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- REALTOR® Service Volunteer Program Event May 6, 2013
- Nationwide Open House Weekend, April 20-21
- DRE Broker Surveys
- 12 Free CE Credits



OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

REALTOR® is the official monthly newsletter of the Santa Cruz County Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

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"I told my boss I wanted a position where I can grow. She moved my desk next to the snack room."

Message From The President

John Hickey
 2013 SCCAR President
 Monterey Bay Properties
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Opportunities of This Market



REALTORS® need to be the source of real estate information for their clients. It's not enough to have been along for the roller coaster ride of a real estate market we have all experienced. Our clients benefit when we communicate the opportunities that can be found in current market conditions. It is in that spirit that I wish to pass along a perspective that all potential sellers should consider.

For the last couple years helping sellers has been like practicing triage. We have become adept at prioritizing negative outcomes, guiding people to make the lesser of two (or three) evils type decisions. Sellers who discretionarily wanted to move, for all the familiar reasons, stayed put and frankly a good share of buyers sat on the side lines as well. This has led to the market we have today of pent up demand giving a boost to prices in a low inventory environment. If you wish, dismiss all economic babble and simply know that we are transitioning from a buyer's market to a seller's market and the sellers are starting to feel it. However, I would caution a seller not to fall easily into the trappings of a newly arrived seller's market. No, I'm not predicting a failed real estate recovery but I am warning against the higher costs of waiting for prices to increase. Like all markets this one presents an opportunity. The front edge of this sellers market is a favorable time to be both a seller and a buyer.

Perhaps like no time before, market conditions and fundamentals favor the move up or move around seller/buyer. Demand from buyers is strong, strongest as you go down in price, and the task of selling has become more predictable and even enjoyable again. While our market has been flattened, by that I mean that the dollar difference in price between price ranges of homes has shrunk, in dollar terms that next home up is closer than it has been in an awfully long time. Sure we all like to remember what our house was worth at the top, but that number means absolutely nothing now and it shouldn't keep us from making good decisions about the opportunities that are right in front of us.

The truth is that waiting to take such opportunities now will only cost a client later. A month or two may slip by when you don't think about the price your home could fetch but it is impossible to have a month go by and ignore the monthly cost of your home. When you hear the words "affordability is at an all time high" that doesn't just affect first time buyers, it affects all buyers. Interest rates are at such incredible levels that owning a home with a \$500,000 mortgage is \$970 cheaper a month than in 2006. If a seller decides to hold out until rates are back to 6% for a better price and borrows just \$50,000 more to stretch for their next home, they will pay roughly \$1,100

more a month than today. This is just mortgage costs, don't forget higher prices also mean a higher property tax basis.

There is something about human nature that makes people hold out for a sell high, buy high market. "Hey, I sold something for top dollar and used the money to purchase something that everyone else puts a high value on." Plenty of positive reinforcement is at play, but feeling good and making wise decisions aren't always the same thing. I prefer a sell low, buy low market when it comes time to move up. Locking in the lowest possible monthly costs while exercising ones desire to improve the place they call home. This is a perspective I feel we as REALTORS® should be discussing with our clients. If they find themselves contemplating a move up situation, we need to be educating them about the opportunities that exist out there for them. Markets change, but I feel REALTORS® must remain the guides that help our clients navigate the current landscape.



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Message From Your C.E.O. Audits by the Department of Real Estate

Kathy Hartman, RCE

SCCAR strives to keep our members informed about the best practices for risk management. In this issue I have included an article of utmost importance on preparing for Department of Real Estate office surveys that will be conducted early this year. Incorporating the recommendations outlined below into your daily real estate business will significantly reduce your liability and help manage the risk of potential litigation.

Audits by the Department of Real Estate

*Steve Spile, Esq.
Southland Regional AOR*

An internal directive has been issued by the California Department of Real Estate (“DRE”) to begin conducting broker office surveys. These surveys, which are effectively an audit of the brokerages activities and files, are scheduled to commence in early 2013. The broker office surveys will involve unannounced and unscheduled visit to brokers’ offices at which time the DRE will ask to see records from random transactions. Amongst other things, the DRE is expected to investigate transaction files, trust handling, record keeping methods, and a host of the procedures and documents.

While it has always been a good idea for a real estate brokerage to have an outside source conduct an Advisory Audit of its policies and files, given the aforementioned internal directive by the DRE, it is particularly advantageous to have such an audit this year.

In addition to checking a broker’s trust fund records and trust log, an independent Advisory Audit can also provide guidance with regards to DRE record retention rules. It is important that the brokerage properly maintain transaction files and follow the rules relative to electronic file storage. There are mechanisms for converting paper files to electronic files, and then destroying the originals, but such actions should be handled properly to avoid potential regulatory and civil risks.

Since Standard Forms used in real estate are constantly changing, an Advisory Audit can also verify that the brokerage is using the

most current forms available and can provide a list of recommended forms for the various types of real estate transactions.

In addition, an independent audit could review agent personnel files to verify that the Independent Contract Agreements and related Addendums are in compliance with current law and provide protection for the brokerage as well as its agents.

With all the various forms of insurance needed to effectively run a real estate company, an Advisory Audit can provide important information regarding available sources of Errors and Omissions Insurance, General Liability Insurance, Workers’ Compensation Insurance, and the all too seldom purchased Employment Practices Insurance.

All brokerages should have an Office Policy Manual and all agents should have a copy of this Manual. The Advisory Audit can review your current Office Policy Manual and make any appropriate recommendations for updating or revising said Policy Manual.

Recently, Senate Bill 510 was passed pertaining to the Appointment of Branch Managers for a brokerage with multiple offices. There are specific procedures and forms recommended for usage that would assist the Responsible Broker in properly supervising the operation of the company. An Advisory Audit could provide recommendations in this area as well.

In addition to the above, an Advisory Audit could provide guidelines for compliance with the Federal Do Not Call law, Fair Housing Compliance Issues, required Sexual Harassment training and other matters relating to the day to day operation of the brokerage.

While such an Advisory Audit cannot assure a brokerage that it is fully protected from risks related to the area reviewed, it can certainly help management to more successfully manage the risks and resulting hardships related to the areas being reviewed. In addition to minimizing risk, an Advisory Audit can maximize both the efficiency of the brokerage as well as the quality of services that brokerage provides to its agents and clients. This is a great example of the axiom that an ounce of prevention is worth a pound of cure.

It with much gratitude that the Santa Cruz County Association of REALTORS® Housing Foundation recognizes Santa Cruz Home Finance for their generous donation to the Closing Cost Grant Assistance Program.

It is with contributions such as theirs that we are

March Angel Investor



able to help low income first time homebuyers in our community achieve the dream of homeownership.

For more information on how to donate and about our Escrow Contribution Program, please visit our website at:

www.sccarhf.org



From the desk of Dale Gray

Government Affairs Director

City of Santa Cruz Rental Inspection Update & Highlights

From Alex Khoury, City of Santa Cruz and Fred Antaki, LGR Committee Member

Staffing: The City of Santa Cruz recently lost one of their two inspectors (Chris Kemper) who decided to stay in Modesto and take a job there. Lorenzo is now the only inspector but other candidates are being interviewed for possible new hire. One of their key support persons, Shelly, also moved to Berkeley. She is now only available on a part-time basis and will need to be replaced. This has taken a lot of Alex Khoury’s time to go through the process of advertising, qualifying and hiring new staff.

Currently Registered: Alex Khoury reported that as of January 2013 the City has over 6,000 units registered, which is roughly half of the total projected rental units they anticipate including. Only a few people have refused to register. They are still sending mailings out to owners on a graduated roll-out basis. He said they have covered a lot of the bigger complexes and are getting into the single- family and smaller-unit owners, who tend to be more “Mom and Pop”, and potentially less sophisticated than the larger complex owners.

Inspected to Date: It is estimated that they have only inspected around 10% of the total units registered so far, noting that most property owners have opted to self-certify. In a few cases, owners have wanted the City to inspect, for their own benefit. They have gotten calls from both buyers, agents and prospective tenants inquiring about whether the units they are looking at have already passed inspection. It was discussed about how having the City’s “seal of approval” might even be a marketing tool for some property owners.

Lost Units: Alex indicated that to his knowledge there have only been 15 to 20 units that have been taken off the market due to inspections, most likely because they were either illegally converted garages, approved accessory structures like bedrooms that were then converted into separate units or illegally converted commercial units. Many owners are voluntarily correcting problems before the inspection, so that has reduced the number of problems being seen.

Saved Units: One benefit of the City of Santa Cruz rental inspections is to identify unpermitted conversions, substandard conditions, and to offer solutions to make the units legal and safe. The Planning Department has been helping with explaining the zoning and building requirements to client/property owners. Options and limitations of the parcel are proposed and reviewed with the property owner when unpermitted units are found. Then it is up to the property owner to decide how to proceed (prepare their plans/apply for permits, etc). For example, the Planning Department has discussed installing carports to allow for covered parking when other cover parking has been converted to a living unit or on-site owners may have

options for creating legal ADU’s. It is the goal to create a healthy, safe stock of rental properties, while following the guidelines of the code. According to City representatives, they have had several properties benefit from these solutions and they are still working with people.

Database Update: A side benefit, that also tends to be time consuming, is that the City has been able to update its database of existing units. In some cases properties have had two or more addresses that don’t exist, or used to exist, but are now “phantom” addresses, such as corner properties with 2 different addresses for the same unit, or units that were eliminated a long time ago.

Code Enforcement Backlog: At one point, they have had up to 700 code enforcement issues on their books, including commercial. Alex and staff have had to sort through and prioritize these for purposes of the R.I.O., eliminating the commercial ones and things like people reporting roosters running loose in the yard, or an abandoned TV on the curb. Health and safety issues have gotten top priority.

Increase in Complaints? Fred indicated that Alex hasn’t really seen anything too noticeable in terms of people turning in their landlords or neighbors. Regarding student housing, it is usually the parents who complain, due most likely to paying high rent for places with shoddy conditions.

Make a Difference at YOUR Association!

SCCAR is now accepting applications to serve on the 2014 Board of Directors.

Now is your opportunity to be an integral part of the decision making process for the Santa Cruz County Association of REALTORS® by serving on it’s Board of Directors.

Interested REALTOR® members of SCCAR are encouraged to fill out and submit an [application](#) no later than Monday, April 1, 2013.

If you have questions, please call the Association Office at 831.464.2000 or email kathy@mysccar.org

SCCAR Member Inducted into the RPAC Hall of Fame

It is with great pleasure that SCCAR congratulates Bobbie Nelson, Longacre Real Estate on her acceptance into the 2012 National Association of REALTORS® RPAC Hall of Fame. Bobbie has been contributing to RPAC since 1994. She was first recognized as a Sterling R major investor in 2004 and stepped up to the Golden R, President’s Circle level (which is the highest level) in 2009. She has been contributing at this level ever since. Congratulations on joining an elite group of individuals that believe so strongly in RPAC.

An induction ceremony, where Bobbie’s Hall of Fame plaque will be placed atop the NAR building, will occur during the 2013 NAR Mid-Year meetings held in Washington, DC, May 13-18.

What is RPAC?

Since 1969, the REALTORS® Political Action Committee (RPAC) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: REALTORS® raise and spend money to elect candidates who understand and support their interests. The money to accomplish this comes from voluntary contributions made by REALTORS®. These are not members’ dues; this is money given freely by REALTORS® in recognition of how important campaign fundraising is to the political process. RPAC doesn’t buy votes. RPAC enables REALTORS® to support candidates that support the issues that are important to their profession and livelihood.



For more information please visit <http://www.realtoractioncenter.com/rpac/>

2013 Signature Affiliates

SCCAR welcomes the following Affiliate members who supersized their membership for 2013 and gained great exposure to SCCAR members and the public.



*John Allanson,
Allanson Insurance Agency*



*Galen Call,
Treehouse Mortgage Group*



*Chris Gordon,
GEO Disclosure*



If you would like more information on the benefits of this exclusive package, please click [here](#).



Education & Professional Development



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

[MLS CMA Training](#)

Monday, March 11, 1:00 pm -2:30 pm
Cost: FREE to SCCAR members with RSVP
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix CMA application. Upon completion you will have learned: Navigating the NEW CMA Wizard, Inputting Search Queries, Pre-Foreclosure Searches, CMA Report Options and much more!

[2013Matrix Easy 2](#)

Monday, March 11, 10:30 am - 12:00 pm
Cost: Free to SCCAR Members with RSVP
Instructor(s): MLS Listings, Inc.

This 90 minute workshop course will provide you with advanced skill requirements for Matrix Search & Report. You will learn a select group of fundamental Matrix functions in this hands-on workshop. Please bring your laptop.

[MLS Source for iPads](#)

Monday, March 25, 10:30 am -12:00 pm
Cost: Free to SCCAR members with RSVP
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with all the skills needed to use MLS Source on your iPad on the road and in your office. Learn how to perform a basic search, radius and map search, view showing instructions and much more.

[Santa Cruz County Pro Coastal Commission](#)

Wednesday, March 27, 9:30 am – 12:30 pm
Cost: \$20 members; \$40 non-members

The third 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: 1) Regulations that will limit projects within the coastal zone; 2) Guidelines regarding tree removal; 3) Steps to take for a landowner to get variances in coastal zone building guidelines; and 4) Most common building request rejected by the commission `resolve rate and appeal process`.

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

12 Free Online CE Credits



Your newest member benefit, 12 free hours of online continuing education credits is now available. C.A.R. now provides members with 12 free credit hours of online CE courses to use towards renewing their California real estate license in California. C.A.R. members can choose the mandatory courses required by the California Department of Real Estate (DRE) or electives from other online courses needed to complete the DRE requirements from both Consumer Protection and Consumer Service, plus topics needed to manage and improve the real estate business in today's market. Access these courses [here](#).

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There's Power in Numbers!

2013 REALTOR® Nationwide Open House Weekend

Open houses open doors to buying opportunities! So what could be better than a weekend full of open houses, encouraging people to tour homes and learn more about the benefits of home ownership. That's the promise of the 2013 REALTOR® Nationwide Open House Weekend. Plan to be a part of the campaign, hosted by SCCAR and participating state and local REALTOR® associations on

Saturday and Sunday, April 20 - 21.

The Nationwide Open House Weekend offers buyers a stress-free way to visit homes for sale in different neighborhoods where they might want to live. For sellers, the weekend provides a high-visibility effort to promote traffic and drive home sales.

What Can You Expect?

Plan to join this historic event by holding open houses on April 20 & 21. REALTOR® efforts will be advanced by:

- > Promotional support from SCCAR, including advertising, media relations, related outreach efforts.
- > A brief article you can customize and use in your own newsletter and/or on your Web site.
- > Blue REALTOR® balloons to display at your open houses to increase their visibility (Please refer to local sign ordinances at www.mysccar.org/signs.php for proper usage).
- > Open House advertisements at reduced rates in the Good Times and the Sentinel

Brokerages will be encouraged to:

Rally widespread interest among their agents, to increase the scope and power of the nationwide open house event.

Support agents' efforts with promotional materials

Review tips for safe and successful open houses.

Promotional materials and resources will be available for REALTORS® participating in REALTOR® Nationwide Open House Weekend at <http://www.mysccar.org/noh>.

For more information on how to get involved, contact Andrea Harbert at the Santa Cruz County Association of REALTORS® at 831-464-2000.



Mandatory Energy Disclosures for Commercial Property

Terry Rein
Bosso Williams, APC

*Real Estate
Legal
Matters*

California has implemented energy disclosure requirements affecting commercial property. Owners or operators of non-residential buildings must disclose a building's past energy use data. An owner or operator of a nonresidential building is required to disclose the United States Environmental Protection Agency's ENERGY STAR Portfolio Manager benchmarking data and ratings for the most recent 12-month period to a prospective buyer, lessee of the entire building, or lender that would finance the entire building. The disclosures are standardized documents designed to provide insight into the energy use of a building.

In 2007, Public Resources Code Section 25402.10 was adopted which created a system for documenting the energy consumption of nonresidential buildings. The legislation was amended in 2009. Since 2009, energy data has been collected and retained on nonresidential buildings, including property location, square footage, and utility meter readings. Each building's energy consumption is compared against other facilities, and a score from 1 (the least energy efficient) to 100 (the most energy efficient) is assigned. The legislation requires that the consumption data must be maintained in a manner that preserves the confidentiality of the customer.

The California Energy Commission has now adopted regulations (*California Code of Regulations, Title 20, Division 2, Chapter 4, Article 9, Sections 1680-1685*) establishing a schedule according to which nonresidential building owners must begin making the disclosures mandated by Section 25402.10:

- (a) On and after July 1, 2013, for a building with total gross floor area measuring more than 50,000 square feet.
- (b) On and after January 1, 2014, for a building with a total gross floor area measuring more than 10,000 square feet and up to 50,000 square feet.
- (c) On and after July 1, 2014, for a building with a total gross floor area measuring at least 5,000 square feet and up to 10,000 square feet.

The specific disclosures that the owner must provide for the building are

- a statement of energy performance;
- a data checklist; and
- a facility summary.

The required disclosure documents are generated on the Energy Star Portfolio Manager website at:

www.energystar.gov/index.cfm?c=evaluate_performance.bus_portfolio manager.

Property owners and operators are encouraged to immediately begin the process of opening an account. The regulations require that the property owner's account on the website must be opened at least 30 days before a disclosure is made.

Section 25402.10 requires that disclosures be made "as soon as practicable" before the execution of a sales contract or lease or the submittal of the loan application, the practical effect of which is that these disclosures will need to be made at the outset of any discussions with potential purchasers, tenants and lenders.

Section 25402.10 states that if the data is delivered to a prospective buyer, lessee, or lender, a property owner, operator, or his or her agent is not required to provide additional information, and the information shall be deemed to be adequate to inform the prospective buyer, lessee, or lender regarding the United States Environmental Protection Agency's ENERGY STAR Portfolio Manager benchmarking data and ratings for the most recent 12-month period for the building that is being sold, leased, financed, or refinanced. The law does not increase or decrease the duties, if any, of a property owner, operator, or his or her broker or agent under this chapter or alter the duty of a seller, agent, or broker to disclose the existence of a known material fact affecting the real property.

Terry Rein is a transactional real estate attorney at Bosso Williams in Santa Cruz. This article is published for educational purposes and with the understanding that the information contained herein does not constitute legal advice.



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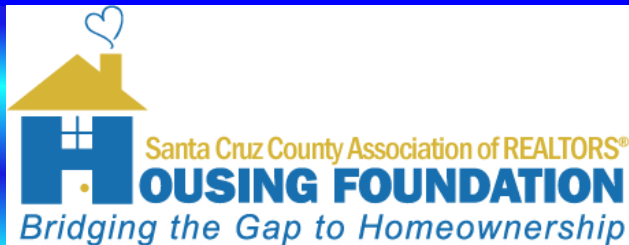


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E for C at the Shadowbrook



Inez Pandolfi, 2013 SCAORHF Chair

Century 21 Lad Realty shztheone@aol.com 831-234-0281



The SCCAR Housing Foundation recently met and has come up some very fun fundraising events for the 2013. The first being another dine and donate charity night! Dine at the award winning Shadowbrook Restaurant and help low income first time homebuyers in our community at the newest Event for Charity (E for C). On Tuesday, April 9th, the Shadowbrook will generously donate 30% of evening sales to the SCCAR Housing Foundation. These proceeds help fund our Closing Cost Grant Program whose monies help low income first time homebuyers in our community.

**Tuesday, April 9th
5 – 8:45 pm
Shadowbrook Restaurant
1750 Wharf Rd., Capitola, CA**

Reservations can be made as early as March 12th, make yours by calling 831-475-1511!

If you are making a reservation please tell the Shadowbrook your group affiliation is the **SCCAR Housing Foundation**. You may also enjoy appetizers and cocktails in their Rockroom by letting your server know your group affiliation.

We look forward to seeing you there!

For more information about Housing Foundation programs, visit www.sccarhf.org.

Newest Member Benefit: C.A.R. Forms Help Line

C.A.R. Forms Help Line assists REALTORS® with the basic usage and/or clause definitions of the forms. This service is available for free to all C.A.R. members within the zipForm® 6 Professional (online) version.

Benefits and Features :

- Free member benefit of the C.A.R.
- Access within zipForm® 6 Professional (online) version
- Forms support from C.A.R. Forms Experts

How much does it cost?

Free to C.A.R. Members

How it works:

- Step 1: Return to the <http://www.car.org> home page and sign in. Click the Access Now button below the zipForm® 6 Professional logo to access your zipForm® 6 Professional account.
- Step 2: Click the C.A.R. Forms Help Line button on the toolbar of your account
- Step 3: Select your preferred phone number where we can contact you, and press the "Call Me" button.
- Step 4: Stay close. We will call you shortly and connect you with a C.A.R. Forms Help Line expert

SCCAR EXTREME Games

Enjoy full exclusive access to the Smuggler's Arcade and the Captain's Game Deck.

Dazzle your colleagues with your air hockey skills, amaze your friends with your foos-ball expertise, show off your pin ball wizardry or take in a round of mini golf!

Price includes:

Taco bar, sliders, brownies, wine, beer and soft drinks!

Adults only.

Thursday, March 14, 2013

4:00-7:00 p.m.

Neptune's Kingdom - S.C. Beach Boardwalk

\$15 SCCAR member, \$30 non-member

A SCCAR Charity Event—past recipients include: Above The Line, American Heart Association, Hospice, Second Harvest Food Bank, Women's Crisis Support and many others.



To register: online at www.mysccar.org, fax completed form to 831-464-2881, send form via email to leslie@mysccar.org or call SCCAR at 831-464-2000



Yes, I will be attending. \$15.00 SCCAR member. \$30.00 non-member

Must be registered at least 24 hours before the day of the event. Your credit card will be billed a No Show fee if you fail to cancel at least 24 hours prior to the day of the event.

Name: _____ Company: _____

Contact #: _____ Email: _____

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Name on CC: _____ Signature: _____

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MLS UPDATE

MLSListings, Inc.

Off-MLS Listings, Password-Sharing Protections

Here's what's going on at MLSListings this month. You can always visit portal.mlslistings.com for our latest news and updates.

Brokers Speak Out: Off-MLS Listings

More and more, brokers are speaking up about the rise in off-MLS listings, private clubs, exclusions and similar exposure-restricting practices in the marketplace. MLSListings has launched an online [discussion forum](#), surveys and town hall meetings for all brokers and agents to participate in the conversation, with the goals of bringing the voice of the industry to the

leaders considering these issues, and sharing the feedback with all subscribers. Join the conversation!

Password-Sharing Protections, in a Nutshell

MLS password-sharing violations are now much easier to spot, thanks to the new SafeMLS password technology implemented last summer. We go to considerable lengths to help warn subscribers about violations so they can correct the action before penalties go into effect. Our [SafeMLS](#) protection program has the details of the many steps in the process - get familiar with them and avoid the fines!



Affiliate News

Help a Neighbor in Need



Dennis Spencer
WIN Home Inspection
dspencer@wini.com



Winter may still be here, but Spring is just around the corner and will be here before you know it...that means it will be time for some good old fashion spring cleaning. Time to wash the "winter" off of those windows, pull those weeds before they take over the yard, maybe change the furnace filter, install fresh batteries in the smoke and Co2 detectors, and just generally freshen up the home in order to enjoy the coming months of excellent weather. When you're done with your home maybe you would like to help a senior neighbor in need with their spring cleaning? If so, I know of a perfect opportunity to help out a neighbor in need while supporting the local real estate community, it's called RSVP and stands for REALTOR® Service Volunteer Program.

RSVP is a program where SCCAR volunteer REALTORS® and Affiliates venture out into the local community to help those in need with household chores and maintenance. The program is organized by the Santa Cruz County Association of REALTORS® and takes place during "Adopt A Senior" week.

The way RSVP works is people in need contact the Association, then volunteer representatives meet with the applicants, review their needs,

and determine how the program can assist them. Following that groups of volunteer spend either a single morning or afternoon performing chores, spreading goodwill, connecting with the community, and amassing huge amounts of positive karma. As an added bonus, this event is a great opportunity to get to know your fellow SCCAR Members in a setting of cooperation and community service.

Having participated the past three years, I can assure you it is time well-spent. The recipients are always grateful and it's not unusual to be fed home-made cookies or treats! This year's RSVP will be on May 6th and I want to personally invite all REALTORS® and Affiliates to participate. It is very rewarding time spent with like-minded individuals helping the local community. For further information visit the RSVP web page at <http://www.mysccar.org/rsvp>. The deadline to register for volunteering is April 1st, 2013. Please gather together your friends and co-workers and come join us for a great day!

Know Someone Who Needs a Little Help Around the House? RSVP Can Help!

If you know of a homeowner or renter who is advanced in years, disabled or otherwise challenged and lives in the communities of Scotts Valley, Davenport, Felton, Ben Lomond, Santa Cruz, Live Oak, Capitola, Soquel, Aptos, Rio Del Mar, Seacliff, La Selva Beach, and Watsonville click [here](#) for a Homeowner Application or contact Andrea at 831-464-2000. The deadline to return applications is April 1, 2013.

Santa Cruz County Housing Statistics

January 2013: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	2	4	3	59	\$ 239,666	\$ 275,000	96.65	\$ 719,000
Amesti / Green Valley Road (54)	2	13	9	102	\$ 367,777	\$ 315,000	97.68	\$ 3,310,000
Aptos (49)	13	32	4	138	\$ 665,875	\$ 656,750	97.82	\$ 2,663,500
Ben Lomond (36)	4	9	5	60	\$ 444,900	\$ 442,000	100.71	\$ 2,224,500
Bonny Doon (32)	2	5	1	33	\$ 372,000	\$ 372,000	86.51	\$ 372,000
Boulder Creek (34)	9	36	6	33	\$ 264,166	\$ 272,000	94.18	\$ 1,585,000
Brookdale (35)	0	1	1	133	\$ 405,000	\$ 405,000	90.20	\$ 405,000
Capitola (44)	6	14	0	0	\$ -	\$ -	.0	\$ -
College Road (55)	1	0	0	0	\$ -	\$ -	.0	\$ -
Corralitos (53)	2	13	2	44	\$ 639,250	\$ 639,250	99.19	\$ 1,278,500
East of Highway 17 (50)	1	1	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	7	24	7	16	\$ 525,857	\$ 500,000	99.54	\$ 3,681,000
Felton (37)	5	14	3	93	\$ 293,833	\$ 291,000	101.92	\$ 881,500
La Selva Beach (51)	6	24	2	138	\$ 799,500	\$ 799,500	96.68	\$ 1,599,000
Larkin Valley (52)	3	11	1	118	\$ 545,000	\$ 545,000	92.53	\$ 545,000
Live Oak (45)	11	36	11	46	\$ 938,581	\$ 595,000	97.31	\$ 10,324,400
Lompico-Zayante (38)	2	14	1	9	\$ 290,000	\$ 290,000	96.99	\$ 290,000
Los Gatos Mountains (23)	13	39	6	105	\$ 814,866	\$ 612,000	95.58	\$ 4,889,200
Rio Del Mar/Seascape (48)	10	38	8	61	\$ 790,695	\$ 567,500	97.80	\$ 6,325,565
Scotts Valley (39)	7	14	4	67	\$ 531,500	\$ 500,500	96.87	\$ 2,126,000
Seacliff (47)	1	7	3	35	\$ 550,333	\$ 501,000	97.42	\$ 1,651,000
Soquel (46)	2	17	5	75	\$ 640,380	\$ 530,000	97.53	\$ 3,201,900
Unincorporated Santa Cruz/Scotts Valley North (41)	7	22	4	158	\$ 696,750	\$ 722,500	99.64	\$ 2,787,000
Unincorporated Santa Cruz/Scotts Valley South (40)	4	10	3	109	\$ 530,000	\$ 459,000	95.15	\$ 1,590,000
Watsonville (56)	12	38	13	56	\$ 323,773	\$ 335,000	98.90	\$ 4,209,050
West Santa Cruz (43)	17	36	4	55	\$ 661,625	\$ 677,250	97.95	\$ 2,646,500
Summary	149	472	106	70	\$ 559,477		97.72	\$ 59,304,615

January 2013: Santa Cruz County - Common Interest Development





City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	5	10	0	0	\$ -	\$ -	.0	\$ -
Boulder Creek (34)	0	1	1	41	\$ 247,500	\$ 247,500	98.02	\$ 247,500
Capitola (44)	7	18	3	23	\$ 290,333	\$ 245,000	105.46	\$ 871,000
East Santa Cruz (42)	3	6	0	0	\$ -	\$ -	.0	\$ -
La Selva Beach (51)	2	21	0	0	\$ -	\$ -	.0	\$ -
Live Oak (45)	3	12	2	61	\$ 341,227	\$ 341,227	99.48	\$ 682,454
Rio Del Mar/Seascape (48)	5	26	2	229	\$ 452,500	\$ 452,500	95.98	\$ 905,000
Scotts Valley (39)	3	6	1	13	\$ 250,000	\$ 250,000	96.19	\$ 250,000
Seacliff (47)	1	21	0	0	\$ -	\$ -	.0	\$ -
Soquel (46)	0	2	1	82	\$ 270,000	\$ 270,000	117.90	\$ 270,000
Watsonville (56)	6	12	4	161	\$ 233,250	\$ 235,000	103.78	\$ 933,000
West Santa Cruz (43)	8	20	4	105	\$ 454,750	\$ 455,000	100.11	\$ 1,819,000
Summary	43	155	18	103	\$ 332,108		101.01	\$ 5,977,954

Data provided by MLS Listings, Inc.



SCCAR - March 2013



SUN	MON	TUE	WED	THU	FRI	SAT
					1 LGR Meeting 8:30 am <u>Transit Corridor</u> Seminar 10-11:30 am	2
3	4	5	6	7 <u>Tour Marketing</u> Meeting - 8:30 am	8	9
10 	11 <u>Matrix Easy 2</u> 10:30 am - 12 pm Events Community 11 am <u>MLS CMA 1 - 2:30 pm</u>	12	13	14 <u>Tour Marketing</u> Meeting - 8:30 am Extreme Games SC Boardwalk 4 - 7 pm	15	16
17 	18	19	20 	21 <u>Tour Marketing</u> Meeting - 8:30 am	22	23
24	25 <u>MLS Source for iPads</u> 10:30 am - 12 pm	26	27 SCCP: Coastal Commission 9:30 am - 12:30 pm Budget & Finance 8:30 am	28 <u>Tour Marketing</u> Meeting - 8:30 am Thirsty Thursday 4 - 6 pm	29 SCCAR Closed <i>Good Friday</i>	30
31 <i>Happy Easter</i> 			 Celebrating over 100 Years of Service Santa Cruz County Association of REALTORS, Inc.			

St. Patrick's Day tradition: Irish soda bread

The secret of a happy St. Patrick's day is Irish soda bread. The secret of the bread is less.

The less you knead and handle it, the better. The most cherished examples of this "aran soide" are bright, light and free form, never heavy and compacted.

It is a variety of quick bread where the rising comes from sodium bicarbonate instead of yeast. It reacts with the buttermilk or a substitute to form tiny bubbles of carbon dioxide. They give the bread its butter and jam-grabbing texture.

Soda bread is cut into triangles to form the base of the Ulster Fry, a hearty Irish breakfast of sausages, bacon, fried eggs and sautéed mushrooms.

Soda bread never lasts long, as it spoils sooner than regular bread containing vegetable oil.

IRISH SODA BREAD

- 2 1/2 cups flour
- 2 tablespoons sugar
- 1 teaspoon baking soda
- 1 teaspoon baking powder
- 1/2 teaspoon salt

- 3 tablespoons butter, softened
- 1/3 cup raisins or dried cranberries
- 3/4 cup buttermilk

Mix dry ingredients. Cut in butter and mix to crumbs. Stir in raisins and just enough buttermilk so dough leaves side of bowl.

Turn dough onto lightly floured surface. Knead lightly until smooth, about five minutes. Shape into round loaf. Place on greased cookie sheet. Bake until brown, 35 to 45 minutes. Brush with butter.

Notes: Buttermilk substitutes include yogurt or a teaspoon of vinegar in 3/4 cup milk. Add one egg, beaten, for a lighter loaf. A quarter cup of chopped nuts is excellent with the raisins. Serve with green mint jelly for a faithful Irish look.

*Leprechauns, castles, good luck and laughter
Lullabies, dreams, and love ever after.
Poems and songs with pipes and drums
A thousand welcomes when anyone comes.
That's the Irish for you!*

May the best day of your past be the worst day of your future.