



REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY



REALTOR® SAFETY



Also in this issue:

- REALTOR® Safety tips
- "Next Gen" Flight Patterns

- Mayors Breakfast
- City Considers Transfer Tax
- Reduce Your Chances of Being Sued

"A Taste of Santa Cruz"
 November 12, 2015
 Tickets now on sale!

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

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

Santa Cruz County Association of REALTORS®
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Inside This Newsletter

- President's Message - page 3**
- Are You Ready To Rumble? - page 4**
- Lifetime Achievement Award - page 5**
- REALTOR® of the Year - page 6**
- Community Service Award - page 7**
- Affiliate of the Year Award - page 8**
- Legal Notes, "Next Gen" Flight Patterns - page 9**
- Education Offerings - page 10**
- Land Use Law Update - page 11**
- REALTOR® Safety Hints - page 12**
- Government Affairs Report - page 13**
- Golf Tournament Pics & Thanks - page 14**
- A Taste of Santa Cruz - pages 15 & 16**
- Smartphone Safety Tips - page 16**
- El Nino Confirmed - page 17**
- Virtual Tour: More than a Pretty Picture - page 18**
- Welcome New Members - page 19**
- Grow Your Facebook Brand - page 19**
- MLS Update - page 20**
- Housing Statistics - page 21**
- Calendar - page 22**



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REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President



Randy Turnquist
2015 SCCAR President
831-566-2590
randy@randyt.com

Signs and Rights of Way

As REALTORS®, most of us know rights of way and know that you can't block them.

However, SCCAR recently received a notice from the county informing us that abuses of misplaced signs have prompted them to enact tighter enforcement and possibly eliminate our open house sign privileges altogether.

This "rights of way" issue reminds me of an incident at our neighbor's yard. A quaint white picket fenced yard in a suburban neighborhood. The county came to install a large stop sign near the corner. They placed the large sign and tall post just inside this nice white picket fence. Not up against the fence, but just inside the yard enough so that there wasn't room to run the lawnmower between the post and the fence (this was back when we had water to make the grass grow).

While they were installing the sign, the woman of the house came home and a heated discussion ensued about "how dare he install that ugly thing inside her fenced yard." He responded, "*Lady the right of way extends all the way to the middle of your yard, I can move it to the center of your yard if you'd like.*"

My point is that we may think the "right of way" is the paved roadway, but it always extends further than that, sometimes much



further. If government officials wish to make life difficult for us, they can. You may think the nice lady in the house on the corner gave you permission to put a sign there, but in reality it may still be in the "right of way".

I know some of us think its good marketing to have our sign on every street corner, but like my mother would point out to me, "What if every kid threw the candy wrapper on the ground?" Yes, to some people our marketing efforts look like trash.

I wonder sometimes what we need signs at all for? With the internet being what it is, information, maps and GPS are readily available on our ever present cell phones so everyone can easily find listing information and most locations of the listings.

If you would like to discuss this further, please contact me at 831-566-2590.

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"Ask the realtor if we can list the litter box as a third bathroom."

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Message From Your C.E.O.

Kathy Hartman, RCE

Are You Ready to Rumble?



Exciting things are happening at SCCAR! This October the California Association of REALTORS® (C.A.R.) will be holding their California REALTOR® EXPO and Business Meetings in San Jose, October 6-10. Tech classes, luncheons and loads of vendors will be offered over three days. **SCCAR will also be hosting an EXPO booth**, so make sure you stop by and see us at booth #931. We have great things planned for those members who take the time to check us out! Fabulous giveaways and door prizes will be offered, with a special prize for our members who visit. Find more information [here](#).

By now you should have read President Randy Turnquist's letter regarding **Open House Signs** or received the email we sent. Yes the County of Santa Cruz sent us a certified letter that added roundabouts to the "Do not place your sign list" and yes, they are enforcing it by removing your signs. It will cost you \$45.00 to pick them up in the allotted time frame. If you choose not to pick them up or pay, those signs will be destroyed. I ask you to please review the various sign ordinances for each city and the county before you place your signs. A link to that information can be found [here](#).

September is also REALTOR® Safety month. We again ask that you follow safety guidelines or discuss them in your office meetings. You can review safety tips through our website and peruse the list in this issue. **NEVER** go to an appointment alone, especially if it is someone you're not familiar with. Two recent incidents have happened involving REALTORS®, with one of them ending tragically. It's a different environment now, so please be careful.

2015 License Certifications are now due. If you haven't sent yours, please do so to avoid temporary suspension of your member services. The SCCAR Bylaws state that this must be done annually. If you're an agent it must also be signed by your broker. I would also ask that it not be sent back to us with a note that says "nothing has changed" as the form must be completed in its entirety.

Don't forget these other **events scheduled for the rest of 2015:** **Mayor's Breakfast** (September 14th, 9-11 am), **Oktoberfest** (October 15th, - 4-6 pm) and the **Holiday Open House** (December 9th, 4-6 pm). It's always a pleasure to see you all here at the Association.

Remember to come to the EXPO in October!

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2015 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 105th Installation Luncheon being held in January 2016.

Please complete and return the nomination form along with any pertinent material about your nominee by **October 2, 2015** 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: _____



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 105th Installation Luncheon being held in January 2016.

Please complete and return the nomination form below along with any pertinent material about your nominee by **October 2, 2015** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881 or email kathy@mysccar.org.

Nomination Form

Name of Nominee : _____

Company: _____

Address: _____

Reason for nomination:

Submitted by: _____

Company: _____

Telephone number: _____

Email Address: _____

Past Recipients

2011 Linda Darrigo

2012 Bettsy Tyler/
Connie Landes

2013 Randy Turnquist

2014 Candace Bradfield

2015 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 105th Installation Luncheon being held in January 2016.

Please complete and return the nomination form and any pertinent material related to your nominee by **October 2, 2015** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881, kathy@mysccar.org.

Past 5 recipients have been:

2010 Inez Pandolfi, 2011 Wayne Shaffer, 2012 Shelley Lawrie, 2011/2013 Janet Romanowski, 2014 Vicki Wees, American Dream Realty

Nomination Form

Name of Nominee: _____

Company: _____

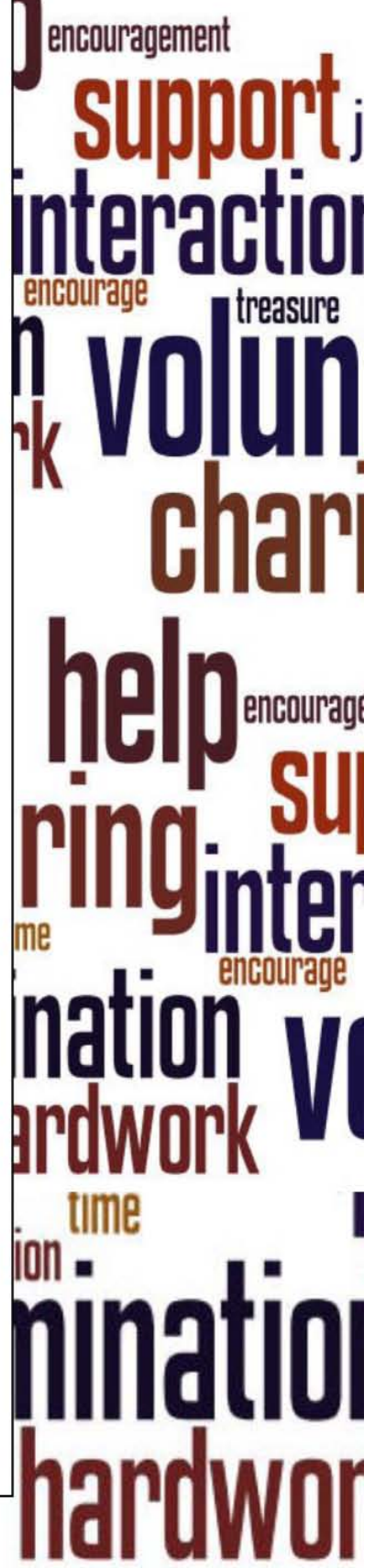
Address: _____

Reasons for nomination:

Submitted by: _____

Company: _____

Address: _____



2015 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 105th Installation Luncheon being held in January 2016.

Please complete and return the nomination form along with any pertinent material about your nominee by **October 2, 2015** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881, kathy@mysccar.org



Past 5 recipients have been:

2010 Ryan Buckholdt, 2011 Dennis Spencer, 2012 Lori West, 2013 Dimitri Timm, 2014 Julie Lynn

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: _____





Portola Valley Lawsuit Challenging the New “Next Gen” Flight Patterns

Terry Rein
Bosso Williams, APC

**Real Estate
Legal
Matters**

Anyone who is subjected to the constant barrage of jet noise from the FAA’s new flight patterns over Santa Cruz County desperately wants to believe that this horrible situation will change. We all need hope. One possible ray of light can be found in a lawsuit filed by Portola Valley residents against the FAA. This article is meant to share some information about the Portola Valley lawsuit, and to explain how it may benefit the residents of Santa Cruz County.

A Flawed Environmental Assessment by the FAA. Under the National Environmental Policy Act (NEPA), the FAA conducted a cursory Environmental Assessment (EA), when it could have performed a full Environmental Impact Statement (EIS). It prepared an EA based on its faulty assertion that the environmental impacts from the new flight plan would be insignificant. More specifically, in its 2014 Finding of No Significant Impact (“FONSI”), the FAA concluded that there would be no significant environmental impacts (including noise) as a result of the new flight design. For those of us who are impacted, it is clear that the FAA failed to properly analyze the noise impacts resulting from the low, loud and constant jets immediately above our homes.

Should Santa Cruz County Residents Sue the FAA? Should Santa Cruz County residents join together to sue the FAA for its lack of notice, arbitrary decision-making process and cursory environmental review? In addition to the expense of litigation, we would most likely face a significant procedural barrier. The FAA claims that, based on Title 49 US Code § 46110, there is a 60-day statute of limitations to file a lawsuit challenging a FONSI. That 60-day period expired in 2014, according to the FAA, so the time to bring legal action may have expired. That very issue is being litigated in an action brought by the City of Phoenix, which was similarly affected by the FAA’s new flight patterns in that region.

The Portola Valley Lawsuit. To my knowledge, there is only one lawsuit filed against the FAA challenging the decision to implement the new flight patterns within the 60-day statute of limitations. Portola Valley residents James E. Lyons, Tina Nguyen, Mary Jane McCarthy, and A. Frank Rothschild (“Petitioners”) filed an action in the 9th Circuit Court of Appeal to petition the Court for review of the FAA’s FONSI. Specifically, the lawsuit challenges the FAA’s finding that the new flight patterns will not result in higher increases in noise levels, the FAA’s conclusion that the new flight patterns will not result in significant noise impacts, and the FAA’s ultimate decision that an EIS will not be prepared. The opening brief in the Portola Valley lawsuit makes strong arguments for the FAA’s arbitrariness, capriciousness, and unlawfulness of certain actions taken in the process leading up to the FAA’s decision to implement 32 new flight paths in Northern California, including the new flight path most affecting Santa Cruz County. A link to the opening brief is available at sossantacruz.org.

If the Petitioners win, the Court will likely force the FAA to re-evaluate some or all of the EA or to perform a full blown EIS.

No one can ever be certain of the outcome, but that process could lead to restoration of the prior SFO arrival flight path or noise mitigation measures with quieter altitudes and speed constraints.

Funding for the Portola Valley Lawsuit Is Needed. The petitioners in the Portola Valley litigation are asking for financial support to keep their suit going. They need approximately *thirty thousand dollars* (\$30,000) by 11/25/15, which will hopefully get them through the final hearing on this matter. Anyone interested in supporting the Portola Valley litigation should send a check to:

The Law Offices of Thomas V. Christopher
The Bank of America Center
555 California Street, Suite 4925
San Francisco, CA 94104

Thomas V. Christopher, the lead attorney for the suit, is a graduate of Boalt Hall School of Law at UC Berkeley and was named one of the “Best Attorneys in the Bay Area” by Bay Area Lawyer magazine. The check should be made out to “The Law Offices of Thomas V. Christopher”, and in the memo section state: *“For Lyons et al v. FAA.” 100% of each donation goes to the PV lawsuit.*

The final decision by the Court will likely be made in 2016. It is important to emphasize that this is truly a David vs. Goliath type of lawsuit and the issues are of first impression. It is impossible to determine the probability of success. But the suit will certainly fail if there is not enough money to proceed with the litigation. If everyone in Santa Cruz County who is adversely affected by the jet noise chips in even a little, it will go a long way to stand up to the FAA!

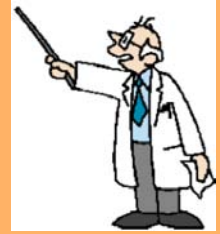
Background on the FAA’s “Next Gen” Disaster. Since March 5, 2015 Santa Cruz residents have been inundated with a relentless parade of loud, low flying jet aircraft on a new southern arrival pattern to the airports in San Francisco, Oakland and San Jose. Implemented as part of the FAA’s “Next Gen” program, the new flight path results in lower and louder flights in a much more concentrated flight pattern. The effect on many Santa Cruz County residents is alarming. This jet superhighway brings hundreds of flights per day, with room for more. Many planes are using their speed brakes and throttles as they travel at lower altitudes, bringing unwanted, relentless and unhealthy noise that destroys our formerly peaceful lives and adversely affects our home values.

The implementation of the new flight pattern in March of 2015 came as a complete shock to Santa Cruz County residents. Our residents should have had fair notice of this new plan and the opportunity to participate in the project’s design. Although NEPA mandates that the FAA consider public input and take a “hard look” at environmental consequences of its programs, the notice provisions under the law are less than clear. However, what is clear is that the FAA gave more meaningful notice to major

Continued on Page 18



Education & Professional Development



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

September [The Art of the CMA \(MLS\)](#)

Friday, September 11, 1 – 2:30 pm

Cost: Free with RSVP

MLSListings offers its members a variety of CMA products. Some are easy and quick. Others are more complex but very information-rich. This course will dive into each of the four main CMA products, while highlighting the features and benefits of each one.

[Risk Management Seminar](#)

Wednesday, September 16, 9 am – 12 pm

Cost: Members \$25, Nonmembers, \$40, At the door \$40

Risk Management: “The practice of implementing measures to reduce the chances of being sued or disciplined and to help prove your defense if you are named in a legal action”. Make sure you’re informed! Learn about common risk management issues such as: fair housing issues, agent inspection duties, contract acceptance, disclosure issues, dual agency consideration, CalBRE and transaction records, simultaneous offers for one buyer, off MLS properties, danger of non-contingent offers.

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

Monday, September 21, 10 – 11:30 am

Cost: Free with RSVP

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

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

Monday, September 21, 1 – 2:30 pm

Cost: Free with RSVP

Attend this class and you will learn the structure of the MLSListings listing management input application, along with tools and techniques for enhancing your listing market exposure, keeping the data current and staying compliant with the MLSListings rules and regulations.

[Santa Cruz County Pro: Statistical Training](#)

Wednesday, September 23, 9:30 am – 12:30 pm

Cost: Members \$20, Nonmembers \$40

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 are: Most reliable sources of statistical information, statistics that have the most relevance to actual market trends, methods of culling out good information, effective ways of turning statistics into information clients can understand and use and much more.

[8 HOUR CA-DBO SAFE COMPREHENSIVE: RELEVANT PRACTICES FOR THE MLO](#)

Friday, September 25, 8:15 am – 4:30 pm

To register, call 800-439-4909.

[Certified International Property Specialist Institute \(CIPS\)](#)

Wednesday, September 30

This is a 5 day series beginning on Sept. 30 at 8:30 am.

Course is being offered and held at SILVAR. Member price is honored for SCCAR members. Location: SILVAR, 19400 Stevens Creek Blvd., #100, Cupertino

October

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

Tuesday, October 6, 10 – 11:30 am

Cost: Free with RSVP

Attend this course and you will learn how to combine tools within Matrix and Realist to analyze consumer buying activities, and then determine the homeowners whose homes match the buying trends of today's home buyers. You will also learn to use the same processes to help buyers find homes that are currently not on the MLS, but perhaps would be interested in selling.

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

Tuesday, October 20, 10 – 11:30 am

Cost : Free with RSVP

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

Continued on page 19

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Real Estate and Land Use Law Update

Miles J. Dolinger, Esq.

Inclusionary Housing; Homeowners' Bill of Rights; Fraud/Rescission; Equitable Easements; and CEQA

CALIFORNIA SUPREME COURT UPHOLDS CITY OF SAN JOSE'S AFFORDABLE HOUSING ORDINANCE.

In California Building Industry Association v. City of San Jose (2015), the California Supreme Court affirmed the court of appeal's ruling and upheld the City of San Jose's inclusionary housing ordinance. In order to address state policies and goals intended to encourage more affordable housing units, hundreds of California municipalities have adopted what are commonly referred to as "inclusionary zoning", "inclusionary housing" or "affordable housing" programs, which typically require or encourage developers to set aside a certain percentage of housing units in new or rehabilitated projects for low- and moderate-income residents.

[Read more](#)

UNDER "HOMEOWNER'S BILL OF RIGHTS", BORROWER IS NOT REQUIRED TO TENDER BALANCE OF LOAN AS A CONDITION OF FILING SUIT.

In Valbuena v. Ocwen Loan Servicing, LLC, (2015) 237 Cal.App.4th 1267, the court of appeal held that the Homeowner's Bill of Rights ("HBOR", Civil Code §§ 2920.5 et al.), did not require a defaulting debtor to tender the loan balance as a condition of filing suit for violations of the pre-foreclosure sale loan modification requirements contained in the HBOR.

[Read more](#)

DEFRAUDED HOME BUYER ENTITLED TO FULL RESCISSION NOTWITHSTANDING COMPLICATIONS INVOLVED IN UNWINDING THE SALE SEVERAL YEARS LATER.

In Wong v. Stoler, (2015) 237 Cal.App.4th 1375, the court of appeal reversed the trial court judgment denying rescission remedies to defrauded home buyers. The buyers purchased a hillside home for \$2.35 million. The sellers failed to disclose and actively concealed the facts that: the home was on a private sewer system that went down a steep ravine through public open space; that the property was subject to an informal homeowners' association to maintain the sewer system; and that the local government agency had issued a notice of abatement to fix leaks in the sewer system. Plaintiffs' experts testified that the sewer system was susceptible to damage, and that system failure was inevitable and would cost \$500k-\$600k to replace two of the lines.

[Read more](#)

COURT DENIES "EQUITABLE EASEMENT".

In Shoen v. Zacarias, (2015) 237 Cal.App.4th 16, the court of appeal overturned the trial court and rejected plaintiff's claim that she had an "equitable easement" to use a patio area on her neighbor's property that was only accessible from the plaintiff's property. The equitable easement doctrine evolved to give courts discretion to balance hardships in neighbor disputes over the use of

property, and it can be used when a party cannot satisfy all the elements for an actual or prescriptive easement.

[Read more](#)

NEW CEQA CASES

In City of Irvine v. County of Orange, (2015) 238 Cal.App.4th 526, the court of appeal upheld a supplemental environmental impact statement (SEIR) that was prepared for a project to convert a 1,200 inmate county agricultural honor farm to a 7,600-inmate county jail facility. Because of various economic reasons, the SEIR was prepared in 2012, which was 16 years after the County certified the original EIR for the project in 1996.

[Read more](#)

Miles J. Dolinger is a land use and real estate attorney with over 20 years of legal experience.

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Safety Checklist for Showings

No matter how well you think you know the prospect you're meeting, follow these Agent Safety Protocol (ASP) guidelines when taking them to a property.

Before the Appointment

When you're on the phone setting up an appointment to meet a prospect at a home, tell the prospect that you'll be arriving with a partner. Whether it's true or not, this statement plants the seed that there will be more than one person present—and that's not good news for a criminal.

Arrive at the appointment early, before your client has arrived, and make sure to:

- **Open the windows.** If you find yourself needing to make a fast escape but you're not near a door, a window may be your only exit.
- **Unlock all doors.** You lose precious time if you have to fiddle with locks to get out.
- **Open the lockbox.** The point here is to retrieve the key before your prospect shows up. That way, you won't have to turn your back to him or her to get the key out.
- **Wait in your car with the doors locked.** The danger here is that your car confines you into a small space, but in some cases, the weather dictates that you take shelter. Waiting in the car is still much safer than waiting in the property.
- **Send a text to your office.** Alert someone to where you are and all of the information you have on the prospect. If you need help, that person will know pertinent information to give authorities.
- **Keep your head up.** Always be aware of your surroundings. Surprise attacks when you're caught off guard make you more vulnerable.

When the Prospect Arrives

Once your prospective client is in the space with you, pay very close attention to his or her behavior. Small details can clue you in to whether something is wrong:

- Watch for anything suspicious such as a man wearing a long coat on a hot summer day. He could be concealing a weapon. If it feels like something is awry, trust that feeling and depart ASAP.
- If everything appears OK at the start, exit your car but stay well out of arm's reach. The odds of an attack are reduced outside the property rather than inside, but keeping a distance makes it even more difficult for an assailant to jump you.
- Hold your phone up and say, "I'm sorry, but my boss is really strict on safety. Would you please move over to your license plate

so I can send in a photo?" Quickly take the shots and send them in. Bad guys will probably object, which is your cue to return to your car and leave. Law-abiding citizens will have no problem with it at all.

- Ask for a photo ID. Take the ID, keeping an arm's length between yourself and the prospect, and then step back a few steps to take a photo of it to send to your office. Ideally, move to the other side of your car so there is a barrier between the two of you while you take the photo. Remember, do not trust or accept anything other than a photo ID. A business card could easily have a fake name, address, and phone number. It's a common practice for criminals to give false information to mislead and get you to soften your defenses.
- Because the lockbox is open and the door already unlocked, say, "I like for clients to enter the home alone as though you were coming home from work. Go ahead. You lead the way." Give them about 10 seconds of lead time, but not so much that you lose sight of them.
- Once you enter the property, keep the prospect in your "10 and 2" range of vision at all times.
- Position yourself close to a quick exit as much as you can. However, if your back is to the exit, the bad guy may have a partner who surprises you. Be aware.
- Remind the prospect that your partner is on the way. Again, this statement is a huge deterrent.

The key to making this work is to use it consistently. Studies show that it takes 21 to 30 days to develop a new habit. Stick to the ASP for a few weeks, and like most everything in this business, it will become natural to you.

After all, it's your ASP on the line.

Courtesy of REALTOR® Magazine

LGR Committee Report

Robert Singleton, GAD

gad@mysccar.org

The City of Santa Cruz Considers a Transfer Tax



A transfer tax is a tax assessed on a piece of property whenever that property changes hands, in a very similar fashion to a point of sale requirement. Currently the State of California collects a base transfer tax of one half of one percent (.5%) on all real property exchanges assessed at the sale price. However, chartered cities like Santa Cruz, can increase this tax rate if they so choose and in many recent cases they have, usually to fund affordable housing. For instance, the City of Berkeley charges a transfer tax of 1.5% of the sale price of all property sold which goes into a trust fund for affordable housing.

The problem with transfer taxes for the REALTOR® community is that any point of sale regulation or tax inherently affects your bottom line and even your ability to make a sale in the first place. With the median house price within the County now at \$750,000, a transfer tax of 1.5% would be **\$11,250!**

Additionally, the argument of imposing steeper regulations on the housing industry as a means of encouraging the development of more affordable housing is simply a lackluster response to the symptom of

a larger problem. It constitutes a direct redistribution of wealth at the hands of the city from market rate housing providers to those earning below the Area Median Income. The fundamental problem is the lack of housing, both affordable and market rate. Making it harder to develop and sell market rate housing will only discourage future development and transactions, further exacerbating the market. Furthermore, the revenue generated would be piecemeal compared to what the City used to have access to under redevelopment.

Fortunately, the City would be required to place a transfer tax on the November ballot of 2016, which would have to be passed by a 2/3rds majority if it were a dedicated fund. If it is just a general tax increase it would only require 51% approval and might not even be used for housing.

The clear path forward is simple: we can avoid having to spend time, energy and money fighting a ballot measure by putting pressure on our city leaders now. Email the City Council and tell them how a transfer tax would impair your business, and furthermore, tell them that it will affect how you vote come 2016. The email for the entire council is listed below:

citycouncil@cityofsantacruz.com

The Future of Housing in Santa Cruz

The past couple of months have marked a key turning point in the policy approach to developing more housing in Santa Cruz County. However, a lot more still needs to be done and opportunities for public input should not be wasted.

As many of you are certainly aware, Santa Cruz is, as is most of the state, in the midst of a severe housing shortage. The primary causes of this statewide shortage are twofold: neighborhood resistance to new housing development and overly burdensome regulations.

[Read more and learn about key input opportunities](#)



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SCCAR members Par-Tee'd "Carnaval" style at this year's annual charity golf tournament held at DeLaveaga Golf Course. A HUGE thank you to our sponsors, donors, players, volunteers and staff that made this charity event such a success!



Contest winners

- 1st Place - Darrel Louis, Bill Finlayson, Steve Rodriguez, Jack Gordon
- 2nd Place - Jasiri Daire , Keith Rushing, Zachary Bachmeier, Charles Halcomb

- Closest to the Pin – Women – Jan LaFever
- Longest Drive – Women – Barbara Stephan

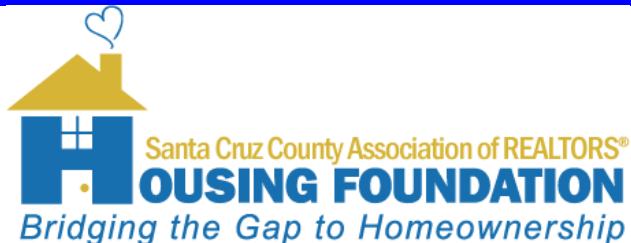
- Putting Contest
- 1st Brant Schenk
- 2nd Jack Heavey
- Best themed Hole – Sereno Group
- Best Dressed Female – Serena Wagner
- Best Dressed Male – Frank McCue



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- First American 1031 Exchange
- Home Loans – Bay Federal Credit Union
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- MLS Listings, Inc.

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- Tour Factory
- WIN Home Inspection
- Xchange Solutions



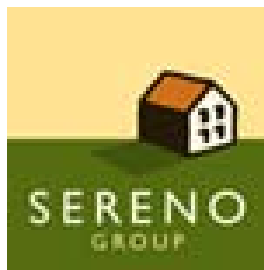
How do you visit over 30 restaurants in three hours? By attending the 11th annual "A Taste of Santa Cruz"! Tickets are now on sale for this annual 'fun' fundraising event being held Thursday, November 12th at the Cocoanut Grove, 5:30 – 9 pm. This year's event will once again boast delicious tastes and sips from over 30 local restaurants, wineries and breweries. Get your holiday shopping started from either our silent auction or live auction (we brought it back!).

All proceeds from this event help low income first time home buyers in Santa Cruz County through the Santa Cruz Association of REALTORS® [Housing Foundation](#) Closing Cost Grant Assistance Program. It is with your support of this event that we can continue to help individuals and families become proud homeowners in our community.

Visit www.atosc.com to purchase your ticket on line and to find more event information. Join the conversation on Twitter @atasteofsc or like us on Facebook @atasteofsantacruz.

Thank you to this year's sponsors!

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This year's Tasty Line Up!

3 Steve's Winery
Aldo's Harbor Restaurant

Back Nine Grill & Bar

Bruno's BBQ
burger
Eastside Eatery
Goose's Goodies
Hula's Island Grille
Kauboi Japanese Grill and Sushi Bar
Kiss Catering
MÄKSÇ Bar
Michael's on Main
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Paradise Beach Grille
Personal Chef, Sue Meachen
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Sid's Smokehouse & Grill
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The Hideout
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Uncommon Brewers
Woodstock's Pizza



Safety Applications for Smartphones

Agents Armor (\$49.95 per year)

[Agents Armor](#) is designed specifically for real estate agents to alert brokers, emergency contacts and authorities everything they need to know about your appointments.

Bmonitored (free)

[Bmonitored](#) provides a safe method for meeting with strangers.

Client Interactive Tracking App(contact company for pricing info)

[Client Interactive Tracking App](#) allows a command center to track your movements on your terms, all over the globe.

HomeSnap Pro (Free with MLS membership)

Agents using [Homesnap Pro](#) can now set a Safety Timer when they go to a showing with an unfamiliar client.

LifeLine Response (\$9.99 annual)

[LifeLine Response](#) is the first and only patent-protected personal safety mobile app that utilizes natural human reaction to respond to emergency situations.

MyForc eApp (\$99.99 per year)

[MyForce](#) is a complete personal security system for your smartphone.

OnGuardHelp (price depends on package)

[OnGuardHelp](#) features five buttons that provide five different ways to call for help.

People Smart For \$19.95 a month,

[PeopleSmart](#) can perform a background check on prospective clients before you meet them.

React Mobile (free)

[React Mobile](#) is a personal safety app that turns your smartphone into a powerful lifeline. It includes a unique feature that shares your location with others so they can track your every move.

Real Alert (\$1.99)

Developed by a REALTOR®, [Real Alert](#) is designed to help you stay alert and aware of your surroundings while providing quick access to emergency services.

Safe Fi (free)

[SafeFi](#) is a mobile app that can be used in any dangerous or uncomfortable situation to instantly alert family, friends, co-workers and 911 that you need help.

Courtesy of NAR, www.realtor.org/topics/realtor-safety



Affiliate Expert's Corner

El Nino Winter Has Been Confirmed

Chris Gordon, GeoDisclosure Reports

cgordon@geodisclosure.com, www.geodisclosure.com



According to the National Oceanic and Atmospheric Administration and Columbia University there is a 95% percent chance of an El Niño that can bring major storms this winter. Predictions are that this El Niño could be the strongest on record since the 1950s, rivaling the previous monster El Niño winters of 1997-98 and 1982-83. The effects of El Nino may cause coastal flooding, tidal elevations (storm surges), seacliff erosion, river flooding and mudslides in Santa Cruz County.

History shows that the entire Santa Cruz County can be affected by these El Niño winters. Homes on the beach or coastal bluffs, lowlands adjacent to rivers and mountain canyon areas are especially susceptible to the effects from El Nino.

El Nino storms typically bring high rainfall, low atmospheric pressure and strong winds. The low atmospheric pressure in storm systems allows ocean waters to expand, resulting in a temporary increase in sea level. Low-pressure systems can result in a sea-level increase of up to 8 to 10 inches. Along the coast, strong storm-related winds from the south combine with the Coriolis Effect to push surface ocean waters toward the coast.

Keep in mind that this is a forecast and prediction - it's not guaranteed that we will get walloped by an El Niño winter (because of other factors, like how strong our persistent high pressure system is) but the science of meteorology has improved and the numbers are looking good, so it is wise to get prepared.

The potential effects of an El Nino should be taken into consideration when selling or buying a home. Make yourself aware of the vulnerable areas in the county and disclosing this to your clients. GeoDisclosure specializes in identifying these areas and can help you better inform your clients.

How El Nino Affects the Coast

On the coast, El Niño's strong winds accompanied by heavy rains and high tides create storm surges. When this happens, flooding often occurs at the mouths of the Pajaro and San Lorenzo Rivers, Soquel Creek, and Aptos Creek. At Seacliff State Beach in January 1983, high waves combined with high tides overtopped a rock

rubble seawall, causing major damage to 19 of the 21 homes behind the seawall.

El Niño increases storm frequency which elevates sea levels, wave heights and rainfall, resulting in accelerated coastal erosion. This includes both cliff and bluff erosion and beach erosion, which is a result of both El Nino winter wave attack and constant wave action. During the winter months when beaches are narrow, or absent altogether, the storm waves attack the cliffs and bluffs with more intensity.

El Niño storm surges are one of the most common mechanisms of episodic cliff failure. While the entire Santa Cruz coast is subject to coastal erosion, the primary locations vulnerable to coastal erosion are the areas from the Santa Cruz Harbor eastward toward Pleasure Point, the bluffs from Pleasure Point to Opal Cliffs and the area south of New Brighton Beach to the southern Santa Cruz County line.

How El Nino Affects the Mountains

In the mountains, the topography consists of fairly steep and well-defined watershed areas or canyons that funnel the falling rain into runoff tributaries. This sudden concentration of water can overwhelm stream banks rapidly. Landslides, mudslides and debris flows are a common occurrence. On January 3-5, 1983, approximately 8 inches of rain fell in the Santa Cruz Mountains within 12 hours, which triggered thousands of debris flows in Santa Cruz County and the major landslide above Love Creek in Ben Lomond, which took 10 lives.

The El Nino Winter Storms of 1986, 1998, and 2005 caused multiple landslides, particularly debris flows, throughout the Santa Cruz Mountains. During the 1998 winter, many homes were affected by land sliding and several roadways were damaged including Highway 9, Branciforte Road and Amesti Road.

Areas that have experienced landsliding include: 1) The steep hillslopes throughout the County of Santa Cruz, especially near the Zayante and San Andreas Fault zones and within the San Lorenzo Valley and Eureka Canyon; 2) The river channels along major streams and along the edges of the broader alluvial Pajaro River and Corralitos Creek; 3) Along coastal bluffs, especially above Beach and Las Olas drives and above Sunset Beach in the Seacliff Beach area.

PREPARE!

Santa Cruz County is rife with natural hazard potential (earthquakes, floods, and fires). GeoDisclosure encourages you to get prepared for whatever might strike us next. The main preparations that you should do right now are 1) create an emergency plan and 2) build or buy a disaster survival kit.

Both are easy to do and could make the difference between life and death for you and your loved ones. Details on how to get prepared can be found on GeoDisclosure website. www.geodisclosure.com

Continued on page 18



Affiliate Expert's Corner

The Virtual Tour

More Than a Pretty Picture

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Classically speaking, a virtual tour is simply a product which allows clients and real estate agents to view properties without going there in person. Many think it is just a collection of pictures which allow people to gauge their own interest in a property before making the commitment to go during an open house. However, a virtual tour is so much more; it is the ultimate product for internet marketing.

A virtual tour is the culmination of a broad range of marketing tools backed by powerful syndication bringing eyeballs to the property and advanced analytics detailing the unique visitors and the number of photo and video hits. It is designed to appeal to a limitless range of potential clients and bring eyeballs to your listing, helping a home get sold in less time for top dollar.

The more a home is worth the more information you want to provide to any potential buyer. A good virtual tour has a broad range of marketing tool options to make that possible. It starts with the best in architectural photography, combining knowledge of angles and lighting with proper showcasing. However, it also extends far beyond simple interior and exterior still photos and expands on to videography, drone photos and videos, floorplans and 3D models. These tools not only help sell the listing, but also expand the profile of the listing agent allowing them to become more visible and stand out in the crowded world of real estate.

The use of videography is incredibly important. While not every property is right for an entire video tour, agents can instead introduce the property, give a quick explanation of their favorite room

or feature of the home and give a quick and pleasant goodbye. Not only does this better explain the property, but it adds the personal touch to the virtual tour helping sell the home and the agent.

Drone photos and videos, especially here in Santa Cruz County with our amazing hillside and ocean view properties, can be an incredibly valuable way to provide potential buyers with more information about a home. Nothing better showcases an incredible view or a stunning parcel of land like an overhead flyover or still picture from 100 feet above to provide the “wow factor” buyers are looking for.

New to the game are internet 3D models. With no fancy programming or software required, specialized photographers and scanners come out to property, capture a home, upload a perfect 3D model to the virtual tour and allow the agent to send out a link to the model through their web pages, social media, or email blasts.

With so many out of the area people looking to strike quickly and find their dream or vacation home in the enviable greater Santa Cruz area, we are seeing buyers purchase homes sight unseen at a greater rate than ever before. This is due in large part that they are able to get such a great sense of the property through these 3D models.

A virtual tour is much more than a pretty picture; it is the combination of the most impressive real estate marketing tools and the best internet syndication and analytics, becoming an impressive and necessary product for any real estate agent looking to sell a home and increase their own business profile.

El Nino *Continued From Page 17*

Follow these steps to ensure your property is El Nino ready:

1. Evaluate drainage of property – check if drainage infrastructure is functioning properly.
2. Assess the topography – are steep slopes vegetated and channeling water away from structures?
3. Identify soil type – is it sandy soil or clayey soil?
4. Identify sources of concentrated runoff and ensure they are not creating erosion or flooding.

If you would like a professional to evaluate the drainage and erosion conditions of the property, GeoDisclosure offers an onsite service. In addition, we will make recommendations for any improvements that are needed.

Regardless of whether Santa Cruz County experiences a significant El Nino event, GeoDisclosure wants you to have a safe winter and hopes that the El Nino coming our way will be the beginning of the end of our water shortage.

Portola Valley Lawsuit *Continued From Page 9*

metropolitan areas but failed to adequately alert Santa Cruz County residents that they would be the unlucky victims of the new flight path.

Is There Hope? Apart from the lawsuit, there still is some hope that the FAA will “do the right thing”. Local officials and Save Our Skies have met with FAA representatives requesting that changes be implemented. Better flight pattern design can be achieved with community input to assist the FAA in developing a more flexible and thoughtful route system. Improvements for both the people “on the ground” and the flying public are possible with better flight routing, more equitable sharing of noise impacts and other methods of noise abatement. The problem is that we don’t know whether the FAA is willing to voluntarily make changes. So, until meaningful change is made, please keep complaining, make lots of noise, donate to the Portola Valley lawsuit and hope that someday we will be heard!

Terry Rein is a Santa Cruz attorney specializing in transactional real estate matters. This is sent for information only and does not constitute legal advice.

SCCAR Welcomes the Following New Members!

REALTOR® Members

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Dora Dianne Hall

Century 21 Showcase
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Pamela Rodgers

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Paul Regan



Optimize Your Real Estate Facebook for Business Page to Grow Your Brand

Mastering Facebook marketing for real estate doesn't mean just setting up a page, posting occasionally, and creating some ads. Those certainly are all components of your Facebook marketing, but a large part of generating followers, likes, and comments comes from how you optimize your Facebook for Business Page. Doing so builds your brand personality and recognition, fosters trust that encourages users to engage with you, and allows you to be found in both search engines and within the social application itself. And, much like your website, a well-designed and thorough Facebook page increases conversion potential and helps you generate qualified leads from the network's over 1.44 billion monthly active users.

But how do you optimize your Facebook profile? You must engage users with every area of your brand's page, highlighting your business's most critical information in an appealing way. This article will take you through the steps to grow your brand on Facebook with improved search engine optimization (SEO), copy, visuals, posts, placements, apps, and more.

[Read more](#)

Education & Professional Development

Continued From Page 10

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

Tuesday, October 20, 1 – 2:30 pm

Cost: Free with RSVP

Attend this class and you will learn the structure of the MLS-Listings listing management input application, along with tools and techniques for enhancing your listing market exposure, keeping the data current and staying compliant with the MLSListings rules and regulations.

[Santa Cruz County Pro: Coastal Commission](#)

Wednesday, October 28, 9:30 am – 12:30 pm

Cost: Members \$20, Nonmembers \$40

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: regulations that will limit projects within the coastal zone, guidelines regarding tree removal, steps to take for a landowner to get variances in coastal zone building guidelines, most common building request rejected by the commission 'resolve rate and appeal process`.

MLS UPDATE

MLSlistings, Inc.

The Home Inspection: Necessary or an Expensive Option?

Helping clients navigate the path between the dream of home ownership to actually getting the keys can feel daunting, thanks to the countless steps in the transaction process. The inexperienced buyer can feel unsure about which steps are really necessary or what the purpose is for a particular aspect of the home buying process.

The home inspection is one such element that is not mandatory, but may be especially valuable to buyers because it provides an independent, professional evaluation of the home's condition before they commit to such an expensive purchase.

In a hot market, where homes are commanding multiple offers well above asking price, buyers will often take short cuts to end up with the winning bid. One thing they may forego is the home inspection. This could have significant repercussions if a home has hidden damage requiring costly repairs down the road. A professional inspector can identify areas of the home that may present issues later.

Home Inspection vs. Appraisal

It's important to help clients understand that home inspections are not the same as appraisals. Appraisals are conducted for

lending purposes; they enable the lender to estimate the value of the home, make sure it meets property standards, and that it is truly marketable for purchase. A home inspection report will cover the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors. It also estimates the remaining useful life of the structure, major systems, and equipment. The inspection report may actually be a strong negotiating tool for buyers who can agree to finance the repairs for a reduction in the sale price. The report can also help buyers determine if they want to walk away because of the number or type of repairs needed.

A Word about Condos/Townhomes

Although HOAs often cover the cost of routine repairs to the structure and common spaces, numerous items, especially inside the unit, fall outside the HOA scope and are the responsibility of the homeowner. Helping your buyers understand this point and opt to get an inspection can uncover potentially costly defects that the seller may need to address.

Purchasing a home is a big investment, so being penny-wise and pound-foolish when it comes to a home inspection may not be in your client's best interest.

Caring For a Wood-Burning Fireplace

The warm glow of a fire on a cold winter night can be magical. Many families love the ambiance a blaze provides. Others rely on these embers to keep their family members warm and cozy during freezing temperatures.

New homeowners and seasoned pros keep reading to find out how you can keep your fireplace in good working order all the way through the snowy season.

Be sure to inspect and clean your fireplace before the first use of the season. You can hire a professional chimney sweep. If you use your fireplace regularly during the winter, you'll probably need a professional to clean your fireplace more than once a season, which is great since a pro not only cleans your chimney, but can also spot possible problem areas.

Next, learn about creosote. Who knew fireplaces could be so fun? Technically, creosote is "a dark brown or black flammable tar deposited from especially wood smoke on the walls of a chimney." (Merriam Webster) The key word here is "flammable." That's what every homeowner really needs to know. As your wood burns it produces dark deposits of creosote in your fireplace and up your chimney. If not attended to, this layer can catch fire.

There are around 27,000 chimney fires each year resulting in 10 to 20 deaths. This doesn't mean you should be afraid of your fireplace, but rather that you should be sure to do regular maintenance.

You can do periodic checks yourself. Simply take a flashlight and shine it down the chimney. Be careful on slippery roofs, though! (You can also shine from the inside up.) If you see soot hanging from the sides of the chimney wall then it's time for some action.

Prevent build-up by burning seasoned hot-burning woods such as hickory. Some woods don't burn at a high enough temperatures, such as ash, and can cause creosote build-up. You can also avoid build-up by leaving the damper open for around 15 minutes each morning, or whenever you use fresh wood. Also, consider burning smaller fires instead of gigantic blazes.

Creosote that is built up on doors can be scraped off with razor blades. Don't use harsh chemicals to clean glass. A soft, damp rag is best. Remove ashes whenever the fireplace gets full. Be sure to properly dispose of these. Most people have a specific ash bucket and scope that they sit outside and far away from flammable material until there is no risk of embers. Never sit an open ash bucket in a garage.

Aside from nasty ole creosote you should consider putting a cap on your chimney. These caps can keep out birds, leaves, rain, and reduce draft issues.

These are just the basics of wood-burning fireplaces. Take a few precautions and you're sure to have a safe and beautiful fireplace season.

Santa Cruz County Housing Statistics

July 2015: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	48	104	31	54	\$1,044,983	\$875,000	\$488	99%	\$32,394,500	2,237	17,113	3.3
Ben Lomond	14	24	9	36	\$614,133	\$649,000	\$330	99%	\$5,527,200	1,875	26,944	2.9
Boulder Creek	24	40	22	19	\$524,500	\$480,000	\$405	101%	\$11,539,000	1,310	17,829	2.2
Brookdale	2	5	2	37	\$920,500	\$920,500	\$367	99%	\$1,841,000	2,509	50,094	3
Capitola	6	14	8	65	\$980,000	\$822,500	\$646	99%	\$7,840,000	1,553	5,037	2
Corralitos	1	11	2	63	\$1,065,000	\$1,065,000	\$360	96%	\$2,130,000	2,949	91,476	8.3
Davenport	1	1	1	64	\$775,000	\$775,000	\$646	100%	\$775,000	1,200	7,971	3
Felton	15	32	13	55	\$492,230	\$465,000	\$406	99%	\$6,399,000	1,251	19,505	2.3
Freedom	0	3	0									
La Selva Beach	8	14	1	111	\$1,100,000	\$1,100,000	\$367	85%	\$1,100,000	2,994	205,385	10.5
Los Gatos	4	20	13	51	\$1,059,750	\$1,050,000	\$415	96%	\$13,776,750	2,551	121,472	2.2
Mount Hermon	0	0	1	145	\$455,700	\$455,700	\$184	80%	\$455,700	2,471	5,532	0
Santa Cruz	82	159	73	39	\$978,844	\$845,000	\$503	100%	\$71,455,617	1,926	23,974	2.5
Scotts Valley	16	34	20	30	\$801,667	\$807,500	\$419	98%	\$16,033,350	1,975	19,094	1.9
Seacliff	1	0	0									
Soquel	10	20	9	42	\$865,666	\$775,000	\$437	99%	\$7,791,000	1,999	10,613	2.5
Watsonville	29	77	26	70	\$485,118	\$419,975	\$280	100%	\$12,613,088	1,654	18,959	2.4
Royal Oaks	6	19	6	72	\$434,166	\$432,500	\$350	97%	\$2,605,000	1,210	67,280	3.8

July 2015: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	17	38	10	28	\$556,450	\$562,500	\$437	101%	\$5,564,500	1,333	1,215	3.5
Boulder Creek	1	4	3	47	\$309,333	\$299,000	\$383	100%	\$928,000	793	755	3
Capitola	9	11	9	38	\$437,333	\$400,000	\$432	101%	\$3,936,000	989	895	1.4
Freedom	2	1	0									
La Selva Beach	0	6	0									
Santa Cruz	24	33	32	41	\$490,171	\$460,500	\$447	101%	\$15,685,477	1,120	1,429	1.5
Scotts Valley	3	3	3	52	\$547,000	\$520,000	\$412	102%	\$1,641,000	1,307	1,103	0.8
Soquel	1	0	0									
Watsonville	4	21	6	24	\$324,466	\$341,900	\$242	98%	\$1,946,800	1,428	88,812	2.9

June 2015: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	39	86	36	33	\$990,441	\$871,500	\$475	101%	\$35,655,888	2,062	15,723	2.6
Ben Lomond	11	22	6	26	\$622,865	\$620,000	\$410	100%	\$3,737,194	1,546	54,515	2.4
Boulder Creek	19	38	19	31	\$561,528	\$570,000	\$374	102%	\$10,669,044	1,541	45,942	2.7
Brookdale	3	4	2	77	\$505,000	\$505,000	\$294	100%	\$1,010,000	1,781	8,995	2
Capitola	8	16	7	40	\$1,505,046	\$799,000	\$816	102%	\$10,535,325	1,523	11,909	3
Corralitos	2	13	2	25	\$1,042,500	\$1,042,500	\$343	100%	\$2,085,000	3,020	124,800	7.8
Davenport	0	0	0									
Felton	17	37	15	50	\$518,156	\$471,000	\$414	103%	\$7,772,350	1,304	34,614	2.8
Freedom	3	3	1	35	\$429,000	\$429,000	\$398	98%	\$429,000	1,078	7,405	1.8
La Selva Beach	2	9	0									
Los Gatos	6	29	5	60	\$1,105,000	\$1,200,000	\$424	100%	\$5,525,000	2,541	141,350	4.1
Mount Hermon	0	1	1	6	\$298,500	\$298,500	\$533	101%	\$298,500	560	8,320	3
Santa Cruz	80	149	72	29	\$931,572	\$817,000	\$551	100%	\$67,073,255	1,736	40,530	2.7
Scotts Valley	23	35	22	52	\$848,960	\$757,450	\$403	101%	\$18,677,125	2,144	20,352	2.1
Soquel	9	15	4	31	\$799,375	\$780,000	\$348	98%	\$3,197,500	2,131	12,458	1.6
Watsonville	38	74	35	52	\$480,927	\$439,000	\$315	100%	\$16,832,450	1,613	41,960	2.6
Royal Oaks	5	16	5	37	\$593,800	\$529,000	\$233	98%	\$2,969,000	2,426	68,766	4

June 2015: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	12	28	11	24	\$583,272	\$540,000	\$438	100%	\$6,416,000	1,293	1,219	2.5
Boulder Creek	1	6	0									
Capitola	12	10	6	42	\$426,583	\$402,500	\$478	99%	\$2,559,500	916	686	1.4
Freedom	1	1	0									
La Selva Beach	1	7	1	101	\$180,500	\$180,500	\$138	95%	\$180,500	1,306	1,306	5.3
Santa Cruz	23	40	19	18	\$516,334	\$480,000	\$447	101%	\$9,810,360	1,144	1,075	2.5
Scotts Valley	3	4	2	8	\$457,000	\$457,000	\$395	99%	\$914,000	1,159	1,111	0.9
Soquel	0	0	2	26	\$497,500	\$497,500	\$448	101%	\$995,000	1,107	1,002	0
Watsonville	12	25	9	43	\$310,723	\$316,112	\$251	99%	\$2,796,512	1,288	1,413	2.7

Data provided by MLS Listings, Inc.

September 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 Tour Marketing Meeting 8:30 - 9 am	4 Local Govt. Relations 8:30 am	5
6	7 SCCAR Closed Labor Day	8	9 Housing Foundation Mtg. 2 pm	10 Tour Marketing Meeting 8:30 - 9 am	11 Affiliates Mtg. 9 am Events Mtg. 10 am Art of the CMA 1 pm	12
13	14 Mayor's Breakfast 9 am Education Mtg. 8:30 am	15	16 Risk Management Seminar 9 am	17 Tour Marketing Meeting 8:30 - 9 am	18 New Member Orientation 8:30 am	19
20	21 Search & Report 10 am Listing Mgmt. 1 pm Budget & Finance 8:30 am	22	23 SCCP: Statistical Training 9:30 am	24 Tour Marketing Meeting 8:30 - 9 am	25 MLO Class 8:15 am Board of Directors 8:30 am	26
27	28	29	30			

October 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Tour Marketing Meeting 8:30 - 9 am	2 Local Govt. Relations Mtg. 8:30 am	3 
	5	6 Listing Locator 10 am C.A..R. Expo - San Jose	7 C.A..R. Expo - San Jose	8 Tour Marketing Meeting 8:30 - 9 am C.A..R. Expo - San Jose	9 Affiliates Mtg. 9 am Events Mtg. 10 am	10
	12 SCCAR Closed Columbus Day	13	14 Housing Foundation Mtg. 2 pm	15 Tour Marketing Meeting 8:30 - 9 am Oktoberfest 4 pm	16 Board of Directors 8:30 am	17
18	19 Education Committee Mtg. 9:30 am	20 Search & Report 10 am Listing Mgmt. 1 pm	21	22 Tour Marketing Meeting 8:30 - 9 am	23 Member Update 9 - 11 am	24
25	26	27	28 SCCP: Coastal Commission 9:30 am	29 Tour Marketing Meeting 8:30 - 9 am	30	31  Happy Halloween