

Happy Holidays!



from SCCAR

A Cool Way to Improve Your Vocabulary

Language changes over time. Just read some original Shakespeare to see what we mean. Few people use words like "forsooth" anymore. But it was a common word a few hundred years ago.

Even today words are falling out of use and being retired. That isn't unexpected; however it is a little sad. It makes listening to everyday **blateration** (chatter) much less interesting!

This month's Cool Site aims to keep our language alive. Appropriately, it is called Save the Words. It features a list of words being retired by the Oxford English Dictionary.

You can click on words to find out what they mean. If you like a word, you can "adopt" it. You're simply committing to use the word often.

Adoption does require a free registration. But you don't need to register to use a word, of course.

Feel free to use or adopt as many words as you want.

Hopefully, the words you adopt will become **celeber-rimous** (highly celebrated) and **noscible** (well-known) again!

www.savethewords.org

Wishing Happy Holidays to All!



"... AND WHERE WERE YOU ON THE NIGHT OF DECEMBER 24TH ? "

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Santa Cruz County Association of
REALTORS®



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INSIDE REAL ESTATE Newsletter

Inside Real Estate 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 Ass-
ociation's calendar of events.

**Santa Cruz County Association of
REALTORS®**
2525 Main Street, Soquel, CA 95073
(831) 464-2000
(831) 464-2881 (fax)

President's Message

2010 In Review An SCCAR Success Story



Steve Allen
2010 Association President

Allen Property Group, Inc.
831-688-5100
steven@allenpginc.com

First the good news: as a real estate practitioner in this economy, you are either at the top of your game or you have likely long since exited the industry. Now the not so good news: we are in for the fight of our lives going into 2011. The nation is going into its fourth year of pain and unfortunately the real estate and mortgage industries have become the scapegoat for all things wrong with the economy. It is no longer good enough to just be a survivor; we must now become defenders for our industry and fight for our right to do business. Returning from the NAR Conference in New Orleans, never before have the challenges we face on the local, state and national levels been more apparent. As this article is being written, both NAR and C.A.R. are moving towards a mortgage interest deduction resolution where an "up" or "down" proposition is being sent to our representatives in Congress.

Recent articles in Time Magazine and the Wall Street Journal question the validity of broad based home ownership. Never before has it been more important to stand up for the American Dream. Never before has it been more important to show why home ownership matters to people, to communities and to America.

Over the past few years, I have been honored to serve at the Santa Cruz County Association of REALTORS®. Together on a local level, we have accomplished many of our strategic

goals including but not limited to:

- "Right-sizing" our budget to a level that allows us to once again grow our financial reserves and insure our local Association will be around for at least another 90 years.

- Successfully interviewing and hiring a new Executive Officer with the skills and experience to help guide us through one of the worst financial storms experienced since the great depression.

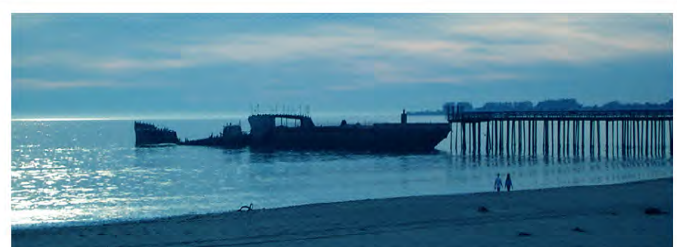
- Culminating twenty years of negotiations to finally revise our name to more accurately reflect the geography of our NAR territo-

ry; simultaneously working with our neighboring Association to help revise their name to better reflect current membership.

- Instituted weekly tour meetings that allow members to network outside their respective offices and market listings on a broader scale.

- Creation of several new committees that further SCCAR's significance and member benefits into the next decade, including: Risk Management, Events and Community Relations, Communications and Public Relations.

Continued on Page 8



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EQUAL HOUSING LENDER

Real Estate Legal Matters

Judicial Deference Of Maintenance Decisions by Homeowners Associations

Terry Rein,
Bosso Williams, APC



In 1999, the California Supreme Court in *Lamden v. La Jolla Shores Clubdominium Homeowners Association* held that courts must defer to the "presumed expertise" of the boards of directors of homeowners associations (HOAs) when it comes to their decisions concerning common area maintenance. *Lamden* held that HOAs enjoy "judicial deference" of maintenance decisions. Judicial deference means that a court will defer to the ordinary maintenance decisions of an HOA, where the HOA deliberately selects a method to maintain or repair a development's common areas. To be entitled to judicial deference, the HOA must show that it performed a reasonable investigation in good faith and with regard for the best interests of the community and its members.

Last month, the Court of Appeal, Fourth Appellate District, held in *Affan v. Portofino Cove Homeowners Association, et al.* that the judicial deference rule does not shield an association from liability for ignoring maintenance problems.

In *Affan*, the owners of a condominium unit repeatedly complained that sewage would back

up into their unit. Over the years, the HOA discussed possibly hiring someone to clean the sewage lines but the HOA did not take action. Eventually, the HOA hired a plumber to clean the lines, but the method used turned out to be inadequate. Eventually, a serious "sewage eruption" occurred. Kitchen sink debris and grease from the upstairs units erupted into the master bathroom, sink, tub and closet and the adjoining bedrooms, leaving the unit uninhabitable.

At the trial, an expert testified that debris, accumulated over a 10-year period, blocked the main sewer lines, and that the pipes had never been cleaned properly. If the pipes had been properly cleaned, the sewage backup would not have occurred.

The trial court dismissed the condominium owner's suit against the HOA and its managing agent, citing the *Lamden* judicial deference rule. On appeal, the *Affan* court held that the judicial deference rule does not create blanket immunity for all decisions and actions of the HOA, and does not apply when the HOA acts in the absence of good faith or where a board

decision is inconsistent with the CC&Rs. The court emphasized that the *Lamden* rule only applies if an HOA Board exercises "reasoned decisionmaking."

Focusing on the HOA's failure to even address the sewer problem, the *Affan* court held that judicial deference will not be available to protect the HOA Board when it failed, for over ten years, to undertake any maintenance of the plumbing lines, despite having knowledge of recurring problems. The court stated:

The judicial deference doctrine does not shield an association from liability for ignoring prob-

lems; instead, it protects the Association's good faith decisions to maintain and repair common areas.

On a separate issue, the court also held that the HOA's managing agent could not rely on the judicial deference doctrine because it was not an HOA.

Affan v. Portofino provides guidance on how HOA board members and managing agents will be expected to respond to maintenance problems in a common interest development project. The bottom line is that courts will not tolerate a Board's total failure to address ongoing maintenance problems.

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You Are Cordially Invited to the Santa Cruz County Association of REALTORS®

90th Installation of the 2011 Officers and Directors



Honoring 2011 President Candace Bradfield and
the incoming Officers and Directors

Wednesday, January 12, 2011 from 11 am ~ 2 pm
at the Chaminade, 1 Paul Sweet Road.
A buffet luncheon will be served.

Please RSVP by Friday, January 7, 2011

SCCAR 2011 INSTALLATION & AWARDS LUNCHEON RSVP FORM

RSVP to SCCAR 2525 Main St. Soquel, CA 95073 Phone 831-464-2000 Fax 831-464-2881 or online at www.mysccar.org

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*No refunds will be given if you cancel on or after January 7th.



From the desk of Dale Gray

Government Affairs Director

Legislation That Will Take Effect in 2011

Every year new laws are enacted at the state and federal level that affect real estate and how you conduct business. Your local, state and national REALTOR® representatives and Government Affairs Directors fight to protect you from onerous legislation if at all possible. Below are some of the legislation that will take effect in 2011. These should peak your interest. A complete chart can be found [here](#).

Advance Fee - AB 1762 - Advance fee prohibition clarification

An advance fee is defined as a fee that is claimed or received by a real estate licensee from a principal before fully completing the services or a listing that the licensee contracted or represented would be performed.

This law redefines the term by adding certain exemptions. In

particular, it exempts limited service contracts for stand-alone services. This means a licensee may provide stand-alone services performed on a task-by-task basis, for which compensation is received as each separate, contracted-for task is completed.

A contract between a broker and a principal that requires payment of a commission to the broker after the contract is fully performed does not represent an agreement for an advance fee.

In addition, the law exempts the advertising of real estate or a business opportunity from the advance fee prohibition provided the publication or electronic media is not under the control or ownership of the broker.

Disclosure - SB 183 - Carbon monoxide detectors; smoke detectors and water-heater bracing disclosure

This law revises the TDS and MHTDS to include a disclosure regarding compliance with the smoke detectors and water-heater bracing laws (eliminating the need for separate disclosure forms). The TDS and MHTDS will also add a disclosure regarding carbon monoxide detection devices.

This law enacts the Carbon Monoxide Poisoning Prevention Act of 2010. The law requires a carbon monoxide device (battery or hard-wired) to be installed in a "dwelling unit intended for human occupancy." A violation is punishable by a maximum fine of \$200 for each offense. Owners of residential rental property must also comply with this law. Tenants are responsible to notify the owner of an inoperable or deficient carbon monoxide device.

Installation Time Period:

- On or before July 1, 2011 for existing single-family dwelling units

- On or before Jan. 1, 2013 for all other existing dwelling units

Land Use - SB1427 - REO owner notice of violation of abandoned property ordinance

Existing law requires a legal owner of vacant residential property purchased at a foreclosure sale to maintain the property with penalties for failure to maintain of up to \$1,000 per day per violation.

This law requires the government to provide the owner who purchased the property at a foreclosure sale with a notice of the violation and an opportunity to correct it before imposing the penalty. However, the notice requirement doesn't apply if the condition of the property threatens public health or safety.

Landlord-Tenant - AB1800 - Unlawful renting of residential dwelling

Existing law makes it a misdemeanor for a person to claim ownership or take possession of someone else's residential property for the purpose of renting or leasing it to another without the consent of the owner. This law increases the penalties for this offense to a maximum of \$2,500 or imprisonment in a county jail not exceeding one year or by both.

Short Sales - SB931 - Discharge of balance of loan indebtedness after a short sale for residential 1-4 real property by holder of a first deed of trust

This new law prohibits a lender holding a first deed of trust (purchase money or refinancing) for a dwelling of 1-4 units to demand a deficiency judgment (unpaid balance due on the loan) from the trustor or mortgagor (owner) who sells the dwelling

Continued on Page 8

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Education and Professional Development



Register Online by visiting our [Education Calendar](#) or our [Online Registration Center](#)

All courses are held at the SCCAR offices located at 2525 Main St., Soquel, CA 95073 unless noted otherwise.

[Tax Talk...Straight Talk from CPAs to REALTORS®](#)

Mon. Dec. 13, 10 am - 12 pm
Cost: \$5 SCCAR Members,
\$15 Non-members

Instructor(s): David Jacobs & Anne Lewis from Chiorini, Hunt and Jacobs CPA

Get it Straight from the Pros on These Essential Topics: Foreclosures, short sales and tax consequences : New tax laws and tax strategies for self-employed taxpayers: The new 'non-qualified use' rules for personal residences: Sale of rental real estate: Current IRS audit issues; mileage logs, mortgage interest, meals & entertainment

[Tune -Up Tuesday Top Producer](#)

Tues. Dec. 14, 1 - 2:30 pm
Cost: Free to SCCAR members, \$30 non members
Instructor(s): Darin Franzen, Top Producer

"Tune-Up Tuesdays" is brought to you the SCCAR Affiliate Committee and is held on the 2nd Tuesday of each month from 1:00pm-2:30pm. This program is free to SCCAR members who register before the event.

[Strategic Social Marketing For REALTORS® Series Google Applications for Business](#)

Wed. Dec. 15, 1 - 2:30 pm
Cost: \$20 SCAOR Members
\$40 Non Member

Instructor(s): Social Marketing Guru Hilda Ramirez, Founder of Got 2B Social

In Google Applications for Business, the 5th workshop in this series, we will cover the Google Reader, Alerts, Maps, Profiles and more. Come and learn about a variety of applications that will help you enhance your ability of being located online. Register Online!

[Strategic Social Marketing for REALTORS® Blogging 101 for Real Estate](#)

Wed. Dec. 15, 10 - 11:30 am
Cost: \$20 SCAOR Members (\$30 at the door) \$40 Non Member (\$50 at the door)
Instructor(s): Social Marketing Guru Hilda Ramirez, Founder of Got 2B Social

In Blogging 101 for Real Estate, the last workshop in the Strategic Social Marketing series, Hilda Ramirez will cover using Wordpress Themes; Popular Plug-ins and Widgets; What to Blog About?; Hyper Local Content; Lead Capture Techniques. For a complete list of workshops in this series click on the pdf link above. Register Online!

[How to Close HAMP & HAFA Short Sales in 45 Days](#)

Tues. Jan. 18, 1 - 4 pm
Cost: \$10 SCCAR Members, \$20 Non-members
Instructor(s): Bob McManus

In this class, you will learn HOW TO... Get Your Short Sale to Close On Time...Every Time! Get 97% of Your Short Sales Approved with this Proven System. Approach Your Homeowners with the Right Information that will have them Saying "YES" to You! Know Exactly What the Banks are Looking For from You. Have the Bank Send You Referrals BONUS: Complete REO Update PLUS: Receive a FREE Listing of Leads in your area!

[Duane Gomer's Continuing Education](#)

Fri. Jan. 21, 8:45 am - 11 am
Cost: \$70 Members, \$85 Non-members.

What the program will cover: All Brokers & Sales persons renewing AFTER the first time will receive 3 hour home study mandatory courses of Agency, Ethics, Trust Funds, Fair Housing, Risk Management and a 30 hour course on

Foreclosures, Taxes & Evictions.

Salespersons on their FIRST four-year renewal who got their license before 10/1/2007 will receive 3 hour home-study mandatory courses of Agency, Ethics, Trust Funds, Fair Housing, Risk Management. You only have to take these five courses. There will be an optional review to prepare you to pass the easy exams. Money-back guarantee.

Exams will be offered on the five mandatory courses. You may test on only 15 hours a day—DRE Rule (we don't like this either). Students who need 45 hours will be provided with instructions for testing on the additional 30 hour course online. If you received your materials at least six days before the class, you will be given passwords and user names to test later online. Later signups will receive their passwords by email.

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President's Message

Continued from Page 3

- Successfully worked in conjunction with our Housing Foundation and the California Association of REALTORS® to secure a truly impressive third CAR grant in the amount of \$40,000 to further assist Santa Cruz County's first time home buyers.

- Furthered public awareness of our Association through a series of custom tailored Santa Cruz Sentinel articles and monthly networking with neighboring Santa Cruz County business organizations.

- Expanded our influence and relationships regional incumbents and candidates through the efforts of our Government Affairs Director, Dale Gray, and the thorough interviews of our Local Candidate Recommendation Committee.

- Voiced the experience of our Local Government Relations Committee and made sure SCCAR was at the table with local legislators in defense of private property rights throughout the on slot of recent ordinance proposals.

In January, I leave you in good hands as Candace Bradfield

will bring her much needed heart and soul to help strengthen the spirits of our members. As we continue to fight for our political livelihood, there is no one better in your corner than Barbara Palmer.

I would like to thank a couple of people for their support over the past year. Kathy Hartman has been a second mother in organized real estate to many of us here in California. She is not afraid to speak her mind while sharing decades of experience; we are all better off having her on our team. I would also like to especially thank my wife Amanda and my young family for sharing so much of me over the past few years. It has not been easy, but the Santa Cruz County Association of REALTORS® has given us much more than we could ever return. You are a strong group of unique and talented individuals and I have been proud to serve as your 2010 president.

Warmest Regards and Happy Holidays!

Steven Allen
2010 President
Santa Cruz County Association of REALTORS®

Government Affairs Report

Continued From Page 6

for less than the remaining amount of the indebtedness due at the time of the short sale to which the lender has consented in writing.

However, if the owner commits either fraud with respect to the short sale, or waste with respect to the secured real property, then the lender may seek damages and use existing rights and remedies against the owner or any third party for fraud or waste.

Note that this law doesn't apply if the trustor or mortgagor is a

corporation or political subdivision of the state.

Home Energy Rating - AB 1809 - Home inspection to include HERS home energy audit, if requested

This new law authorizes a home inspection to include, if requested by the client, a Home Energy Rating System (HERS) Program energy audit.

For more information about the California Energy Commission's regulations, standards, and approved HERS providers, click [here](#).

2010 SCCAR Award Nominations

Here is your chance to nominate an extraordinary individual for a 2010 SCCAR Award.

Awards include REALTOR® of The Year, Affiliate of The Year, Community Service Award and

the Lifetime Achievement Award. The deadline to submit your nomination is December 3, 2010, [click here](#) for an application and qualifications

2011 Volunteer Opportunities

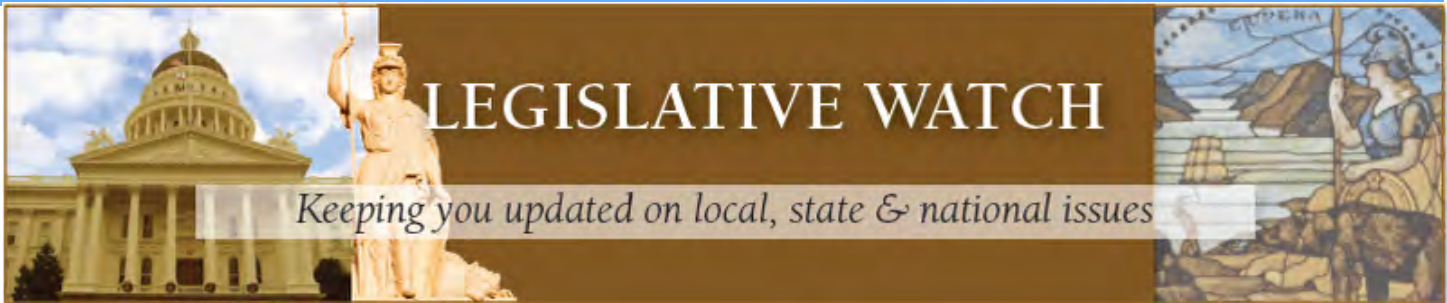
Now is the time to join one of the Santa Cruz County Association of REALTORS® Committees and help shape the future of your Association and your Industry! We have a variety of committees that cover all

interest levels from Events and PR to Legislative and Government Relations. [Click here](#) for complete details and how to apply. Start on your road to leadership



"A Taste of Santa Cruz" Photographs generously donated by Sarah Blade.

Sarah Blade Photography
831-706-6956



Local Government Issues Update

Candie Noel

*Local Government Relations Chair
Bailey Properties, Inc. 831- 688-7434
cnoel@baileyproperties.com*



City of Santa Cruz Rental Inspection Ordinance

The City of Santa Cruz Rental Inspection Ordinance was approved by the City Council in September. Currently the Planning Department is working on the inspection checklist. Although the Santa Cruz County Association of REALTORS® opposed the ordinance, the Local Government Relations Committee (LGR) and the Planning Department are continuing their communication on the matter. The LGR Committee gave their input to the second revision to the checklist. The Committee's comments were to simplify the inspections, make them more objective, and emphasize health and safety rather than code issues.

The Committee also strongly suggested the City adopt the Section 8 checklist for the inspection checklist, in lieu of the list the Planning Department is proposing. The Section 8 checklist is proven, simple, and addresses only health and safety concerns.

The Planning Department did not adopt the Section 8 checklist as suggested, but the request will be in the Council's packet along with other public comments. The Planning Department did incorporate several of our suggestions into their inspection checklist. The LGR Committee and Santa Cruz County Association of REALTORS® will con-

tinue to work with the City of Santa Cruz on equitable solutions of this, and other property rights issues.

Proposed County Vacation Rental Ordinance

At the November 10th County Planning Commission public hearing for the proposed vacation rental ordinance the Planning Department presented the Commission with 3 proposals; the original proposal, the Housing Advisory Commission simplified, enforceable proposal, and a new version. The third proposal was sort of a combination of the other two with some new restrictions including septic inspections every three years. The Planning Commission, luckily, did not believe mandatory septic inspections were necessary in a vacation rental ordinance.

After several hours of public comment, the Planning Commission discussed the various elements of the proposals. They agreed on the following for the ordinance:

1. All vacation rental owners must apply for a discretionary permit with the Planning Department. The cost of the permit will be the Planning Department's cost to issue the permit. Estimated cost is \$250. The permit can be revoked.
2. Length of stay should not be regulated.

3. Two street parking permits should be issued per stay
4. No more than two people per bedroom should be allowed
5. Existing rentals will be grandfathered in

There was indecision on whether or not there should be a cap on the number of vacation rental homes allowed in the Live Oak Parking District. Also undecided was whether or not there should be 2 ordinances. One ordinance would be for the Live Oak Parking District and would be strictly regulated. The other ordinance would cover the rest of the County and would be similar to the simplified Housing Advisory Commission proposal.

The proposal is back in the hands of the Planning Department for presentation at the November 29th Planning Commission meeting and public hearing. Results of this meeting will be out before this newsletter is published. However, after the November 29, 2010 meeting the final pro-

posal is scheduled to go to the Board of Supervisors for approval at their December meeting.

The LGR Committee and Santa Cruz County Association of REALTORS® have expressed their objection to this ordinance through correspondence and meeting with various government officials. Although objecting to this ordinance due to its heavy impact on property rights, we are continuing discussions to come up with equitable solutions.

Start out 2011 by becoming an LGR Committee member

The LGR Committee is looking for new members to start out the new year of 2011. The LGR committee represents our membership on governmental issues effecting real estate business, meets with local policy makers and key government staff, and recommends policies on political and legislative issues. If you are interested please call the SCCAR office at 831-464-2000.

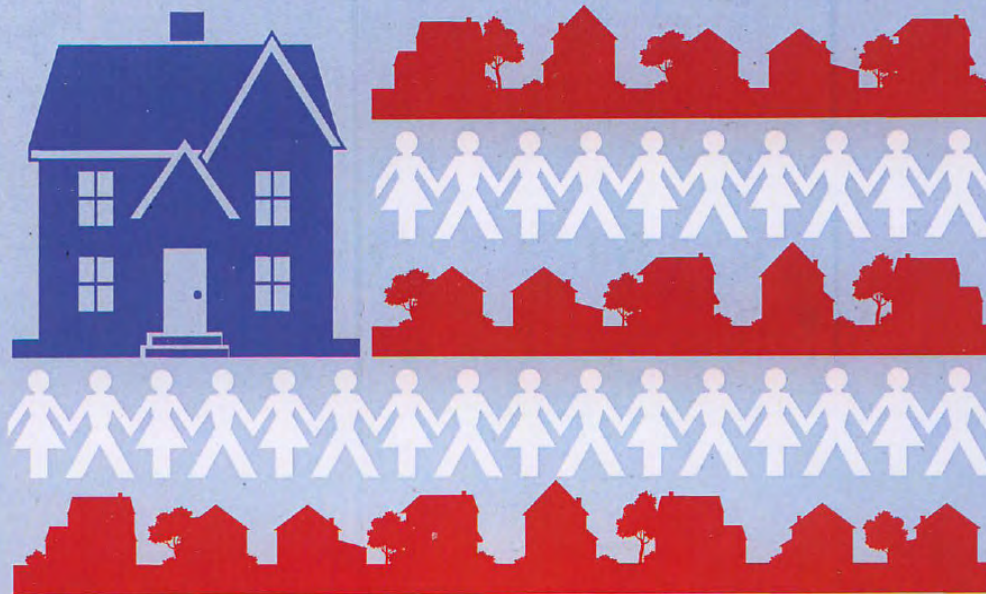
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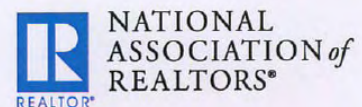
HOME OWNERSHIP MATTERS

TO PEOPLE...TO COMMUNITIES...TO AMERICA.

Studies show that home ownership has a significant positive impact on net worth, educational achievement, civic participation, health and overall quality of life. That's why, for more than 100 years, REALTORS® have helped people find their piece of the American Dream.

Now, with some questioning whether home ownership is still good for America, it's more important than ever to stand up for home ownership... in your community and in the nation's capital.

Find out more about why **Home Ownership Matters**, how the NATIONAL ASSOCIATION OF REALTORS® is standing up for it, and how you can help spread the word, at REALTOR.org/homeownership.



WHY HOME OWNERSHIP MATTERS

TO PEOPLE...

- Home owners are **happier and healthier** and enjoy a greater feeling of control over their lives.
- Owning a home is one of the **best ways to build long-term wealth**. Historically, a home owner's net worth has ranged from 31 to 46 times that of a renter.
- Home owners are **free to redecorate, renovate, and modify** their homes as they wish.
- Most home owners enjoy **stable housing costs**—a fixed-rate mortgage payment might not change for 15 to 30 years while rent typically increases 3 % a year.
- Home owners can typically **deduct mortgage interest and property taxes** on their federal individual income tax return.

TO COMMUNITIES...

- People who own homes vote more, volunteer more and **contribute more to their neighborhoods**.
- Home owners do not move as frequently as renters, providing more **neighborhood stability**. In turn, this stability **helps reduce crime and supports neighborhood upkeep**.
- Children of home owners **do better in school, stay in school longer**, are more likely to participate in organized activities and spend less time in front of the television.

TO AMERICA...

- **67% of American households are owner-occupied**. America is a nation of home owners.
- **Home owners pay 80 to 90% of federal individual income taxes**, contributing to federal programs that benefit all Americans.
- Every home purchased **pumps \$60,000 into the economy** for furniture, home improvements and related items.
- Housing accounts for **more than 15% of the national Gross Domestic Product**, a key driver of our national economy.
- For these reasons and more, home ownership is the American Dream!

As REALTORS[®], we know all this. But not everyone does.

So spread the word: Home Ownership Matters!

For more information and data on the points above, see REALTOR.org/Homeownership



“A Taste of Santa Cruz” Hits it Out Of the Park for a 6th Year

Thank you to all who attended and helped make the 6th Annual ‘A Taste of Santa Cruz’ not only a tasty and fun event, but a successful one! 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’s Closing Cost Grant Assistance Program. It is with your support that we can continue to help such individuals and families become proud homeowners in our community. We should all be very proud of this achievement!

We would like to thank the “A Taste of Santa Cruz” event committee:

- Barbara Dimitruk, First American Title
- Loree Doan, Stewart Title
- Jeanne Mulhern, Keller Williams Realty
- Connie Landes, Coldwell Banker Residential Brokerage
- Elaine Della-Santina, Keller Williams Realty
- Dimitri Timm, Princeton Capital
- Inez Pandolfi, Century 21 Lad Realty
- Janee Del Coletti, Bailey Mortgage

The efforts of these individuals and companies are the basis for this event and we can not applaud them enough! Thank you!

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- WIN Home Inspection
- Xchange Solutions

Additionally, thank you to the SCCAR staff for helping plan, implement, publicize and coordinate the event.



More Pictures on Page 13



Portola Property Management

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Kathleen Richards

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"A Taste Of Santa Cruz" In Pictures



Looking Back on 2010...

It is with sincere gratitude and appreciation that we offer an immeasurable "thank you" to this year's SCCAR President, Steve Allen, our outstanding leadership team and our amazing REALTOR® and Affiliate members who made 2010 a GREAT year! We are looking forward to making 2011 another successful year to remember!







.... and everyone had some fun!





Affiliate News

Dimitri Timm
 Affiliate Committee Chair
 Princeton Capital
 831- 662-6591
dimitri@princetoncap.com

Calling all Elves!

For the fourth consecutive year, the Affiliate Committee is “adopting” families in need this holiday season. In the past we have been fortunate enough to provide several families everything from Christmas trees to food gift cards, helping to make their holiday brighter. Their needs are as basic as clothes, kitchen items, and toys and make a huge difference during this time of year.

Listed below you will find general information about the families and some of their wants & needs:

Live Oak Family of 5

Requests: Clothes, toys, food (grocery store gift cards are great), kitchen items (pots, pans, silverware, etc.), or anything to make their Christmas better.

Clothing information:

Mom-age 35, sizes large
 Dad-Age 36, XL (pants 36/30)
 Daughter age 13- small
 Daughter age 11- small
 Daughter- size 3-6 months

Santa Cruz Family of 5

Requests: Everyone in the family needs Socks,

Son, 16: X- large shirts, pants size 38/32. Likes skinny jeans, favorite colors are blue, black and grey. Due to school cannot wear South Pole or Nor Cal, but skate companies are ok. Also, likes skate gear, football and likes the Kansas City Chiefs.

Son, 13: Large in shirts, pants are 36/30 or 29. He also likes skate gear and skinny jeans. Favorite colors are green, orange and black. Shirts cannot have South Pole or Nor Cal logos. He is into

baseball, especially the Giants, and likes to ride bikes. Needs a winter jacket (simple grey or black hoodie would be fine)

Son, 7: pants are size 7, T shirts are 7, likes skinny jeans and the Giants.

The family also needs pans, cups, cereal bowls, blender, vacuum cleaner and towels for the bathroom.

Ben Lomond Family of Two

Requests: Blankets, school supplies (colored pencils, pens, paper), clothing (6 year old) and toys (Brat items).

I am positive that with the support from our REALTOR® and Affiliate members we will be able to make the holidays more enjoyable for these families. Please drop off your items by Monday, December 13th. For more information about how to participate by donating, contact Norma Milete from SCCAOR at (831) 464-2000.

SCCAR'S Holiday Open House

Ring in the Holiday's at the SCCAR Holiday Open House on Wednesday, December 8th from 4 – 6 pm. Hors d'oeuvres, wine and soft drinks will be served. Join your friends and peers for some holiday cheer! Please bring a canned good for the Second Harvest Food Bank. Our goal is to fill at least two barrels to feed our neighbors in need. If you have items for our 'adopted' families please bring those along as well. *Affiliate Committee members are requested to bring their favorite dish to share (light or dessert of choice.)*



Affiliate Spotlight



NUSTART
 HOME INSPECTIONS

Nustart Home Inspections was founded in 2006. We are dedicated to serving homeowners and real estate professionals by providing quality residential and commercial home inspections. While our company is located in Salinas California, we provide service in the following counties: Santa Cruz, San Benito, Monterey, and Santa Clara. Since January 1, 2010 we have performed over 520 inspections.

We perform the following services: new home construction, bank draw inspections, insurance inspections, mold inspections, dye inspections, water intrusion, rodent and other pest inspections.

Nustart Home Inspections is fully bonded and insured. We

also serve the Spanish speaking community. Included in our full home inspections is FREE Infrared Camera Inspection and Moisture Meter Inspection. NuStart Home Inspections' clients will never be charged extra for crawl space and attics. We pride ourselves on our work ethic and our knowledge in our field; we take extra steps to make sure that our Inspectors are fully certified and are up to date on the newest technology to ensure our customers obtain the highest quality home inspection. NuStart Home Inspections, Inc. is now offering a “Mini Inspection”. For more information please call (831)206-3834, or our office (831) 443-2147. We look forward to working with you!

Tune Up Tuesday Update

December 14th
 from 1- 2:30pm.

Video Marketing

speaker Darin Franzen from Top Producer.

Use this link to register:

[Tune Up Tuesday](#)

The Affiliate Committee

The committee meets on the second Monday of every month at 8:30am at the SCCAR office.

If you would like to find out more about becoming a committee member please contact Norma at SCCAR at (831) 464-2000.

*The SCCAR
 Directors
 &
 Staff
 Send*

*Greetings For
 This Holiday
 Season To All Of
 Our Readers
 &
 Best Wishes For
 A Happy
 And
 Prosperous
 2011*

DECEMBER 2010

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3 LGR Meeting 8:30 am	4
5	6 Events Meeting 11:00 am	7	8 Fundraising 12-1 pm Broker Group 1—2:30 Holiday Open House 4-6pm 	9 Tour & Marketing Meeting 8:30 am	10 Board of Directors 8:30 am SCCAR Will Close At Noon	11
12	13 Affiliate Meeting 8:30 am Tax Talk Seminar 10—12 pm Education Meeting 11 am	14 Housing Foundation 2:30 pm Tune up Tuesday 1—2:30 pm	15 Blogging 101 for RE 10 AM Google Applications 1 pm	16 Tour & Marketing Meeting 8:30 am	17	18
19	20	21	22	23	24 SCCAR Office Closed	25
26	27	28	29 Budget & Finance Mtg. 8:30 am	30	31 SCCAR Office Closed	



December Store Sale

All Store Items 5-15% Off
(Excluding Lockboxes)

NEW REALTOR® MEMBERS NOVEMBER 2010

Allied Manufactured Homes
David Smith

Bailey Properties
Christine Esler

Coldwell Banker Residential Brokerage
Sarah Johnson
Gretchen Bach