption product for your laptop hard drive. If it's lost or stolen, the thief can't gain access to your confidential data or your client's data.

Technology to Keep You Safe as a Real Estate Agent

By Tracey Hawkins

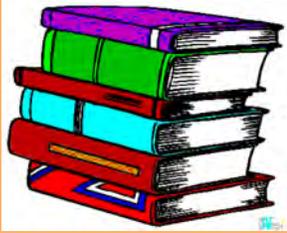
Agents are known to love technology. However, you may not always take the extra steps to protect your technological investments. You may not realize how technology can help you stay safe as well. There are many free and/or affordable options on the market that are designed to help you protect your investments and to work safely. You simply just have to do your homework on your options.

The number one way to keep your smartphone hack-proof (and all of the client information and e-mails secure) is to require a password for use. Do not use easy to remember passwords like 1-2-3-4, or 2-5-8-0 (straight down the keypad) or personal information, such as your birthday or the last four digits of your phone number. Those kinds of passwords are easy to figure out so you want to make the password harder for someone to figure out and use against you. It's an extra step but one that can potentially save your business and sanity.

Alexis Moore, a high-tech investigator, a licensed real estate Broker, and the Vice President of Blackstone Realty Group in California, stresses three golden rules to technology safety:

1. Keep technology locked up literally and virtually. For instance, don't leave laptops or tablets in the car visible or out at an open houses.
2. Install a tracking device on valuables (see at left).
3. Install the same anti-virus software and protections as you would on your home or office PC on your phone. Smartphones are susceptible to the same viruses as computers. Moore emphasized that since agents rely on phones and laptops as everyday business tools, a virus can have a devastating financial impact on your livelihood.

Apple has created new technology to protect iPhones called Activation Lock. David Bakke, Editor at Money Crashers Personal Finance and technology expert with a strong knowledge of the real estate industry is excited about the new product often noted as an iPhone "kill switch." Activation Lock will be released in late 2013 and according to Bakke, the device allows owners of an iPhone to erase all information from their smartphone and turn it off from a remote location (if lost or stolen). The only way the device can be reactivated is by entering the user ID and password. *Continued on Page 12*



Education & Professional Development



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

[Agent Pro Pack \(MLS\)](#)

Wednesday, September 3, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP

This workshop will help you setup automated market inventory and activity reports for fast delivery to your mobile device, keeping you in-touch with current and customizable market conditions even when you're on the road.

[Charlie Krackeler License Renewal](#)

Friday, September 12, 9 am – 4:30 pm

Get your real estate license renewed the easy way...guaranteed. Come to this information packed seminar and earn all 45 hours of CalBRE continuing education credit. The course will cover: how undisclosed dual agency is rampant, agency myths such as: can you double end both sides of the transaction, get both sides of the commission, and NOT be a dual agent?, things about the N.A.R. Code of Ethics you never knew before and much more.

[Your Guide to the Residential Purchase Agreement](#)

Monday, September 22, 9 am – 1 pm

A new Residential Purchase Agreement (RPA) form is coming. Ensure you up -to-date on all the 2014 changes for both you and your clients. In this course you will get familiar with the changes to the clauses, learn how to write offers without deposit checks, complete all mandatory and recommended disclosures and much more. This course is Bureau of Real Estate (BRE) accredited for 4 hours of continuing education (CE) in Consumer Protection.

[SCCP: Water Resources](#)

Wednesday, September 24, 9:30 am – 12:30 pm

The seventh in a series of presentations designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Some of the points to be covered: long range water availability issues; minimum requirements for water availability; requirements and options for well; leach fields; septic options; sewage disposal/treatment issues that we will be facing in the future; current setbacks for septic or building from waterways and desalination plant update.

[Duane Gomer's Mortgage Loan Origination](#)

Friday, September 26, 8 am registration – 4:30 pm

Duane Gomer himself will be here to teach this 8 hour live continuing education comprehensive course. No 8 hours on a computer and no exam. Includes three hours federal law and regulations, two hours of ethics, two hours of lending standards for nontraditional mortgages and one elective hour to meet all National and State yearly renewal requirements. Included with this low price is an 8 hour CalBRE CE course and exam at no additional charge. This course will be taken online after the MLO CE seminar.

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

Friday, September 26, 10:30 am – 12 pm

Not all search tools return the same results. That's because zip code borders don't match to city lines and so on. Learn the features, benefits and limitations of each search tool, and how map search allows you to create accurate search areas on your own.

[Custom Displays & Exports](#)

Friday, September 26, 1 – 2:30 pm

Matrix can be customized to meet your viewing and exporting requirements to assist you with listing organization and deep data analysis. This course will discuss how to build your own data viewing formats and how to share that data into other digital tools.

[WIN New Agent Training Series "What's Important Now"](#)

Wednesday, October 1, 9 am – 12 pm

SCCAR's WIN Training Series is comprised of 6 classes designed to immerse and educate new REALTORS® in a wide variety of topics. Get your real estate career on a solid foundation by learning about essential industry information and "What's Important Now"! Early bird pricing until September 22nd!

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

Wednesday, October 15, 10:30 am – 12 pm

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.

Continued on Page 11

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

Welcome To The Neighborhood Felton

By Candie Noel,
Bailey Properties, Inc.
cnoel@baileyproperties.com



Question: Where lies Jerry Garcia's right middle finger?

Answer: Somewhere in Lompico, that lovely community of Felton

Felton has a few more claims to fame than Jerry Garcia being raised here, and having his finger chopped off at age 4 by his brother, Tiff. Felton is part of the historic backbone to the development and success of Santa Cruz County and the State of California. Felton has the longest wooden flume in California. It carried lumber 20 miles to ships waiting in Santa Cruz. At the junction of Bean Creek and Zayante Creek in Tuxedo Junction (Mount Hermon) could be found the first water powered sawmill, circa 1841. The famous Felton Covered Bridge built in 1892, is considered to be the tallest covered bridge in the United States, and one of the few left remaining.

Felton started out as a lumber community, and by the 1850's was the hub of the logging industry. The redwood trees that blanketed the area were the largest export. In the 1880, after the area was clear cut and void of redwoods, its economy switched to limestone mining. It also has a long history of being a resort town.

If you like the outdoors, Felton is your getaway place; if you are not lucky enough to live here. It is the hidden treasure of Santa Cruz County with its many parks and forests. Places to hike, bike,



ride your horse, camp, swim, fish, and picnic are in abundance. Felton is one of the best places to get in touch with nature, explore redwood forests, and hug an old growth redwood tree.

Our tour of Felton begins at the Covered Bridge Park. The park is located on Graham Hill Road, at the base of Mount Hermon Road. The park has an expansive grassy area where people are picnicking, and kids are playing on the swings. Some are enjoying an invigorating game of volleyball, and some are just plain relaxing. After your picnic lunch and nap take a walk across the 80 foot Covered Bridge. The bridge was the entry point to Felton for over 45 years.

Down the street from the park is Roaring Camp and Big Trees Railroad. Roaring Camp is now a replicated logging camp, but it was the base for Isaac Graham's logging business in the 1800's. Roaring Camp got its name from the "roaring" nights at the on-site saloon. The Big Trees refer to the old growth redwoods that remain at the Camp. You can hug your old growth redwood tree here. Ironically they were never logged by Graham during his clear cutting sprees. Take a fun ride into the past on the Big Tree Railroad narrow gauge steam train from the 1890's. Departing from the Old Felton Depot are two train tours. Travel up winding, steep grades through redwood forests to the top of Bear Mountain. Or travel down the San Lorenzo River Gorge through Henry Cowell State Park, through an 1875 tunnel, ending at the Santa Cruz Beach and Boardwalk.

Expand your mind, and learn something new at the Bigfoot Discovery Museum on Highway 9. It's an intriguing way to spend a few hours out of the summer sun. See footprint casts and photos of the giant Bigfoot who once thrived in the Santa Cruz Mountains. Mike Rugg, the aficionado, will answer your questions, and tell you about his own real life experience with Bigfoot.

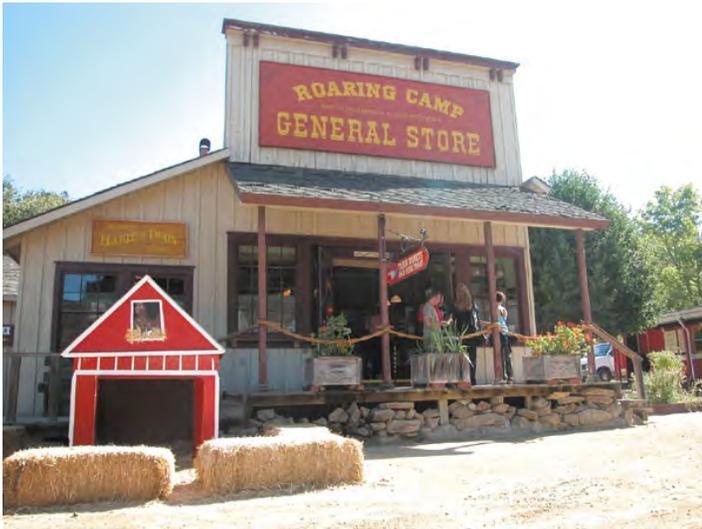
Your staycation is not complete without a night or two in the RV parks and tent campgrounds on Highway 9. Nestled in the Redwoods along the San Lorenzo River are Smithwoods, Cotillion Gardens, River Grove Park, and Santa Cruz Redwoods. Wireless internet and cable TV are available for those needing the comforts of home.

With over 4000 acres Henry Cowell Redwoods State Park will take days to explore. Its thirty miles of hiking trails wind through five distinct plant communities.

Continued on Next Page

Welcome To Felton

Continued From Previous Page



Nature enthusiasts will enjoy hiking, biking, fishing, bird watching, dog friendly trails, and horse friendly trails. The park is easily accessible and overnight accommodations are available for RV's and tent campers.

The main section of the park has over 15 miles of hiking trails through the forests, some leading to the sandy beaches of the San Lorenzo River. (skinny dipping anyone?) Bring a picnic lunch. Catch and release steelhead and salmon. Explore the numerous stream canyons, and high overlook points with views of the Santa Cruz Mountains to peaks of Monterey Bay.

Much of the main park consists of old growth forests composed of not only Coast Redwoods, but Coast Douglas Firs, Pacific Madrones, live oaks, and a few Ponderosa Pines. Take a free guided tour by docents, or a self guided tour of The Redwood Gove, also known as "the loop". Here are the old growth "virgin" redwoods.

These are the oldest trees, approximately 1400 to 1800 years old, 300 feet tall and over 16 feet in diameter.

The Fall Creek section of Henry Cowell Park is located in a wild canyon northwest of Felton. It has 20 miles of hiking trails traversing elevations from 400 to 2400 feet. In addition to enjoying the abundance of nature, hikers will discover Santa Cruz County history at Fall Creek. Limekilns, powder magazine, wood stack, rock dump, cooper's shop, a barrel mill site, and a limestone quarry can be visited along the trail. This was the site of the IXL Company in 1870. The three limekilns produced almost a third of the state's lime supply. The high grade lime was used in the cement to rebuild San Francisco after the 1906 earthquake. A barrel mill was constructed to manufacture the redwood barrels needed to store the lime. The old wagon roads are now the park paths that travel along Fall Creek and lead to the old kilns and barrel mill sites.

Felton is a place of many unique natural features, historical sites, and fun places to enjoy. It is a place to relax with family and friends, to breath in the peace and beauty of the redwoods, to reconnect with nature. And while you are in the deep, dark canyons and dense redwood forest don't forget to watch out for Bigfoot sightings.



Education & Professional Development, *Continued From Page 9*

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

Wednesday, October 15, 1 – 2:30 pm

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.

[SCCP: Geology, Biology and Climate](#)

Wednesday, October 22, 9:30 am – 12:30 pm

The eighth in a series of presentations designed to provide REALTORS® with knowledge and information to better assist

their clients in buying and selling real estate in Santa Cruz County. Some of the points to be covered: main areas in the County of biological sensitivity, species protection, and protected species; "Work-around" solutions when developing sites with animal or plant protection; Earthquakes, faulting, and landslides.

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

Friday, October 31, 1 – 2:30 pm

Knowing your current market conditions and performance history makes you the knowledgeable real estate expert clients want to work with. Stay quickly and easily up-to-date with market trends and statistics. Matrix has a number of tools available to build statistical analysis of local market conditions and performances. We'll teach you how to build and publish charts, tables and graphs for client presentations and social media posts.



Update on Santa Cruz City Rental Inspection Ordinance

Lloyd Williams
Bosso Williams, APC

**Real Estate
Legal
Matters**

Although effective as of October 7, 2010, it has taken the City of Santa Cruz time to implement it. According to Alex Khoury, Deputy Planning Director, 99% of residential units within the City are registered, with just hotels renting to students during the school year left to register. Most owners registered for self-inspection, and the City will start inspections of self-certified units in September with 20% being inspected each year.

The inspections will focus on conditions affecting health and safety, both interior and exterior. They will also check for standard maintenance conditions, with the building standards normally being those contained in the building codes in existence at the time of construction.

Currently, they are not checking for meeting low-flow requirements, but will check for leaks. They will also check for smoke and carbon monoxide alarms.

Regarding Change of Ownership, the Ordinance requires a notice to the Planning Director either by the Seller prior to the transfer or by the Buyer within 60 days following the transfer. If the notice is not timely sent to the City, the existing inspection certificate automatically terminates. The City receives quarterly reports of transfers from the County Assessor's Office. If not notified, the City sends a notice to the registered owner, who probably still is the Seller. The Seller usually contacts the Planning Department and gives it the name of the Buyer and the City has the Buyer register the unit.

According to Mr. Khoury, over 100 residential units are not legal and haven't been able to be made legal. So long as the unit is safe, the City is delaying enforcement pending possible zoning changes. Some of these units are conversions of garages or other outbuildings. The City is looking at possible increases in the maximum size of accessory dwelling units ("ADU"), depending upon the size of the lots, and also possibly removing the 3-foot side yard setback requirement. Although there have been requests to remove the requirement that the property owner occupy the main or accessory dwelling unit as their principal residence, the City Counsel has decided not to change this requirement, but there may be consideration of situations where, for example, the owner dies or the owner has to relocate due to employment. In such event, the owner, or personal representative, may have to apply to delay enforcement for a period of time, e.g., 3 years, after which the Owner must reside in one of the units. These changes have not been enacted, but are being considered by Planning Staff.

Planning Staff intends to propose revisions to the ADU ordinance this Fall, so interested parties should check with the Planning Department for further details.

Continued From Page 8



Bakke also recommends agents should consider storing documents on a safe cloud platform to keep information on laptops safer. Cloud platforms often offer transaction and form management features in addition to electronic storage.

Over the years I have researched some dynamic technology products on the market that cover cell phone safety/security, technology security to protect your valuables, and personal safety products that protect you while you work.

Surprisingly, there are a number of safety and security apps or web-based programs on the market. Do your research and determine which features are most important for your business. Do you use your cell phone for business? Do you e-mail and receive client financial documents from your smartphone? Do you carry your laptop with you and use it for work? Do you show or host open houses alone. Most agents answer "YES" to many of these questions.



KENDALL & POTTER
Property Management, Inc.



Serving
Santa Cruz County
for over 30 Years
Specializing in:

- RESIDENTIAL RENTALS
- VACATION RENTALS
- CORPORATE HOUSING

Attention Realtors: We pay you a referral fee.

The Phone Call is Free...The Management is Priceless!

831-477-7930
522 Capitola Ave., Capitola, CA 95010
WWW.MONTEREYCOAST.COM



From the desk of Joe Foster

Government Affairs Director

gad@mysccar.org

Proposed County Policy Changes at the Forefront of SCCAR Government Affairs

SCCAR’s Local Government Relations (LGR) Committee is currently focused on three (3) key policy initiatives emanating from the County of Santa Cruz that need to be on your radar.

Economic Vitality Strategy (EVS)

Over the past year, the County has been working on a comprehensive, countywide “blueprint” for economic development. Much of the work has been spent reaching out to stakeholder groups throughout the County to determine the support structure needed to make the EVS a success. After taking into account community feedback, the draft EVS was released for a public comment period spanning May 20th to August 15th. The draft EVS provides seven (7) overarching goal areas to spur on economic vitality:

1. Create Shared Vision and Organize for Action
2. Support Sustainable Development and Availability of Housing
3. Strengthen Key Economic Sectors - Agriculture, Health, Education and Leisure & Hospitality
4. Enhance Growth Opportunities for Emerging Sectors of Technology/Innovation and the Arts, and Support Small Business
5. Expand Public Sector Capacity and Infrastructure
6. Revitalize and Strengthen Town Centers and Commercial Areas
7. Promote Santa Cruz County to Local, Regional, State, National and Global Markets

Yes, the seven (7) goals are broad and cover just about everything you can imagine. The real “meat” to the draft EVS for REALTORS® lies in a select number of the over 80 specific strategies that fall under the goal areas. Here are a few that LGR felt were pertinent to our industry:

- Strategy 1.4 - Consider a Business License Program for the Unincorporated Area
 - LGR communicated our concerns about 1.4 to the County focused on the unnecessary challenges REALTORS® have faced related to business license fees administered in the four (4) cities.
- Strategy 2.3 - Modernize County Codes, Zoning and Sign Ordinance
 - Our formal comments communicated that the County has made strides in this area, but that continued refinement of policies is needed to meet real estate industry needs throughout the community (signage, etc).
- Strategy 2.5 - Continue Removing Regulatory Obstacles/Streamlining Permit Process
 - LGR applauded the efforts currently underway, but also stressed that the EVS will need to continue the established momentum of making it easier for applicants to attain permits within reasonable timeframes, and with predictability about the overall process.

- Strategy 2.8 - Review Affordable Housing Regulations & Programs for Efficacy
 - In addition to crafting policy that will address our affordable housing shortage, LGR stressed the need for development of all types of housing.
- Strategy 2.13 - Incentivize Second Units and Small Rental Units
 - Easing restrictions and permitting was supported by LGR with our thoughts clearly communicated to County staff.
- Strategy 3.5 - Support Meeting Farmworker Housing Needs
 - Many LGR members stressed the importance of the County working with community partners to address deficiencies in this area.
- Strategy 7.2 - Assist Community Organizations in “Telling Success Stories”
 - LGR communicated our interest to assist in this area. REALTORS® often serve as ambassadors focused on selling our community to those that live, visit and consider moving here.

The strategies outlined above are by no means the only ones that impact REALTORS®. With that in mind, SCCAR submitted an official letter and comments to the County related to our comprehensive review of the draft EVS. That letter can be found here:

[SCCAR’s official response to the draft Economic Vitality Strategy](#)

If you would like to learn more about the draft EVS, the process behind its development, and the next steps that will be taken by the County, click on the link below:

[County of Santa Cruz - Economic Vitality Strategy](#)

Sustainable Santa Cruz County Plan

The Sustainable Santa Cruz County Plan (SCP) is a set of land use, zoning and policy recommendations aimed at creating a plan for sustainable development in the Soquel Drive corridor from the medical district to Aptos. This corridor is home to various small businesses and larger commercial enterprises. Additionally, residential pockets dot the SCP area landscape. Much of the development in this corridor has fallen under what could be considered a “piecemeal” approach, without much cohesion and forward thinking about future use/needs. The SCP creates a sustainable vision for development addressing key questions related to housing, mobility, revitalization of underutilized commercial property, and zoning. While it is centered on a specific area of the unincorporated area, there is a great deal of potential for aspects of the SCP, if adopted, to be applied to other areas of the County (where appropriate).

While the official public comments period for the SCP closed on August 18th, the County will continue to accept comments until the SCP goes before the Board of Supervisors in late September. LGR has reviewed the document, which weighs in at over 150 pages,

Continued on Page 28

“Getting To Know You”

Meet a Few of SCCAR’s Rising Stars

Pete Cullen,
Incoming SCCAR Director
Bailey Properties, Inc.
pete@petecullen.com
831-818-1662



What do you like about your profession?
Sharing challenges and solutions with clients. Every day is a new adventure and I have the good fortune of working with a group of peers who are dedicated, engaged and professional.

Proudest professional achievement and why it stands out
Helping first time buyers experience the joy of owning their own home.

What do you do on your time off?
Sharing time with family and singing in the choir at my church. I also enjoy walking, mountain biking, surfing, sailing, golf, tennis and travel. I also have fun wine tasting and cooking and sharing meals with friends & reading.

Who would you love to trade places with for a day?
The Dalai Lama

Something you cannot live without
Exercise



Greg Lukina,
David Lyng Real Estate
glukina@davidlyng.com
831-476-0100

What do you like about your profession?
The interactions. I truly enjoy spending time not only getting to know the people at David Lyng Real Estate and SCCAR, but also the greater community of Santa Cruz County. My position at David Lyng affords me the opportunity to get involved with groups like Santa Cruz Area Chamber of Commerce, Santa Cruz County Business Council, Second Harvest Food Bank, and the United Way of Santa Cruz. Being able to interact with and give back to all these different groups makes my job fun.

Proudest professional achievement and why it stands out
Earning my MBA from the Haas School of Business at UC Berkeley. I completed the Evening MBA program while working full-time as a Project Manager for a commercial contractor in San Francisco. During this time, Morgan (my wife) and I lived sepa-

rately and it was the true test in the balance of professional life, personal life, and school life. Achieving my goal of completing this scholastic endeavor while coming out stronger professionally and personally, makes this my proudest professional achievement.

What do you do on your time off?
When we are not traveling, I enjoy reading, bike riding, jogging, and golfing.

Who would you love to trade places with for a day?
Bruce Bochy – Manager of the San Francisco Giants. I am a huge baseball and San Francisco Giants fan. It would be a dream come true to spend a day in the clubhouse with the Giants.

Something you cannot live without?
Coffee. It is my favorite part of every morning.

Greg Mann,
SCCAR Director
Coldwell Banker Residential
Brokerage
gregmann@coldwellbanker.com
831-251-6906



What do you like about your profession?
As a REALTOR®, I enjoyed very much the opportunity to bridge the gap between my client’s dream of homeownership and realizing that dream by walking them through the process. Now as a manager, I thoroughly enjoy being an extension of numerous wonderful agents doing the very same. It is a great privilege to be in a position where I may be able to lend a hand to one of Coldwell Banker’s finest and experience an increased quantity of happy clients realizing their dreams.

Proudest professional achievement and why it stands out
In recent months I have had the honor of being hired as Branch Manager of Coldwell Banker in Santa Cruz County, which has been a goal of mine for many years. I am proud every day that I go to work to do everything that I am able to enhance the experience of the associates at our offices, and to spread joy and try to motivate everyone around me to have fun while working. Taking on this position represents a new level of achievement for me in my profession as I am now able to contribute towards a broader audience of REALTORS® and professionals in the local industry.

What do you do on your time off?
I have a number of hobbies that I enjoy putting time into including photography, videography and music production. I thoroughly enjoy riding my bike with my brother in Nisene Marks and around Wingspread area and hiking in the mountains.

Continued on Next Page

“Getting To Know You”

Meet a Few of SCCAR’s Rising Stars

Greg Mann, Continued From Previous Page

Who would you love to trade places with for a day?

I would love to trade places with a movie director like one of the Cohen Brothers, Robert Rodriguez, George Lucas, or Quentin Tarantino for a day. I have always enjoyed the idea of film making and creating something that people can enjoy for years.

Something you cannot live without

I can't live without my fiancée Rachael Harper. She is my better half and a light in my life. She reminds me of the important things in life and has a heart of gold. I live a better life having her at my side.



Deborah Calloway
Incoming SCCAR Director
Allen Property Group, Inc.
408-781-7815
Deborah@allenginc.com

What do you like about your profession?

A few things come to mind right away. The sky's the limit - we can provide real estate services in such a variety of ways, from

client representation to real estate development. We get to choose the type of properties and clients to represent. It's always satisfying to match up a client's requirement with the right property - whether it's a business location, an investment or a home. Professional parity - women and men have equal opportunities to realize our individual potential for personal satisfaction and earnings. And endless inventory - the inventory is always replenished.

Proudest professional achievement and why it stands out?

Completely changing the mind of someone who started out our first conversation with the statement that she hates real estate agents. I made a call to sell a vacant building. The owner was sick of the many calls she got about it. When I offered to drive four hours to meet her she was shocked and delighted. The short story is, we met, I sold the building for her, the building has been renovated and I'm an invited guest to her home.

What do you do on your time off?

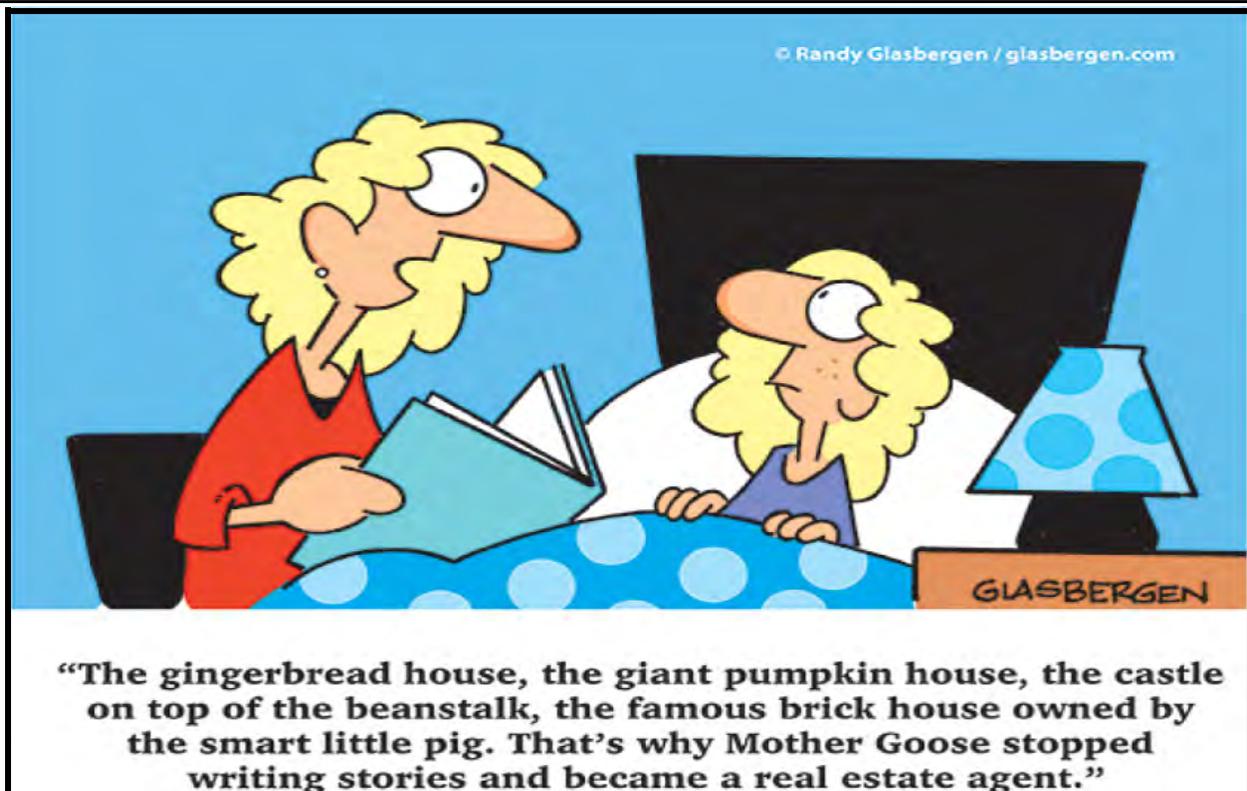
Try to catch up on everything. The list of people I love to see, places I enjoy and things to do is too long to accomplish on time off.

Who would you love to trade places with for a day?

My husband's boss. My husband has worked at the same place for almost 30 years and he's respected by many people he works with for the work he does. I'd love to see that through someone else's eyes.

Something you cannot live without

Respect for others - in a word, Love.



Innovative New Technology Companies

Travis Saxton, REAL Trends

Unique tech ideas abound. Here is an analysis of the 15 technologies featured at the Realogy FWD Innovation Summit.

The technology ideas keep coming. However, how do you decide which have potential and which don't? When we traveled to the Realogy Summit, many of the companies featured were those we already knew from our connections. There were a few surprises in the group. We put together this review of the companies.

1. Matterport (Grand Prize Winner)

This app uses Vimeo and creates 3D models of real places. Just use a 3D camera, along with the iPad app. It even allows you to restage a house virtually by adding furniture from major manufacturers.

We find this to be a fascinating technology. The camera is pricey at \$4,500. Then, there's a monthly fee of \$19. Works on mobile devices.

2. Send Hub (Second Place)

This app connects agents with consumers anywhere, anytime. The app features intelligent features for routing calls, text message marketing, doc attachments and SMS marketing. Cost is \$25 for a basic account.

3. Zumper (3rd Place Finalist)

Zumper is an apartment rental platform in San Francisco. Create, photograph and manage rental listings on the go. Zumper syncs between iPhone and Web, plus it syndicates to all the top rental sites. Offers a push notification to renters and all notifications go to the agent and real-time posting.

We think it's a great technology and easy to use. However, you can't scrape listings and put them into the app. It can be integrated with broker CRMs, but the sole focus is rentals.

4. Slide Bureau

You submit your content. They design slides. Alternatively, you may choose from high-quality templates. MLS Data, Walk Scores, Yelp, untraditional integrations are available. There is also an offline component available. Very cool and easy to use.

5. remotely.com

Remotely offers home automation built for the real estate and rental industries. Users can control lights, air, doors, detect moisture and motion—all through their phones. It can make the showing process a lot easier. Cost is \$9.95 per property per month. \$500 for lights, thermostats, motion detectors.

It can be cost prohibitive and time consuming to install, although certified professionals are available for doing the installing.

6. Closing Time

Simplify the process of buying a house. Agents and brokers deliver an enhanced customer experience for consumers through Closing Time's customized dashboard.

It has a nice interface and is a smart product. But, it requires

feedback from the broker or agent, so it doesn't update workflows automatically. Plus, there is only a buyer checklist, not an agent checklist.

7. Curb Call

Think of this as the Uber for real estate. This app connects curbside buyers looking for showings with nearby real estate agents. The agents get a notification. This company works with brokerages, so only agents who are in that brokerage may use it.

This is an interesting concept, but I think the real estate transaction is too complex for it. Plus, referrals and reviews are important to consumers. The property may not be available for showing at that moment. The app is being promoted to buyers. The brokerage partner gets marketing materials.

8. Lasso

Lasso is a collaborative real estate search across the web. It is like Pinterest for real estate. You may save listings, and the app organizes your saved listings from any site in the online workspace. It features several views for side-by-side comparisons. Agents may invite clients to the workspace, and both parties can add or view listings. Lasso also offers an agent-specific URL branded to the agent. Lasso is mobile enabled.

We question whether or not websites will need to be optimized for Lasso. Most usage will be by agents, not consumers. Free ad supported, and paid agent branded.

9. beamly by BrightDoor

This app uses proximity technology to send messages to consumers. It launches automatically when consumer has the app. For example, an open house tour can pop up snippets of info when the consumer is in proximity to the open house.

This is cool technology, but the consumer has to have the app installed and Bluetooth turned on. The new iOS version can download a proximity app from the lock screen, which will help the adoption of this type of technology. Cost is \$295 a month with some deployment fees. This isn't exactly groundbreaking technology as proximity technology. iBeacon and others have been around for a while. However, no company is doing this successfully yet.

10. Smart Expose

From the founder of Immobilienn Scout 24, this is a mobile-friendly highly visual search app from a German-based company. It integrates flip technology into the app in order to view magazines.

This is a nice consumer app but purely a cosmetic play with decent technology. It doesn't set itself apart from existing technologies.

11. KISI

This company brought the wow factor. I do see this being an integral part of the future of real estate. The problem is that it is just not cost effective at this stage. It's got a cool lock access with remote smartphone access with accountability built in.

Continued on Next Page

Innovative New Technology Companies

Continued From Previous Page

This type of technology is seen in large condos and apartments but not residential yet. It also has a management cockpit for larger applications. Data analysis is included which could help energy efficiency and other things.

Unfortunately, you have to have the hardware piece installed. It has features such as time limits on shared access and local restrictions to use when in proximity. This app has a big-city focus with multifamily and development emphasis. Ties into existing solutions lock solutions like Quikset. One door costs \$349. There is a per-user fee model, which makes it cost prohibitive right now.

12. CO Everywhere

This was one of the neatest technologies we saw with little to no relevant impact on our industry yet. Like Social NSA, input an address and get publicly available geotagged social content and information overlaid in a neighborhood search. Time to make it practical as the company acknowledges.

This needs a lot more work before breaking into our industry.

13. House Happy

This is a visual home search site with agent connectivity built in. It is the next generation global real estate search portal. The question is, what's stopping a brokerage or brand from doing this? They have a mobile app that is coming out soon. It is free for buyers and agents, and the company is broker friendly. There is a clear ownership of listings, agent branding and connectivity with consumers. They are building out a robust attraction search feature and lifestyle search. Real estate services are being integrated with the site, and we believe this is how they are going to monetize it.

Neat, but not cutting-edge technology. Sourced by Listhub data. The company is currently raising money to market. There are too many uncertainties for a broker to jump on board and potentially power another portal, even though they appear to be broker friendly.

14. Go Connect

Based on the technology currently powering Go Realty in North Carolina, this mobile CRM is designed specifically for real estate agents. While it is neat and simple, it may lack key features to be

impactful in the real estate space. It features customizable action plans. Agents may manage contacts, contracts and listings. Cost is \$9.95 a month. Also, Go Connect Broker for brokers is available. It offers communication to agents and compliance on transactions.

Slick, but it is still missing some key components like other new players in this space. The app doesn't have existing integration plans so you would be just adding on one more technology system to an already complicated equation.

15. Deductr

The goal of this app is to help agents reduce their taxes. Features include expense mileage and time for an independent contractor, and it tracks mileage in showings. You can import expenses and mileage into the calendar for tracking time. Brokers and franchises can brand deductr.

Cool technology and a neat concept. Cost is \$19.95 per month resale. Broker model can be mere dollars per month with volume. There is a learning curve for real estate agents, but the company offers support, training, webinars and live support.

This article originally appears in the August issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014



CREDIT REPORT ATTORNEY

We specialize in the Fair Credit Reporting Act

- False information on your client's credit report?
 - Incorrect Balances or Delinquencies?
 - Short Sale or Foreclosure Misreported?
- Accounts Discharged in Bankruptcy Still Appear as Delinquent or Owed?
- Someone Else's Data Mixed On a Credit Report?
 - Identity Theft?

Free Initial Consultation and Free Help Writing Dispute Letters to the Credit Reporting Agencies

Call Balám at 831-421-0200
or e-mail letonalaw@gmail.com



www.letonalaw.com

DEPENDABLE and KNOWLEDGEABLE agent seeks customers looking for real PROTECTION and long term RELATIONSHIP.

SINGLE ARTSY LADY SEEKS SINGLE ARTSY GUY. If you love painting, decorating, baking and knitting.

Look no further.
Having one special person for your car, home and life insurance lets you get down to business with the rest of your life. It's what I do.
**GET TO A BETTER STATE.
CALL ME TODAY.**

Laureen Yungmeyer ChFC, Agent
Insurance Lic#: 0810216
718 Water Street
Bus: 831-423-4700
www.laureenyungmeyer.com

State Farm Mutual Automobile Insurance Company,
State Farm Indemnity Company, State Farm Fire and Casualty Company,
State Farm General Insurance Company, Bloomington, IL

1101201.1

SCCAR Welcomes the Following New Members!

REALTOR® Members

American Dream Realty
Natalia Lockwood

Anderson Christie
Christopher McCrea

Bailey Properties
Ron Fehr – transfer
Jennifer Nesbitt
Lisa Sousae - transfer

Century 21 M&M Associates
Tiffany Ruddick
Barbara Stephan

Century 21 Showcase
Priti Chavda

David Lyng Real Estate
Vlado Grouev

Keller Williams Realty- Roseville
Wayne Hall

Keller Williams - SC
Elissa Gaynor
Valerie Oliver
William Sauser

Mark Holcomb, REALTOR®
Shawn Harrington

Morris Williams Realty
Steven Morris

Peggy Ross, Broker
Peggy Ross

Russell Gross RE
Prescott Pavlina

Sereno Group
Lynda Scott

Thunderbird RE
Zachary Bachmeier
Taylor Bode

Town and Country RE
Lorraine Thomas

Zip Realty
Gina Wheeler

Affiliate Members

Opes Advisors
Joshua Augason

Stella Media
Kristi Zufall

5 ‘Ps’ for Your Social Media Marketing Success

Get a big bang for your buck by following these social media strategies.

Jeremy Juhasz, EMSI Public Relations

Want a more effective social media campaign?

Follow the five ‘Ps’ of social:

1. Plan. Identify what you hope to accomplish and create a strategy to take you there.
2. Patience. Nothing happens overnight. It takes time to develop relationships and establish credibility with your brand and your target
3. Persistence. Be stubbornly committed to your goals and your strategy. Keep plugging away and give your plan a fair amount of time and analysis before you pull the plug.

4. Pay (what you can). These days, especially on Facebook, it’s a pay-for-play landscape. Pay where you can, if you can. The results can provide the spark you need to drive a specific campaign or to increase your overall visibility to your target market. It can also be a very affordable alternative to other digital advertising options.

5. Prioritize. If your marketing staff consists of only one or two people, it’s essential that you stay on top of your social media strategy by prioritizing your quarterly, monthly, weekly and daily objectives and goals.

This article originally appears in the August issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014

The Naïve Question

What's working and what's not in real estate today?

Steve Murray, REAL Trends publisher

The National Association of Realtors® (NAR) recently unveiled a significant new effort to increase the efficacy and performance standards of all state and local associations. At the heart of the effort is a list of standards of performance that focus on advocacy, community involvement, code of ethics issues, regulatory focus and other subjects closely related to a new core mission for the association. While the launch of the program is making some local associations nervous, for the most part it is well received by leaders at all levels of the association.

This effort may also be followed by a similar effort focused on the organization and operation of the MLSs of the country. NAR is to be congratulated for taking the initiative to look inside its own house and do what can be done to raise the level of performance across the board.

Industry Performance

It got us thinking about the overall performance of our industry—not brokers or agents, MLSs or associations, but the industry as a whole. That leads us to think about it in terms of DePodesta's approach—if we weren't doing things the way we are today, how would we be doing it? Over 10 years ago, DePodesta joined an organization that was failing in its goal to win baseball games and make a profit. Rather than try to improve the situation at the margins, he and the leadership installed an entirely new system of measuring talent, performance and costs. The result has been a baseball team that, since then, has been among the winningest teams in the major leagues.

Fear of the Future

How does that apply to our industry? First, there are many things that are working fine. The number of members is increasing again,

earnings of most brokerage firms and agents are well up from the downturn. More than 80 percent of consumers still think that using an agent to buy or sell is a prudent decision. Consumers still think that owning a home is preferable to renting. The MLS is still the best single source of information about the housing market. In general, things are fine.

Fear of the future remains a major issue. Whether it is the potential disruption from new government regulations or the listing portals or the recent softness in housing sales, many industry participants have a relatively high level of angst about what comes next.

Fight Over Relevancy

The fight over relevancy is another issue. While brokerage firms see agents as their primary customer so, too, do MLSs, local, state and national Realtor® associations. This doesn't address firms that are marketing their own services and products directly to sales agents. It is this fight over relevancy that, in great part, has caused friction between brokers, associations and MLSs. Each party is trying to provide services that enhance their value and relationship with agents.

This friction extends to associations at all three levels: local, state and national. Each wants to provide value to the members, whether brokers or agents. There are no well-defined boundaries between these three parties. In some cases, all three are competing to provide similar products and services.

Read the complete [article here](#).

This article originally appears in the August issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014

REAL ESTATE AND LAND USE LAW UPDATE

New California Environmental Quality Act (CEQA) Cases Supplemental Environmental Reports (EIR) and EIR Addenda; Project and Program EIRs

Miles J. Dolinger, Esq.

CEQA Did Not Require Supplemental EIR for New Amendments to San Jose International Airport Master Plan

In *Citizens Against Airport Pollution v. City of San Jose*, (6th Dist. 2014) 173 Cal.Rptr.3d 794, the court affirmed the City of San Jose's approval of the eighth addendum to the San Jose International Airport Master Plan EIR, adopted in 2007 ("Master Plan"), which was prepared Master Plan amendments that the City adopted in 2010. The amendments included changes to the size and location of cargo facilities, the replacement of air cargo with general aviation facilities, and the modification of two taxiways. The petitioners first argued that a new EIR was required because these changes constituted a new project, but the court rejected this argument. The petitioners also argued that the City was required to prepare a supplemental EIR (which

requires circulation to the public, adding significant cost and delay), as opposed to an addendum (which need not be circulated for comment). They alleged that the Master Plan amendments would have new, significant impacts and/or constituted "new information", which was not addressed in the prior EIRs, with regard to noise impacts, air quality impacts and impacts on burrowing owl habitat. The court rejected these arguments, applying the rule that a subsequent EIR must only be prepared when an amended project will have a significant impact not previously disclosed or will substantially increase the severity of the impacts that were previously disclosed. Finally, petitioners argued that the EIR addendum violated CEQA because it failed to include a good faith effort, based on actual data, to describe, calculate, or estimate the amount of greenhouse gas emissions resulting from the project. This legal requirement became effective in March, 2010. (CEQA Guidelines § 15064.4.) The court held that because this requirement was not in effect at the time the 1997 EIR and the 2003 Supplemental EIR were certified, it did not apply to the subject addendum and, in addition, that the relevant greenhouse gas information did not constitute "new information."

Read more about other CEQA Cases Including [Treasure Island](#)

June Sales Up

The fact that home sales were up in June came as a welcome surprise.

Steve Murray, REAL Trends publisher.

The REAL Trends Housing Market Report for June 2014 shows that housing sales increased 5.1 percent from the same month a year ago, a substantial improvement over the five prior months of 2014. The annual rate of new and existing home sales for June 2014 was 5.880 million units up from a rate of 5.596 million in June 2013.

Housing prices rose an average of 3.2 percent from June 2013 which is the slowest rate of home price appreciation in the past six months. The downward trend in average home price appreciation is good news on the affordability front.

Housing unit sales for June 2014 increased 8.4 percent in the South, the best performance in all regions. The Midwest saw sales units increase 7.3 percent and the Northeast had a 4.3 percent increase. The Western region had a small decrease of 1.7 percent.

“June 2014 sales of new and existing homes were a great and

welcome surprise after nearly 8 months of flat to declining year over year home sales. An improving job market and the continuation of historically low mortgage rates likely had the greatest impact. The strength of foreign purchases as reported by NAR also helped home sales in certain regions,” said Steve Murray, editor of the REAL Trends Housing Market Report.

The average price of homes sold in June 2014 in the Western region saw an increase in sales price of 7.4 percent which was the best performing region in the country in this measurement. The Midwest region saw average prices rise 5.5 percent followed by the Southern region where prices were up 4.3 percent. The Northeast region saw average prices for homes sold slide 1.4 percent.

“It will be interesting to see whether this surprising result carries over into July and August home sales that are usually the strongest months of the year for the closing of home sales,” said Murray.

REAL Trends June/ May Housing Market Report (Versus same month a year ago)

| | June 2014 Closed Sales | June 2014 Average Price | May 2014 Closed Sales | May 2014 Average Price |
|-----------------|---------------------------|----------------------------|--------------------------|---------------------------|
| National | +5.1% | +3.2% | -1.8% | +7.0% |
| Regional Report | | | | |
| Northeast | +4.3% | -1.4% | -5.0% | +2.5% |
| South | +8.4% | +4.3% | +1.9% | +6.9% |
| Midwest | +7.3% | +5.5% | -2.1% | +6.0% |
| West | -1.7% | +7.4% | -5.4% | +12.6% |

Local Grant Increases to \$2,500

The Santa Cruz County Association of REALTORS® Housing Foundation is pleased to announce that their Closing Cost Assistance Grant for a single family home has been increased from \$1,500 to \$2,500 for qualified first-time homebuyers. The intent behind the increase is to assist first-time homebuyers more substantially so they are better equipped to afford the initial costs of a home purchase. To see if your client(s) qualify and for more information please visit www.sccarhf.org.

Donation Recognition

One of the benefits of donating through our Escrow Contribution Program is to help low income qualified buyers become homeowners. The second is the recognition letter that is sent to your client(s) letting them know that you made a donation to help others. The simplest way to do this is to use our Escrow Contribution Form.



Using this form ensures that we have the correct information to recognize and thank you for your contribution. Please find that [form here](#)

Angel Investors

We are eternally grateful to those who help us help others by donating to the Foundation. In this issue we want to offer a special “Thank You!” to a few “angel investors” who continue to contribute:

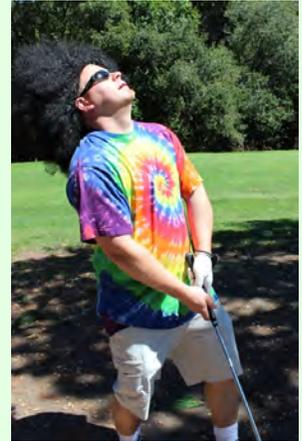
- Tootsie Torres*, Keller Williams Realty, for her ongoing contributions. She is a very busy agent who never seems to forget the Foundation.
- Jeff McCormac* and *Dave Deteso*, through the Wells Fargo Community Support Campaign. Both have contributed their time and money over many years to support this organization

For information on how YOU can help, visit www.sccarhf.org.

SCCAR's Charity Golf Tournament was Dyno-mite!



SCCAR members dressed in their grooviest 70's attire and headed up to DeLaveaga Golf Course for a fabulous day filled with fun, great golf, cool beverages and a whole lot of laughs on Friday, August 22. The tournament was rounded out with an awards dinner featuring the debut of "Middle Aged Madness" who rocked the house with funky tunes!



This year's contest winners are:

- 1st Place – Frank Claiborne Team – Frank Claiborne, Sido Path, Leo Espinosa, Ryan Murlock**
- 2nd Place – Dimitri Timm Team – Dimitri Timm, Derek Timm, Randy Brown, Darrel Louis**

- Longest Drive – Men – Bodhi Shaffer**
- Longest Drive – Women – Margaret Flaherty**

- Closest to the Pin – Men – Frank Oliver**
- Closest to the Pin – Women – Margaret Flaherty**



- Putting Contest**
- 1st Place – Randy Maldonado**
- 2nd Place – Frank Claiborne**
- 3rd Place – Tony Crane**



- Grooviest Attire – Men – Jose Mendoza**
- Grooviest Attire – Women – Jeri Skipper**

- Best Themed Hole**
- Coastal Homes/Homes and Land**

- 50/50 Raffle**
- Morgan Lyng Lukina**

A huge thank you to the Events & Community Relations and Affiliate Committee for co-sponsoring the event and special thanks to our sponsors, donors, layers, volunteers and staff who helped make this charity event such a success!





Santa Cruz County Association of REALTORS® and Supra are hosting a

Keybox Exchange

Tuesday September 16th
Wednesday September 17th (Half Day)

Hilton Santa Cruz/Scotts Valley
Event Room: Forest Ballroom
6001 La Madrona Drive
Scotts Valley, CA 95060



This is a 1 for 1 iBox exchange. Please bring your iBox and exchange it for a new low energy Bluetooth iBox BT LE. You must be an active agent (in good standing) in order to participate.

Please make every effort to attend - See the appointment schedule and what to bring.

Important Reminder: During the swap of keyboxes, there may be listings that do not have a keybox on them. Please call before showing to ensure you have access.

Before the Exchange:

- Check your scheduled appointment date and time on page 2.
- Please make sure your lockbox inventory is accurate prior to coming to the event. You may verify this information at <https://supraweb.suprakim.com>. Only lockboxes that are assigned to you will be exchanged.

Please bring with you to the exchange event:

- A government issued photo ID
- Your assigned blue keyboxes, exchanged 1 for 1
- **PLEASE NOTE:** A Fob is required if you are showing property outside of Santa Cruz County or your device is an iPhone 4 and older or iPad 2 and older. Fobs may be purchased at the SCCAR office. If you currently have a Fob you do not need to purchase one.

Please Note:

Please bring your assigned keyboxes, they will be exchanged 1 for 1.

After Wednesday you will need to come to the Santa Cruz County Association of REALTORS office to do your exchange – Sept. 18 & 19 no appointment, Sept 22-30 by appointment only.

Appointment Schedule (alphabetical)

Check the schedule to see where your appointment falls by last name. Avoid scheduling showings close to your appointment time. **If you cannot come at your appointed time, please trade appointments with another agent.**

Please allow 60 minutes to exchange your keyboxes.

| Times | Tuesday September 16th | Wednesday September 17th |
|--------------|--|--|
| 9:00 AM | AAAA - ALLE | ROBI - SAMU |
| 9:15 AM | ALVA - ANTA | SAND - SHAH |
| 9:30 AM | APRI - BECC | SHAN - SPRI |
| 9:45 AM | BEHM - BOOK | SPUR - TEDR |
| 10:00 AM | BOOT - BRUN | TEIX - TRUS |
| 10:15 AM | BUCH - CHAM | TURN - WALL |
| 10:30 AM | CHAN - COUT | WATS - WILK |
| 10:45 AM | CRAF - DAVI | WILL - ZZZZ |
| 11:00 AM | DAWS - DUPP | OPEN |
| 11:15 AM | DWYE - FLAN | OPEN |
| 11:30 AM | FLOW - GAID | OPEN |
| 11:45 AM | Closed For Lunch | CLOSED |
| 1:00 PM | GANG - GROS | |
| 1:15 PM | GRUB - HERT | |
| 1:30 PM | HINC - ISHI | |
| 1:45 PM | JACK - KAY | |
| 2:00 PM | KELL - KUNS | |
| 2:15 PM | KURT - LEVI | |
| 2:30 PM | LEWI - LYNG | |
| 2:45 PM | LYNN - MAYA | |
| 3:00 PM | MAYO - MITC | |
| 3:15 PM | MOLN - NIEL | |
| 3:30 PM | NIKO - OSTE | |
| 3:45 PM | OTTO - PRES | |
| 4:00 PM | RANS - ROBE | |
| 4:15 PM | CLOSED | |

WIN

"What's Important Now"

**Early Bird Special
Ends 9/22!**

SCCAR's WIN Training Series is comprised of 6 courses designed to immerse and educate new REALTORS® in a wide variety of topics. Get your real estate career on a solid foundation by learning about essential industry information and "What's Important Now"!

Course Topics & Dates:

All courses are held from 9 am - 12 pm

- 1) **Our Local Association, Ways to Get Involved, Start Building a Business Plan**
Wednesday, October 1, 2014 ☐
- 2) **Accounting for the IRS and Taxes/Record Keeping**
Wednesday, November 12, 2014 ☐
- 3) **Marketing Yourself and Your Listings**
Wednesday, December 3, 2014 ☐
- 4) **Technology: Hardware, Smart Phones & Apps**
Wednesday, January 21, 2015 ☐
- 5) **Client, Personal and Business Care**
Wednesday, February 18, 2015 ☐
- 6) **Red Flags, Deal Killers and Liability Reduction**
Wednesday, March 18, 2015 ☐



Early Bird Special Until 9/22/2014!

- | | |
|--|-------------------|
| ☐ \$69 for entire series SCCAR members | ☐ \$79 Nonmembers |
| ☐ \$89 for entire series after 9/22/14 - SCCAR Members | ☐ \$99 Nonmembers |
| ☐ \$20 for individual courses SCCAR Members | ☐ \$40 Nonmembers |



Register [online](#), complete form below and fax to 831-464-2881 or call 831-464-2000.

Name: _____ Company: _____

Phone: _____ Email: _____

Cash Visa MasterCard AMEX CASH Check payable to "SCCAR" _____

Name on cc: _____ Billing Address: _____

Account #: _____ Exp. Date: _____ Zip Code: _____

SCCAR 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), 1 business days prior to class. SCCAR reserves the right to cancel or reschedule any course. If cancellation occurs, SCCAR will issue a full refund. In the event of rescheduling, SCCAR will send immediate notification and transfer all reservations (including payments) to the new date.. To cancel/reschedule send email to admin@mysccar.org.



Affiliate Spotlight

Jeri Skipper
Opes Advisors
jskipper@jeriskipper.com
831-818-0299



Jeri loves working with clients and helping them achieve the dream of home ownership. Her motto is “We Make Lending Easy!”

Jeri helps clients make effective financial decisions by showing them a new way of thinking about their mortgage – not just as a loan based on rates, ratios and guidelines, but as something with the potential to dramatically shift their financial situation now and into the future. During the mortgage process, she shows clients new ways of looking at affordability that takes into consideration everything they care about.

Jeri works upfront to determine the best financing structure in each client’s situation. Through years of experience and industry knowledge, she has the ability to anticipate and avoid potential obstacles giving her clients confidence and peace of mind throughout the process.

Jeri approaches her life and her business with a positive fun outlook and feels fortunate to have grown up in this beautiful area. She enjoys spending time with her husband and three girls,

Dick Cornelsen
American Advisors Group
rcornelsen@aag.com
831-320-8143



Richard (Dick) Cornelsen has focused specifically on the Home Equity Conversion Mortgage (HECM) business for eight years. He has lived on the Central Coast for forty-four years where he and his wife raised a family and now have four grandchildren. What Dick likes best about his occupation is explaining the facts of a HECM and clearing up the misconceptions about what a reverse mortgage can do. The industry has gone through changes over the past ten plus years with significant changes occurring over the past two years. He enjoys informative real-estate related conversations and the people he gets to interface

Tamar Frey
Stewart Title
tfrey@stewart.com
831-212-1029



Tamar has a diverse professional background spanning over twenty years. Her experience in title and escrow, business development, human resources and recruiting lend to her strong work ethic and passion for impeccable customer service. She is a consummate professional with a great love of family, the outdoors, health and wellness. Tamar prides herself on working hard to earn your business, not just asking for it.

Oktoberfest is in the air!



Thursday, October 2 from 4 to 6 pm

Julie Lynn
Account Executive
831-277-7586
julynn@firstam.com



What does fall mean to you? For some it means vibrant red, orange and yellow foliage. For some it’s the anticipation of the 49ers and for others it means the kids are back to school. For SCCAR it means **Oktoberfest!**

Where else could you get barbequed “brats”, frosty beer and lively music for only \$6.95? And don’t forget the contests! Take part in the Men’s and Women’s Stein Holding contest or the Pretzel counting contest. Last year’s event was well attended with a fun group of people enjoying the sunshine and traditional German accordion music on SCCAR’s back patio. This year’s event will take place on **Thursday, October 2 from 4 to 6 pm.**

Please come and join us for an afternoon filled with fun and great networking. Tickets can be purchased [online](#), by downloading an event [flier](#) or calling the Association at 831 464-2000. Walk-ins are always welcome so bring a friend from your office too! This annual event is brought to you by the SCCAR Affiliate Committee and event sponsors. We are currently seeking three sponsors to assist in hosting this event. Sponsorships are \$100 each and participants will receive recognition on event marketing material and on signage at the event.

This annual event is sponsored by the SCCAR Affiliate Committee and our event sponsors.



Makes College More Affordable for Your Grandchildren!



Reverse Mortgages

Become a reverse mortgage client of Security 1 Lending and receive up to \$10,000 in tuition credits for each of your grandchildren. These tuition credits are guaranteed to be honored by over 300 participating private colleges and universities in 45 states.

Security 1 Lending (S1L), a national leader in reverse mortgages, has announced an exclusive agreement with SAGE Scholars to offer their senior clients the Legacy Tuition Program. SAGE Scholars is the largest private college savings program in America.

“We at SAGE Scholars realize that college funding is becoming an intergenerational function, and we found S1L’s values and emphasis upon a holistic approach to seniors’ financial priorities perfectly aligned with our interests. We believe that by working with S1L we can provide a solution to seniors’ concerns for their grandchildren.” said Dr. James Johnston, President, SAGE Scholars and former Head of Wharton Business School.

The Legacy Tuition Program will enable S1L clients to give the gift of a college scholarship to their grandchildren. Security 1 Lending will provide this free gift to their clients simply for choosing S1L as their reverse mortgage lender. The S1L program will provide up to \$10,000 in tuition credits for each grandchild, which are guaranteed to be honored by 313 participating private colleges and universities in 45 states.

“Security 1 Lending is enhancing the ability of our clients to leave a meaningful legacy by contributing towards their grandchildren’s college education. I cannot think of a better gift for a grandparent to give and I am proud that we are able to offer this benefit to all of our valued clients,” said Alex Pistone, Senior Vice President for S1L.

Participating NCAA “Division One” private colleges include Bradley University, Butler University, Creighton University, Drexel University, DePaul University, Duquesne University, La Salle, University, St. Bonaventure University, University of Dayton, University of Evansville, University of San Diego and Valparaiso University. The consortium is especially strong in engineering, science and technology, with members such as Clarkson University, Embry-Riddle Aeronautical University, Florida Institute of Technology, Rensselaer Polytechnic Institute, Rochester Institute of Technology and Worcester Polytechnic Institute.

Dan Casagrande
Security 1 Lending

831-423-2900

dcasagrande@S1L.com

2014 Signature Affiliate



There are currently over 280,000 participating students in the tuition rewards program. Participating seniors of the High School Class of 2013 utilized \$27.2 million in Tuition Rewards scholarships.

About Security 1 Lending

Security 1 Lending is the Retail Lending division of Reverse Mortgage Solutions, Inc. (RMS), a wholly owned subsidiary of Walter Investment Management Corp., which operates a coast-to-coast, origination, servicing and issuing business. For more information on Security 1 Lending, visit www.s1l.com for more information about RMS, visit www.rmsnav.com.

About Walter Investment Management Corp.

Walter Investment Management Corp. is an asset manager, mortgage servicer and originator focused on finding solutions for consumers and credit owners. Based in Tampa, Fla., the Company has over 6,200 employees and services a diverse loan portfolio. For more information about Walter Investment Management.

Save the Date!

BRE Lunch & Learn
September 29, 2014
11:30 am – 1:30 pm

A visit from the
Bureau of Real Estate
YOU won't want to miss!

MLS UPDATE

MLSListings, Inc.

Get Smart About Listing Syndication

Every property listing starts at the same place: the MLS, or multiple listing service. Subscribing brokers and agents submit their listing information to the MLS where other licensed REALTORS® can view and access it to show their clients. Going through the MLS, a broker can designate additional online places where he or she would like to display the listing and also allow fellow MLS colleagues to display the listing on their own sites via Internet Data Exchange, or IDX.

A broker will also typically post his/her listings on the large real estate property aggregator sites like Zillow, Trulia and REALTOR.com® for even broader exposure. Brokers can direct their listings for posting to these sites through a process called syndication, whereby companies like ListHub take the property listing information and disseminate it to the chosen sites. ListHub, and other syndication service providers, are available to subscribing members of MLSListings by signing on to Pro.MLSListings.com and choosing the “Broker’s Center.”

Most MLSs do not have a contractual relationship with these third-party sites, which can create issues with data accuracy and duplication of listings. However, MLSListings does have partnership agreements with Zillow and Trulia, and a long standing relationship with REALTOR.com®. You may have noticed that

a listing you have on Zillow might feature another agent. Thanks to a recently penned deal between Zillow and MLSListings, subscribers who syndicate to this site via MLSListings are guaranteed to show up first on their own listings without having to pay an added advertisement fee. MLSListings also has an agreement with Trulia that focus on ensuring accuracy of a broker’s/agent’s listing data so that there is no duplication of the listing or outdated information.

To participate through MLSListings’ syndication service offerings, it is important to understand the “opt in” and “opt out” nature of the different sites. For most REALTOR®-only products (Find, RPR, REALTOR.com®), brokers are automatically opted IN, meaning that subscribing brokers and agents would need to choose to “opt out” if you do not wish to participate in these services. For public sites like Zillow and Trulia, or ListHub, the brokers are automatically opted OUT; meaning a broker or agent would need to “opt in” to syndicate listings to these sites.

Listing syndication is a crucial aspect of effectively marketing a property listing and it is important to understand the “ins and outs” of working with services that distribute your listing to third-party public websites. The listing data you hold is valuable and where and how you release it should be thoughtfully managed by you.



Syndication starts with the broker. This illustration shows syndication in its simplest form.

GAD Report, Continued From Page 13

and has extracted the section focused on actionable items to share with the broader SCCAR membership.

[Access the "action items" for the SCP by click here](#)
[Submit your SCP comments here](#)

Proposed Changes to Affordable Housing Policy

A new item on our radar is a list of eight (8) proposed recommendations for changes to the County's affordable housing policy. LGR is currently reviewing the recommendations and preparing comments that we plan to submit to the Board of Supervisors for consideration. For now, we would like to make you aware of a few of the specific recommendations:

1. Changing the affordable unit inclusionary mandate for parcels rezoned to residential from 40% to 15%.
2. As an alternative to the 15% affordable housing inclusionary mandate, an in-lieu fee of \$15 per square foot for all new

ownership unit and remodels. Currently, single-family residences, developments with fewer than three (3) units and remodels are exempt from affordable housing fees. The proposed recommendation would change this.

3. Due to recent court cases, rental developments will not be subjected to any inclusionary requirements. However, a \$2 per square foot in-lieu fee is proposed.
4. A new \$2 per square foot in-lieu fee is proposed for all commercial development

As you can see, a lot of policy analysis taking place within LGR. Yes, it can be difficult to navigate these waters, but we are here to look into items like these and inform you on the important points. As we always say, LGR is SCCAR's eyes and ears when it comes to government and public policy in Santa Cruz County.

Any questions about the item addressed above can be directed to me at gad@mysccar.org.

| Rolling Three-Month Single Family Home Sales | | | | | | | | | | | | | | | | |
|---|----------------|-------------|-------------|---------------|---------------|------------------------|--------------|--------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|---------------|
| Santa Cruz County | | | | | | | | | | | | | | | | |
| Source: MLSListings Inc | | | | | | | | | | | | | | | | |
|  | Sales Activity | | | | | Average Days on Market | | | Median Price | | | | | | | |
| | April - June | | | | | April - June | | | April - June | | | | | | | |
| | # Sold 2009 | # Sold 2013 | # sold 2014 | 5 yr % change | 1 yr % change | Ave DOM 2009 | Ave DOM 2013 | Ave DOM 2014 | Median \$ 2009 | Median \$ 2013 | Median \$ 2014 | 5 yr % change | 1 yr % change | June 2013 | June 2014 | 1 yr % change |
| Adult Village | 7 | 11 | 11 | 36.4% | 0.0% | 74 | 26 | 50 | \$220,000 | \$240,000 | \$300,000 | 26.7% | 20.0% | \$271,750 | \$269,000 | -1.0% |
| Aptos | 23 | 44 | 34 | 32.4% | -29.4% | 103 | 45 | 76 | \$650,000 | \$655,000 | \$691,500 | 6.0% | 5.3% | \$640,000 | \$794,500 | 19.4% |
| Capitola | 15 | 13 | 20 | 25.0% | 35.0% | 98 | 33 | 56 | \$541,229 | \$695,000 | \$776,250 | 30.3% | 10.5% | \$695,000 | \$995,000 | 30.2% |
| East of Highway 17 | 0 | 1 | 0 | n/a | n/a | 0 | 1 | 0 | \$0 | \$1,150,000 | \$0 | n/a | n/a | \$0 | \$0 | n/a |
| East Santa Cruz County | 51 | 57 | 43 | -18.6% | -32.6% | 125 | 50 | 41 | \$279,900 | \$550,000 | \$500,000 | 44.0% | -10.0% | \$438,000 | \$450,000 | 2.7% |
| La Selva Beach | 0 | 0 | 0 | n/a | n/a | 0 | 0 | 0 | \$0 | \$0 | \$0 | n/a | n/a | \$0 | \$0 | n/a |
| Los Gatos Mtns | 0 | 0 | 0 | n/a | n/a | 0 | 0 | 0 | \$0 | \$0 | \$0 | n/a | n/a | \$0 | \$0 | n/a |
| Los Gatos Mtns SCZ | 6 | 13 | 7 | 14.3% | -85.7% | 168 | 41 | 72 | \$663,000 | \$900,000 | \$925,000 | 28.3% | 2.7% | \$910,000 | \$853,500 | -6.6% |
| Rio Del Mar / Seascapes | 26 | 40 | 49 | 46.9% | 18.4% | 118 | 40 | 58 | \$660,000 | \$713,500 | \$831,500 | 20.6% | 14.2% | \$802,500 | \$784,000 | -2.4% |
| San Lorenzo Valley | 58 | 92 | 95 | 38.9% | 3.2% | 103 | 53 | 42 | \$349,000 | \$377,500 | \$450,000 | 22.4% | 16.1% | \$386,660 | \$432,500 | 10.6% |
| Santa Cruz | 128 | 140 | 121 | -5.8% | -15.7% | 84 | 48 | 35 | \$603,605 | \$653,000 | \$740,000 | 18.4% | 11.8% | \$643,500 | \$750,000 | 14.2% |
| Scotts Valley | 30 | 52 | 45 | 33.3% | -15.6% | 159 | 46 | 54 | \$657,500 | \$765,000 | \$785,000 | 16.2% | 2.5% | \$768,000 | \$843,000 | 8.9% |
| Seacliff | 8 | 16 | 10 | 20.0% | -60.0% | 120 | 35 | 88 | \$615,000 | \$604,500 | \$961,250 | 36.0% | 37.1% | \$545,000 | \$630,000 | 13.5% |
| Soquel | 24 | 32 | 28 | 14.3% | -14.3% | 86 | 35 | 44 | \$609,500 | \$731,500 | \$784,500 | 22.3% | 6.8% | \$717,500 | \$1,000,000 | 28.3% |
| Watsonville | 94 | 44 | 30 | -213.3% | -46.7% | 140 | 32 | 54 | \$271,500 | \$324,000 | \$420,000 | 35.4% | 22.9% | \$324,925 | \$400,000 | 18.8% |
| West Santa Cruz County | 5 | 6 | 6 | 16.7% | 0.0% | 12 | 31 | 65 | \$495,000 | \$535,000 | \$752,500 | 34.2% | 28.9% | \$465,000 | \$715,500 | 35.0% |
| Santa Cruz County | 475 | 561 | 499 | 4.8% | -12.4% | 109 | 45 | 48 | \$475,618 | \$615,000 | \$665,000 | 28.5% | 7.5% | \$586,000 | \$699,500 | 16.2% |

| Rolling Three-Month Single Family Home Sales | | | | | | | | | | | | | | | | |
|---|----------------|-------------|-------------|---------------|---------------|------------------------|--------------|--------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|---------------|
| Santa Cruz County | | | | | | | | | | | | | | | | |
| Source: MLSListings Inc | | | | | | | | | | | | | | | | |
|  | Sales Activity | | | | | Average Days on Market | | | Median Price | | | | | | | |
| | May - July | | | | | May - July | | | May - July | | | | | | | |
| | # Sold 2009 | # Sold 2013 | # sold 2014 | 5 yr % change | 1 yr % change | Ave DOM 2009 | Ave DOM 2013 | Ave DOM 2014 | Median \$ 2009 | Median \$ 2013 | Median \$ 2014 | 5 yr % change | 1 yr % change | July 2013 | July 2014 | 1 yr % change |
| Adult Village | 7 | 13 | 11 | 36.4% | -18.2% | 61 | 24 | 44 | \$220,000 | \$224,000 | \$289,000 | 23.9% | 22.5% | \$202,000 | \$251,000 | 19.5% |
| Aptos | 32 | 46 | 33 | 3.0% | -39.4% | 84 | 56 | 63 | \$635,000 | \$662,500 | \$820,000 | 22.6% | 19.2% | \$662,500 | \$784,500 | 15.6% |
| Capitola | 17 | 15 | 25 | 32.0% | 40.0% | 89 | 31 | 32 | \$625,000 | \$720,000 | \$875,000 | 28.6% | 17.7% | \$752,500 | \$1,115,000 | 32.5% |
| East of Highway 17 | 0 | 1 | 0 | n/a | n/a | 0 | 1 | 0 | \$0 | \$1,150,000 | \$0 | n/a | n/a | \$0 | \$0 | n/a |
| East Santa Cruz County | 48 | 57 | 40 | -20.0% | -42.5% | 134 | 37 | 33 | \$279,950 | \$490,000 | \$519,500 | 46.1% | 5.7% | \$415,000 | \$555,000 | 25.2% |
| La Selva Beach | 0 | 0 | 0 | n/a | n/a | 0 | 0 | 0 | \$0 | \$0 | \$0 | n/a | n/a | \$0 | \$0 | n/a |
| Los Gatos Mtns | 0 | 0 | 0 | n/a | n/a | 0 | 0 | 0 | \$0 | \$0 | \$0 | n/a | n/a | \$0 | \$0 | n/a |
| Los Gatos Mtns SCZ | 11 | 16 | 8 | -37.5% | -100.0% | 115 | 45 | 82 | \$669,000 | \$900,000 | \$853,500 | 21.6% | -5.4% | \$1,122,500 | \$693,000 | -62.0% |
| Rio Del Mar / Seascapes | 28 | 43 | 47 | 40.4% | 8.5% | 99 | 52 | 69 | \$748,000 | \$750,000 | \$845,000 | 11.5% | 11.2% | \$842,500 | \$845,000 | 0.3% |
| San Lorenzo Valley | 67 | 112 | 100 | 33.0% | -12.0% | 85 | 42 | 44 | \$349,000 | \$387,830 | \$470,500 | 25.8% | 17.6% | \$386,000 | \$449,000 | 14.0% |
| Santa Cruz | 168 | 161 | 127 | -32.3% | -26.8% | 75 | 45 | 32 | \$600,000 | \$650,000 | \$749,900 | 20.0% | 13.3% | \$650,000 | \$749,500 | 13.3% |
| Scotts Valley | 29 | 55 | 62 | 53.2% | 11.3% | 116 | 45 | 53 | \$665,000 | \$725,000 | \$802,500 | 17.1% | 9.7% | \$685,000 | \$818,000 | 16.3% |
| Seacliff | 8 | 14 | 13 | 38.5% | -7.7% | 89 | 44 | 67 | \$615,000 | \$665,000 | \$915,000 | 32.8% | 27.3% | \$655,000 | \$915,000 | 28.4% |
| Soquel | 25 | 36 | 27 | 7.4% | -33.3% | 74 | 37 | 29 | \$592,000 | \$723,500 | \$825,000 | 28.2% | 12.3% | \$719,000 | \$781,000 | 7.9% |
| Watsonville | 90 | 49 | 32 | -181.3% | -53.1% | 103 | 38 | 61 | \$262,500 | \$323,000 | \$424,500 | 38.2% | 23.9% | \$295,000 | \$460,000 | 35.9% |
| West Santa Cruz County | 2 | 9 | 12 | 83.3% | 25.0% | 0 | 45 | 65 | \$497,500 | \$600,000 | \$817,500 | 39.1% | 26.6% | \$760,000 | \$1,128,000 | 32.6% |
| Santa Cruz County | 532 | 627 | 537 | 0.9% | -16.8% | 82 | 23 | 46 | \$534,000 | \$818,000 | \$691,450 | 22.8% | -18.3% | \$837,000 | \$725,000 | -15.4% |

Occasionally, some cities may have too few listings to provide a market statistic for a given timeframe.

Santa Cruz County Housing Statistics

June 2014: Santa Cruz County - Single Family Residential

| City/Area | New Listings | Current Inventory | Closed Sales | Average DOM | Average Sales Price | Median Sales Price | % LP Rec'd | Total Sales Volume |
|--|--------------|-------------------|--------------|-------------|---------------------|--------------------|--------------|-----------------------|
| Adult Village (199) | 4 | 10 | 3 | 39 | \$ 281,833 | \$ 269,000 | 99.59 | \$ 845,500 |
| Amesti / Green Valley Road (54) | 10 | 23 | 4 | 13 | \$ 405,125 | \$ 405,000 | 101.25 | \$ 1,620,500 |
| Aptos (49) | 9 | 36 | 7 | 55 | \$ 809,285 | \$ 840,000 | 98.42 | \$ 5,665,000 |
| Ben Lomond (36) | 7 | 12 | 12 | 44 | \$ 600,625 | \$ 510,250 | 96.72 | \$ 7,207,500 |
| Bonny Doon (32) | 1 | 3 | 2 | 26 | \$ 715,500 | \$ 715,500 | 98.15 | \$ 1,431,000 |
| Boulder Creek (34) | 19 | 47 | 13 | 61 | \$ 413,214 | \$ 380,000 | 98.94 | \$ 5,371,788 |
| Capitola (44) | 7 | 22 | 3 | 9 | \$ 976,666 | \$ 995,000 | 99.32 | \$ 2,930,000 |
| College Road (55) | 2 | 5 | 2 | 11 | \$ 521,000 | \$ 521,000 | 97.75 | \$ 1,042,000 |
| Corralitos (53) | 3 | 16 | 4 | 33 | \$ 671,812 | \$ 684,000 | 95.58 | \$ 2,687,250 |
| East Santa Cruz (42) | 11 | 34 | 12 | 26 | \$ 786,958 | \$ 701,500 | 101.56 | \$ 9,443,500 |
| Empire Grade Road (33) | 5 | 10 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Felton (37) | 10 | 23 | 4 | 20 | \$ 518,500 | \$ 505,000 | 103.56 | \$ 2,074,000 |
| La Selva Beach (51) | 3 | 13 | 1 | 6 | \$ 702,500 | \$ 702,500 | 101.96 | \$ 702,500 |
| Larkin Valley (52) | 5 | 12 | 1 | 103 | \$ 450,000 | \$ 450,000 | 90.09 | \$ 450,000 |
| Live Oak (45) | 17 | 37 | 20 | 47 | \$ 1,107,257 | \$ 739,450 | 98.12 | \$ 22,145,150 |
| Lompico-Zayante (38) | 7 | 14 | 3 | 45 | \$ 315,666 | \$ 392,000 | 97.73 | \$ 947,000 |
| Los Gatos Mountains (23) | 25 | 61 | 12 | 31 | \$ 967,750 | \$ 904,500 | 96.82 | \$ 11,613,000 |
| Rio Del Mar/Seascape (48) | 23 | 56 | 16 | 52 | \$ 796,343 | \$ 784,000 | 98.16 | \$ 12,741,500 |
| Scotts Valley (39) | 15 | 30 | 12 | 33 | \$ 811,738 | \$ 814,500 | 100.43 | \$ 9,740,860 |
| Seacliff (47) | 5 | 6 | 5 | 58 | \$ 1,108,660 | \$ 630,000 | 96.34 | \$ 5,543,300 |
| Soquel (46) | 15 | 41 | 10 | 24 | \$ 1,045,700 | \$ 976,000 | 99.17 | \$ 10,457,000 |
| Unincorporated Santa Cruz/ Scotts Valley North (41) | 7 | 25 | 5 | 130 | \$ 804,700 | \$ 785,000 | 94.85 | \$ 4,023,500 |
| Unincorporated Santa Cruz/ Scotts Valley South (40) | 10 | 16 | 5 | 34 | \$ 890,000 | \$ 939,000 | 101.55 | \$ 4,450,000 |
| Watsonville (56) | 14 | 30 | 11 | 210 | \$ 415,590 | \$ 400,000 | 100.10 | \$ 4,571,500 |
| West Santa Cruz (43) | 27 | 58 | 19 | 30 | \$ 830,921 | \$ 797,500 | 99.39 | \$ 15,787,500 |
| Summary | 261 | 640 | 186 | 51 | \$ 771,456 | | 98.69 | \$ 143,490,848 |

June 2014: Santa Cruz County - Common Interest Development

| City/Area | New Listings | Current Inventory | Closed Sales | Average DOM | Average Sales Price | Median Sales Price | % LP Rec'd | Total Sales Volume |
|---------------------------------|--------------|-------------------|--------------|-------------|---------------------|--------------------|--------------|----------------------|
| Amesti / Green Valley Road (54) | 0 | 2 | 1 | 12 | \$ 263,850 | \$ 263,850 | 100.0 | \$ 263,850 |
| Aptos (49) | 2 | 4 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Boulder Creek (34) | 1 | 1 | 1 | 26 | \$ 297,000 | \$ 297,000 | 100.0 | \$ 297,000 |
| Capitola (44) | 5 | 9 | 1 | 7 | \$ 405,000 | \$ 405,000 | 115.71 | \$ 405,000 |
| College Road (55) | 0 | 0 | 1 | 6 | \$ 359,000 | \$ 359,000 | 102.87 | \$ 359,000 |
| East Santa Cruz (42) | 5 | 18 | 1 | 104 | \$ 279,000 | \$ 279,000 | 100.0 | \$ 279,000 |
| La Selva Beach (51) | 3 | 15 | 2 | 5 | \$ 627,500 | \$ 627,500 | 95.44 | \$ 1,255,000 |
| Live Oak (45) | 6 | 11 | 4 | 95 | \$ 383,881 | \$ 376,512 | 98.67 | \$ 1,535,525 |
| Rio Del Mar/Seascape (48) | 9 | 30 | 2 | 19 | \$ 629,400 | \$ 629,400 | 97.66 | \$ 1,258,800 |
| Scotts Valley (39) | 5 | 7 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Seacliff (47) | 2 | 2 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Soquel (46) | 3 | 10 | 3 | 26 | \$ 396,666 | \$ 320,000 | 97.54 | \$ 1,190,000 |
| Watsonville (56) | 1 | 7 | 5 | 12 | \$ 288,500 | \$ 322,500 | 102.60 | \$ 1,442,500 |
| West Santa Cruz (43) | 9 | 23 | 11 | 54 | \$ 492,897 | \$ 479,000 | 98.65 | \$ 5,421,870 |
| Summary | 51 | 139 | 32 | 41 | \$ 428,360 | | 99.18 | \$ 13,707,545 |

Data provided by MLS Listings, Inc.

Santa Cruz County Housing Statistics

July 2014: Santa Cruz County - Single Family Residential

| City/Area | New Listings | Current Inventory | Closed Sales | Average DOM | Average Sales Price | Median Sales Price | % LP Rec'd | Total Sales Volume |
|--|--------------|-------------------|--------------|-------------|---------------------|--------------------|--------------|-----------------------|
| Adult Village (199) | 6 | 11 | 2 | 73 | \$ 251,000 | \$ 251,000 | 99.82 | \$ 502,000 |
| Amesti / Green Valley Road (54) | 3 | 20 | 5 | 12 | \$ 503,400 | \$ 520,000 | 103.71 | \$ 2,517,000 |
| Aptos (49) | 18 | 41 | 12 | 81 | \$ 802,166 | \$ 784,500 | 100.08 | \$ 9,626,000 |
| Ben Lomond (36) | 9 | 12 | 6 | 12 | \$ 559,316 | \$ 594,000 | 99.55 | \$ 3,355,900 |
| Bonny Doon (32) | 4 | 4 | 4 | 102 | \$ 1,071,650 | \$ 920,800 | 100.32 | \$ 4,286,600 |
| Boulder Creek (34) | 13 | 46 | 12 | 59 | \$ 438,041 | \$ 381,500 | 98.83 | \$ 5,256,500 |
| Brookdale (35) | 4 | 8 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Capitola (44) | 13 | 24 | 11 | 50 | \$ 1,165,318 | \$ 1,115,000 | 96.41 | \$ 12,818,500 |
| College Road (55) | 8 | 11 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Corralitos (53) | 6 | 21 | 1 | 10 | \$ 519,000 | \$ 519,000 | 104.01 | \$ 519,000 |
| Davenport (31) | 0 | 0 | 1 | 90 | \$ 569,000 | \$ 569,000 | 94.99 | \$ 569,000 |
| East Santa Cruz (42) | 15 | 34 | 12 | 31 | \$ 737,333 | \$ 652,500 | 100.78 | \$ 8,848,000 |
| Empire Grade Road (33) | 2 | 7 | 2 | 81 | \$ 1,200,000 | \$ 1,200,000 | 96.42 | \$ 2,400,000 |
| Felton (37) | 4 | 16 | 8 | 15 | \$ 517,187 | \$ 507,500 | 100.31 | \$ 4,137,500 |
| La Selva Beach (51) | 8 | 18 | 2 | 57 | \$ 865,000 | \$ 865,000 | 100.35 | \$ 1,730,000 |
| Larkin Valley (52) | 4 | 14 | 3 | 20 | \$ 745,666 | \$ 615,500 | 99.51 | \$ 2,237,000 |
| Live Oak (45) | 31 | 48 | 10 | 26 | \$ 710,200 | \$ 752,000 | 101.60 | \$ 7,102,000 |
| Lompico-Zayante (38) | 5 | 12 | 6 | 13 | \$ 392,566 | \$ 403,250 | 102.97 | \$ 2,355,400 |
| Los Gatos Mountains (23) | 29 | 71 | 11 | 98 | \$ 1,084,181 | \$ 1,055,000 | 98.35 | \$ 11,926,000 |
| Rio Del Mar/Seascape (48) | 15 | 52 | 17 | 75 | \$ 924,007 | \$ 845,000 | 98.07 | \$ 15,708,125 |
| Scotts Valley (39) | 8 | 23 | 15 | 47 | \$ 789,296 | \$ 789,000 | 100.0 | \$ 11,839,445 |
| Seacliff (47) | 2 | 3 | 4 | 112 | \$ 1,235,000 | \$ 790,000 | 86.56 | \$ 4,940,000 |
| Soquel (46) | 21 | 44 | 14 | 38 | \$ 932,344 | \$ 781,000 | 98.02 | \$ 13,052,816 |
| Unincorporated Santa Cruz/ Scotts Valley North (41) | 5 | 25 | 6 | 69 | \$ 1,171,083 | \$ 1,133,000 | 96.97 | \$ 7,026,500 |
| Unincorporated Santa Cruz/ Scotts Valley South (40) | 5 | 16 | 5 | 23 | \$ 920,300 | \$ 950,000 | 101.31 | \$ 4,601,500 |
| Watsonville (56) | 13 | 35 | 9 | 64 | \$ 440,693 | \$ 460,000 | 99.46 | \$ 3,966,240 |
| West Santa Cruz (43) | 35 | 68 | 15 | 35 | \$ 1,160,381 | \$ 850,000 | 97.17 | \$ 17,405,723 |
| Summary | 286 | 684 | 193 | 51 | \$ 822,418 | | 98.35 | \$ 158,726,749 |

June 2014: Santa Cruz County - Common Interest Development

| City/Area | New Listings | Current Inventory | Closed Sales | Average DOM | Average Sales Price | Median Sales Price | % LP Rec'd | Total Sales Volume |
|---------------------------------|--------------|-------------------|--------------|-------------|---------------------|--------------------|--------------|----------------------|
| Amesti / Green Valley Road (54) | 2 | 3 | 1 | 72 | \$ 382,500 | \$ 382,500 | 100.66 | \$ 382,500 |
| Aptos (49) | 1 | 4 | 1 | 13 | \$ 499,000 | \$ 499,000 | 100.0 | \$ 499,000 |
| Boulder Creek (34) | 1 | 1 | 0 | 0 | \$ - | \$ - | .0 | \$ - |
| Capitola (44) | 7 | 11 | 5 | 34 | \$ 475,600 | \$ 430,000 | 99.41 | \$ 2,378,000 |
| East Santa Cruz (42) | 8 | 13 | 12 | 57 | \$ 378,720 | \$ 330,175 | 100.55 | \$ 4,544,650 |
| La Selva Beach (51) | 3 | 17 | 3 | 173 | \$ 673,000 | \$ 590,000 | 94.35 | \$ 2,019,000 |
| Live Oak (45) | 8 | 11 | 5 | 14 | \$ 538,400 | \$ 495,000 | 101.72 | \$ 2,692,000 |
| Rio Del Mar/Seascape (48) | 10 | 35 | 6 | 112 | \$ 695,250 | \$ 729,500 | 98.55 | \$ 4,171,500 |
| Scotts Valley (39) | 6 | 10 | 4 | 16 | \$ 444,250 | \$ 469,000 | 100.85 | \$ 1,777,000 |
| Soquel (46) | 7 | 9 | 6 | 24 | \$ 394,083 | \$ 389,500 | 99.23 | \$ 2,364,500 |
| Watsonville (56) | 5 | 10 | 2 | 295 | \$ 215,000 | \$ 215,000 | 102.38 | \$ 430,000 |
| West Santa Cruz (43) | 15 | 26 | 8 | 34 | \$ 450,625 | \$ 439,500 | 98.77 | \$ 3,605,000 |
| Summary | 73 | 150 | 53 | 62 | \$ 469,116 | | 99.35 | \$ 24,863,150 |

Data provided by MLS Listings, Inc.

REALTOR® SERVICE CENTER UPDATE

What's New

- They're here, open House Flags! Member comments: "These look great! The fabric moves nicely in a breeze." "The flag flies above the level of the parked cars for good visibility from the road."
- Back by popular demand – Blue & White Flags!

What's on Sale

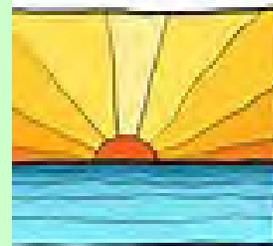
We're clearing out a few items to make room for new ones. Next time you're in the office (or in the neighborhood), stop by and check out our clearance items.

What's On Your Mind?

We would like to add a few new items and want to know what you would like to be able to purchase from our store. Send your suggestions to admin@mysccar.org for consideration.

Watch for updates on your SCCAR REALTOR® Service Center in future newsletters.

WHAT'S ON



THE HORIZON?

Here are some additional items that SCCAR's Government Affairs division is monitoring as we head in the fall:

1. City Council, Water District and 4th District Supervisor (run-off) races:

Through our Local Candidate Recommendation Committee (LCRC), SCCAR will be meeting individually with candidates to determine those that best align with interests of the local real estate industry. Upon completion of our work, we will share insights with the broader SCCAR membership to better inform you ahead of the November 4th election.

2. Air Quality - County Climate Action Program:

The County is considering policy changes related to air quality to better conform to goals set forth in their Climate Action Strategy. Currently being considered is a possible point-of-sale mandate to replace wood burning stoves with propane or natural gas units. Supervisor Bruce McPherson's office is taking the lead on investigating this policy change. SCCAR will be meeting with Supervisor McPherson to discuss alternative solutions to a possible point-of-sale mandate.

3. Further Updates:

As always, we will continue to post up-to-date information about breaking issues on the [SCCAR website under the "Advocacy" tab](#).

Check back regularly to stay in the know.

Dan Casagrande Local Reverse Mortgage Expert

I am a **top producing** local reverse mortgage expert and enjoy answering all of your reverse mortgage questions.

- **HIGHER PAYMENTS** coming with your current interest-only home equity line of credit reset?

NO MONTHLY PAYMENTS ever with a reverse mortgage!

- **REVIEWING** a current reverse mortgage proposal?

COMPARE RATES & FEES.
We are **#1** for very good reasons.

- **Want a reverse mortgage but your spouse is younger than 62?**

Not a problem! Get a FREE quote today!

RECEIVE up to \$10,000 in tuition credits for each of your grandchildren as a reverse mortgage client!



CALL ME Today
831-423-2900

www.ReverseManDan.com
dan.casagrande@S1L.com

REALTORS® CALL ME

I am certified by the American C.E. Institute to offer **HECM** for **PURCHASE** product training.

NMLS#561104 NMLS#107636

A Division of Reverse Mortgage Solutions, Inc.
Licensed by the Department of Business Oversight under
the California Residential Mortgage Lending Act #4131074



September 2014

| Sun | Mon | Tue | Wed | Thu | Fri | Sat | |
|-----|---|--|---|--|--|-----|--|
| | 1 Labor Day SCCAR Office Closed | 2 | 3 Bkfst with the Mayors 8:30 am Agent Pro Pack 10:30 am LCRC 1- 4 pm | 4 LCRC 8 am - 2pm | 5 Local Government Relations Mtg. 8:30 am LCRC 10:30 am | 6 | |
| 7 | 8 | 9 | 10 | 11 | 12 Board of Directors 8:30 am License Renewal Course 9 am | 13 | |
| 14 | 15 Affiliate Committee 10:30 am Education Comm. 2:30 pm | 16 Keybox Exchange Hilton, Scotts Valley See appointment | 17 Keybox Exchange Hilton, Scotts Valley See appointment | 18 Keybox Exchange SCCAR office | 19 Keybox Exchange SCCAR office | 20 | |
| 21 | 22 Your Guide to the RPA Training 9 am | 23 | 24 SCCP: Water Resources 9:30 am Budget & Finance 8:30 am | 25 | 26 MLO Training 8 am Advanced Search & Report 10:30 am Custom Displays & Exports 1 pm | 27 | |
| 28 | 29 BRE Lunch & Learn 2nd in a series 11:30 am - 1 pm | 30 Keybox Exchange Cutoff | Keybox Exchange by appointment September 22—30 | | | | |

October 2014

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---------------------------------|--|-----|---|---|--|---|
| | | | 1 WIN Training Series: Course 1 9 am - 12 pm NEW! | 2 Oktoberfest 4 - 6 pm  | 3 Local Government Relations Mtg. 8:30 am | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| ← C.A.R. - Anaheim Convention → | | | | | | |
| 12 | 13 Columbus Day SCCAR Office Closed | 14 | 15 Public Records Search 10:30 am Listing Locator 1 pm | 16 | 17 New Member Orientation 8:30 am - 4:30 pm | 18 |
| 19 | 20 | 21 | 22 SCCP: Geology, Biology & Climate 9:30 am Foundation Mtg. 2 pm | 23 | 24 Board of Directors 8:30 am | 25 |
| 26 | 27 | 28 | 29 Budget & Finance 8:30 am | 30 | 31 Market Intelligence Reports 1 pm |  |

View our Calendar Online at www.mysccar.org