



REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

The Road To Success Begins With SCCAR!



License Renewal



MLS Training



Santa Cruz County Pro



Lenders' Panel

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

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

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

2014 BOARD OF DIRECTORS

President

Frank O. May

President-Elect

Randy Turnquist

Secretary/Treasurer

Candie Noel

Past President

John Hickey

Directors

Betty Danner

Sandy Kaplan

Connie Landes

Morgan Lyng

Frank McCue

Barbara Palmer

Lauren Spencer

Carol VanAusdal

Chief Executive Officer, SCCAR & Executive Director, SCAORHF

Kathy Hartman, RCE

Member Services Director, Director of Education & Professional Services

Norma I. Milete

Advertising, Communication & Marketing Director

Andrea Harbert

Government Affairs Director

Joe Foster

Administrative Assistant

Marylin Psaros

Bookkeeper

Linda Zoccoli

ADVERTISING INFORMATION

For advertising and deadline information, please contact SCCAR.

Inside This Newsletter

- President's Message - page 3**
- Education Offerings pages 4 & 5**
- Good Neighbor Grant Opportunity - page 6**
- Legal Notes, Cancellation of Debt Tax - page 6**
- SFR Sales Statistics - page 7**
- Foundation News - page 8**
- RSVP Notice: Help Local Seniors - page 9**
- Dine For Charity - page 10**
- Government Affairs - page 11**
- Legislative Day - page 12**
- Installation Report - page 13**
- MLS Update - page 14**
- New Sales Law - page 15**
- Home Office Tax Hints - page 15**
- New Members - page 16**
- Signature Affiliates - page 17**
- Affiliate News - page 18**
- Service Directory - pages 19, 20 & 21**
- December & January Statistics - pages 22 & 23**
- Calendar - page 24**

Coffee With the President



Join SCCAR President, Frank O. May for coffee or tea on March 12 from 1 – 2 pm at the SCCAR office for 'Coffee with the President'. He and one of our esteemed past presidents will be talking about what is happening in our business. RSVP by calling 831-464-2000.

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

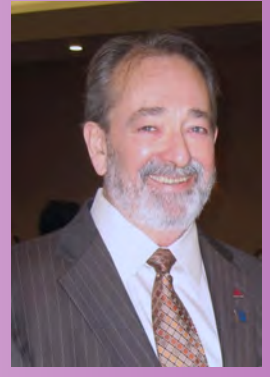
REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President

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

Get Involved, I Think You'll Be Glad You Did!



As REALTORS®, we are the primary organization for protecting real property rights and real estate interests. The Santa Cruz County Association of REALTORS® is now accepting applications for Board of Directors and I encourage your participation. We are all busy professionals with little time to spare, but we need your help! You'll meet some very interesting people and – who knows – you might even have some fun along the way! The deadline to [apply](#) is March 15, 2014.

Another opportunity to get involved is through the REALTOR® Service Volunteer Program (RSVP) that the Association has been organizing for the last six years. That's where agents help seniors that are generally house-bound or otherwise unable to make minor repairs around their homes. It is good public relations, but more importantly, it is just *good!* You will get to spend a few hours helping someone in need, meet some charming people and have a fun time in the process. The event is being held Wednesday, May 7th. Find more information and an application on line at www.mysccar.org/rsvp.

Isn't it quite a dilemma? Everything is competing for our time, our most valuable commodity. The most important of which is our family and loved ones. We *have* to take care of them! That means work, pay the bills, etc. How do we juggle all these things?

My two daughters are grown and married. I tried to be a big part of their life when they were growing up, but as I look back I mainly see my short comings. Maybe that's just a part of being a parent. One thing I do know is that I don't even remember those "work things" that were so darn important back then. Yes, I took care of the work issues as best I could and we got by. The things that I

remember most and carry with me today are the relationships that were made with people.

I want to encourage you to cherish those relationships and make some new ones while doing a good thing for the future of your loved ones. Get involved in your local REALTOR® Association! I think you'll be glad you did.

If you feel like talking about it, call me anytime (well, preferably, not after 11:00 P.M. or before 9:00 A.M) or join me for coffee or tea on March 12 from 1 – 2 pm at the SCCAR office for '**Coffee with the President**'. I and one of our esteemed past presidents will be talking about what is happening in our business.

I look forward to seeing you there.

Have a great 2014!



Allen Property Group, Inc. is your commercial property sales and leasing specialist. For results and uncommon professional service, put your trust in us.

Steve Allen, CCIM
Principal Broker/President
831-688-5100 | www.allenpginc.com



Important Tax Information

When doing your taxes this year, don't forget the non-deductible portion of dues. Compliance with the Tax Reform Act of 1993 requires that the portion of dues attributable to lobbying and political activities at the State and Federal levels of government be considered nondeductible for income tax purposes. The following amounts represent the non-deductible portion of REALTOR® dues.

National Association of REALTORS®	42% of \$120 = \$50.00
California Association of REALTORS®	43% of \$155 = \$79.12
Total non-deductible dues	\$129.12

Reverse Mortgages



Richard Cornelsen
Reverse Mortgage Originator

123 Mission St., San Francisco, CA 94105
p. 831-320-8143, f. 831-535-6338
rcornelsen@ambmortgage.com
www.ambmortgage.com



Your Clients Can Use a RM to BUY A HOME!
Call today for more information.

Borrower/person on title must be at least 62 years old. NMLS# 458733





Education & Professional Development



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

[60 Minutes to More Listings](#)

Wednesday, March 12, 2014, 10 – 11 am
Cost: \$10 SCCAR Member, \$20 Nonmember
Instructor: Carl Worden, Xchange Solutions

Get more listings by learning to work with investor clients and find out how to sell real estate without paying the tax. Learn these four key strategies: 1031 Exchange, Reverse Exchange, Deferred Sales and Delaware Statutory Trust.

[MLS Training: Agent Pro Pack](#)

Friday, March 14, 2014, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP
Instructor: Mark Messimer, MLS Listings, Inc.

Learn the easiest ways to stay in touch with listing inventories and activity in your marketplace with automated email notifications to your smart phone or tablet. This course will help you spend less time with your keyboard and more time with your clients.

[MLS Training: Listing Locator](#)

Friday, March 14, 2014, 1- 2:30 pm
Cost: Free to SCCAR Members with RSVP
Instructor: Mark Messimer, MLS Listings, Inc.

Did you know Matrix could help you locate your next listing opportunity? This course will teach you to observe where buyers are purchasing homes, what price-range they are purchasing most often, and identify homeowners in those “sweet spots” who own the homes that buyers are seeking.

[The Ever-Changing Mortgage Industry Lenders' Panel](#)

Friday, March 21, 2014, 10 - 11:30 am
Cost: \$10 SCCAR Member, \$20 Nonmember
Instructor: Tai Boutell, Santa Cruz Home Finance, Sue Bullock, Seabright Mortgage Ryan Buckholdt, Opes Advisors, Dwayne Dawson, Wells Fargo Home Mortgage, Mark Junod, On Q Financial, Kane Silverberg, RPM Mortgage

Join us for a discussion on the ever-changing mortgage industry. Have all your questions answered and concerns addressed by a panel of top local mortgage professionals. The changes in the mortgage industry affect all aspects of your business. Staying on top of these changes will help position you as a trusted advisor in real estate.

[Duane Gomer License Renewal](#)

Monday, March 24, 2014, 9 am - 12 pm
Cost: SCCAR Member: \$80 for text book or \$70 for a CD | Non-member: \$95 for text book or \$85 for a CD
Instructor: Randy Turnquist

All students will receive the three hour mandatory courses of agency, ethics, trust funds, fair housing, risk management and two 15 hour consumer protection courses by textbook or CD. Instructions for exams will be given at the seminar. Please pick up either your text book or CD at the SCCAR office. ****Important, please bring a copy of your receipt for pick up of course materials.** Schedule: 8:45 am registration, 9 am course overview, 12 pm end of session. Money back guarantee. Must cancel 48 hours prior to class.

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

Wednesday, March 26, 2014, 9:30 am - 12:30 pm
Cost: \$20 SCCAR Member, \$40 Nonmember

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 are: 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 Training: Search & Report Essentials](#)

Wednesday, March 26, 2014, 1:30 - 3 pm
Cost: Free to SCCAR Members with RSVP
Instructor: Mark Messimer, MLS Listings, Inc.

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

[Demystifying Reverse Mortgages](#)

Friday, March 28, 12 – 1 pm
Cost: \$10 for SCCAR Members, \$20 for Nonmembers
Instructor: Dick Cornelsen, Associated Mortgage

Learn how to downsize and purchase with a reverse mortgage and understand reverse mortgage options. *Continued on Page 5*

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

Education & Professional Development

Continued From Page 4

MLS Training: Public Records Search

Wednesday, April 9, 2014, 10:30 am - 12 pm
Cost: Free to SCCAR Members with RSVP
Instructor: Mark Messimer, MLS Listings, Inc.

Find out how to search county tax records, ownership information, mortgage facts and distressed tax data of all California properties. Then, use this information to create marketing plans and tools. Attendees will learn how to access and use REALIST public records to provide detailed ownership, transaction and property characteristics information.

MLS Training: Farming Support

Wednesday, April 9, 2014, 1 - 2:30 pm
Cost: Free to SCCAR Members with RSVP
Instructor: Mark Messimer, MLS Listings, Inc.

Become a neighborhood market expert to potential clients. Learn how to define your farm and determine who lives there. Then keep these prospective clients up to date with listing activity and market performance statistics.

How to Keep You and Your Clients out of Jail!

Friday, April 11, 2014, 9 am – 12 pm
Cost: \$25 SCCAR Member, \$35 Nonmember
Instructor: Guy Berry

Who should attend: Any agent who wants to protect their buyers, sellers and themselves against being sued for a bad transaction. Topics include: why poor disclosure is the #1 cause of litigation, what 'full' disclosure is and what it's not, why the TDS form is very dangerous and much more.

Santa Cruz County Pro Affordable Housing

Wednesday, April 23, 2014, 9:30 am - 12:30 pm
Cost: \$20 SCCAR Member, \$40 Nonmember

The FOURTH 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. Topics to be covered: Programs currently available, How to get qualified, Mobile Home Parks facing legal issues which are prohibitive to lending, Different lending guidelines for rent, co-op and parcel-owned mobile parks, County and city update on rent control.

MLS Training: Search & Report Essentials

Friday, April 25, 2014, 1 - 2 :30 pm
Cost: Free to SCCAR Members with RSVP
Instructor: Mark Messimer, MLS Listings, Inc.

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

Be Part Of The SCCAR Process

SCCAR is now accepting applications to serve on the **2015 Board of Directors.**

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

Interested REALTOR® members of SCCAR are encouraged to fill out and submit an [application](#) no later than **Tuesday, April 15, 2014.**

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



CREDIT REPORT ATTORNEY

We specialize in the Fair Credit Reporting Act

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

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

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



www.letonalaw.com



Some Good News on Income Tax Treatment of "Cancellation of Debt Income" After a Short Sales

*Terry Rein, Esq.
Bosso Williams, APC*

***Real Estate
Legal
Matters***

In 2011, California enacted SB 458, which provided broad anti-deficiency protection by prohibiting a lender from collecting a deficiency judgment after a short sale. A "deficiency" is the difference between the loan amount and the amount the lender received in the short sale.

The California Legislature passed SB 458 in 2011 as an "urgency" statute. SB 458 became effective when signed by the Governor on July 11, 2011. SB 458 is not retroactive, meaning that it may not apply to transactions that closed before its effective date.

SB 458 amended California Code of Civil Procedure 580(e), which states that no deficiency shall be owed or collected, and no deficiency judgment shall be requested or rendered for any deficiency upon a note secured solely by a deed of trust or mortgage for a dwelling of not more than four units, in which the borrower sells the dwelling through a short sale, if both of the following have occurred: (A) title has been voluntarily transferred to a buyer by grant deed or by other document of conveyance that has been recorded in the county where all or part of the real property is located; and (B) the proceeds of the sale have been tendered to the mortgagee, beneficiary, or the agent of the mortgagee or beneficiary, in accordance with the parties' agreement.

Although CCP 580(e) protects the borrower from a claim from the lender, a borrower is sometimes shocked to find that he still has exposure in the form of "cancellation of debt" (COD) income imposed under federal and state tax law. Generally, when a lender forgives a debt without requiring consideration in return, the amount of debt that is forgiven by cancellation of debt has been considered income to the debtor and must be reported as a result. In most cases, it is taxable as ordinary income.

On August 28, 2013, Senator Barbara Boxer sent a letter to the Internal Revenue Service asking whether a homeowner would have taxable COD income on a lender approved short sale that qualifies under CCP 580(e). The IRS responded favorably in a letter dated September 19, 2013, stating that *"if a property owner cannot be held personally liable for the difference between the loan balance and the sales price, we would consider the obligation a nonrecourse obligation. In this situation, the owner would not treat the cancelled debt as income....."*

The California Franchise Tax Board has agreed to follow the federal treatment for CCP 580(e) transactions in a letter dated December 4, 2013.

Even though this is good news on the COD front, there are a few words of caution. Income in the form of capital gains is not excluded. Moreover, the IRS has cautioned that federal law may override California's anti-deficiency provision in certain circumstances. The retroactive application of this issue is unclear, and the

legal effect of these letters is somewhat perplexing. Therefore, while the opinion letters are indeed positive news for California residents who sold their homes in a short sale after CCP 580(e) was adopted, a qualified tax advisor must fully evaluate the situation to make sure these letter opinions apply in each individual case.

The information presented in this article is not to be taken as legal advice. Every person's situation is different. If you are a real estate professional involved with short sales or in anyway providing communication or advice to owners, be sure to advise your clients to consult with their tax attorney on this important issue.

Seeking Five Good Neighbors to Receive \$10,000 Grants

REALTOR® Magazine is seeking nominations for the 15th annual Good Neighbor Awards. The program recognizes REALTORS® who've made an extraordinary commitment to community service.

Five winners will be announced in October in REALTOR® Magazine and at the 2014 REALTORS® Conference & Expo in New Orleans. The winners will receive a \$10,000 grant for their community cause, national publicity, travel expenses to the convention, and a crystal trophy.

"We created the Good Neighbor Awards to recognize how so many REALTORS® make their communities a better place to live," says Stacey Moncreiff, REALTOR® Magazine Editor in Chief. "REALTORS® generally are big-hearted people and many of them get very involved in their communities, but their local efforts are seldom rewarded on a national level."

Last year's winners contributed a combined total of nearly 8,000 hours to their causes in one year and drew a standing ovation during NAR's annual convention in San Francisco. The 2014 Good Neighbor Awards is supported by primary sponsor Liberty Mutual Insurance and realtor.com.


Good Neighbor Award entries must be received by May 16, 2014. For more details and an entry form, go to <http://www.REALTOR.org/gna>, call 800-874-6500, or see the ad in REALTOR® Magazine.

SINGLE FAMILY RESIDENTIAL SALES STATISTICS

Rolling Three-Month Single Family Home Sales

Santa Cruz County


Source: MLSListings Inc

	Sales Activity			Average Days on Market			Median Price							
	October - December			October - December			October - December							
	# Sold 2008	# Sold 2012	# sold 2013	Ave DOM 2008	Ave DOM 2012	Ave DOM 2013	Median \$ 2008	Median \$ 2012	Median \$ 2013	5 yr % change	1 yr % change	December 2012	December 2013	1 yr % change
Adult Village	0	6	9	322	35	61	\$0	\$196,500	\$320,000	n/a	38.6%	\$217,000	\$425,000	48.9%
Aptos	12	36	14	137	53	72	\$597,500	\$528,000	\$780,000	23.4%	32.3%	\$647,500	\$782,500	17.3%
Capitola	9	12	22	123	116	53	\$780,000	\$605,000	\$757,000	-3.0%	20.1%	\$575,000	\$677,500	15.1%
East of Highway 17	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
East Santa Cruz County	59	59	47	111	75	67	\$335,000	\$440,500	\$470,000	28.7%	6.3%	\$487,250	\$405,000	-20.3%
La Selva Beach	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns	0	2	15	0	72	87	\$0	\$666,000	\$870,000	n/a	23.4%	\$0	\$796,000	n/a
Los Gatos Mtns SCZ	6	5	7	29	132	45	\$947,500	\$835,000	\$780,000	-21.5%	-7.1%	\$850,000	\$715,000	-18.9%
Rio Del Mar / Seascapes	26	42	34	126	89	82	\$655,000	\$705,000	\$772,500	15.2%	8.7%	\$610,000	\$841,000	27.5%
San Lorenzo Valley	51	100	78	94	82	66	\$400,000	\$330,000	\$409,000	2.2%	19.3%	\$305,000	\$409,000	25.4%
Santa Cruz	69	114	122	75	67	56	\$649,000	\$590,000	\$717,000	9.5%	17.7%	\$628,500	\$733,800	14.3%
Scotts Valley	24	51	50	112	79	52	\$744,500	\$606,000	\$697,500	-6.7%	13.1%	\$550,000	\$695,000	20.9%
Seacliff	2	11	5	9	71	92	\$633,000	\$558,000	\$600,000	-5.5%	7.0%	\$558,000	\$543,500	-2.7%
Soquel	10	28	17	91	65	52	\$526,000	\$576,250	\$629,900	16.5%	8.5%	\$566,200	\$585,000	3.2%
Watsonville	81	45	23	102	38	145	\$330,000	\$300,000	\$380,000	13.2%	21.1%	\$300,000	\$402,500	25.5%
West Santa Cruz County	6	9	6	274	92	128	\$792,500	\$650,000	\$769,700	-3.0%	15.6%	\$530,000	\$1,050,000	49.5%
Santa Cruz County	355	520	449	104	72	70	\$460,000	\$512,500	\$639,000	28.0%	19.8%	\$527,840	\$613,500	14.0%

Rolling Three-Month Single Family Home Sales

Santa Cruz County

Source: MLSListings Inc

	Sales Activity			Average Days on Market			Median Price							
	November - January			November - January			November - January							
	# Sold 2009	# Sold 2013	# sold 2014	Ave DOM 2009	Ave DOM 2013	Ave DOM 2014	Median \$ 2009	Median \$ 2013	Median \$ 2014	5 yr % change	1 yr % change	January 2013	January 2014	1 yr % change
Adult Village	2	7	9	219	37	52	\$205,950	\$275,000	\$316,500	n/a	13.1%	\$275,000	\$286,500	4.0%
Aptos	11	24	14	114	76	71	\$585,000	\$637,500	\$782,500	25.2%	18.5%	\$656,750	\$743,850	11.7%
Capitola	8	6	22	173	105	48	\$692,500	\$967,500	\$698,000	0.8%	-38.6%	\$0	\$610,000	100.0%
East of Highway 17	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
East Santa Cruz County	52	54	47	121	80	72	\$340,025	\$440,000	\$432,500	21.4%	-1.7%	\$410,000	\$405,000	-1.2%
La Selva Beach	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns	0	0	15	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a
Los Gatos Mtns SCZ	5	5	7	213	172	67	\$1,100,000	\$785,000	\$890,000	-23.6%	11.8%	\$570,000	\$1,000,000	43.0%
Rio Del Mar / Seascapes	19	38	34	157	90	85	\$676,500	\$701,000	\$830,250	18.5%	15.6%	\$567,500	\$981,000	42.2%
San Lorenzo Valley	43	78	78	111	81	78	\$360,000	\$307,000	\$400,000	10.0%	23.3%	\$290,500	\$373,000	22.1%
Santa Cruz	55	101	122	89	68	70	\$605,000	\$575,000	\$719,000	15.9%	20.0%	\$570,000	\$715,000	20.3%
Scotts Valley	16	41	50	99	75	49	\$730,000	\$563,000	\$708,157	-3.1%	20.5%	\$540,000	\$754,000	28.4%
Seacliff	3	12	5	271	56	57	\$591,000	\$579,000	\$559,000	-5.7%	-3.6%	\$501,000	\$559,000	10.4%
Soquel	12	26	17	154	77	47	\$526,000	\$556,950	\$619,500	15.1%	10.1%	\$530,000	\$640,500	17.3%
Watsonville	66	41	23	115	30	76	\$310,000	\$309,500	\$380,000	18.4%	18.6%	\$335,000	\$330,000	-1.5%
West Santa Cruz County	6	8	6	321	82	58	\$975,000	\$590,000	\$800,000	-21.9%	26.3%	\$410,500	\$777,500	47.2%
Santa Cruz County	298	441	449	124	74	69	\$449,500	\$509,900	\$626,500	28.3%	18.6%	\$483,500	\$609,950	20.7%

REAL ESTATE



“For the sake of full disclosure, I am obligated to inform you that this property is located on a planet besieged by war, poverty, disease, political unrest and rampant stupidity.”

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

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

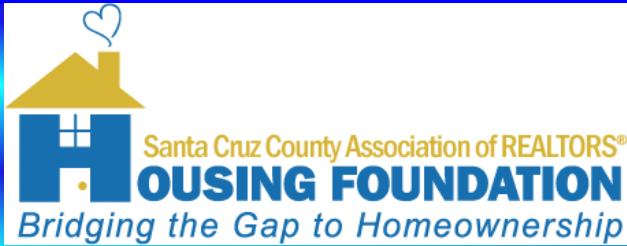


Laureen Yungmeyer ChFC, Agent
Insurance Lic#: 0B10216
718 Water Street
Bus: 831-423-4700
www.laureenyungmeyer.com

State Farm

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

1101201.1



Housing Foundation Grants for Your Buyers



Lela Willet, 2014 SCAORHF Chair
lela@thewilletway.com

The Santa Cruz County Association of REALTORS® Housing Foundation is a local non-profit organization focused on providing funds to help low income individuals and families become homeowners through our Closing Cost and HOA Grant Assistance Programs. Since its inception in 2004, 180 grants have been awarded. Your buyers may qualify for a grant. Following is a simple dashboard describing the grants available.

SCCAR Housing Foundation Grants

What are they?

- Closing Cost Assistance: Currently \$1,500 for the purchase of a single family residence, condo or townhome
- Closing Cost Assistance: Currently \$1,000 for the purchase of a manufactured/mobile home (in a park acceptable only if the buyer will own a share in the park in which they are purchasing)
- HOA Dues Assistance: Currently \$2,500 max (50% of the monthly dues for the 1st year, up to a maximum of \$2,500)
- Grants cannot be combined; buyer must choose only one of the above

Who can apply?

- Buyer must meet income limits based on family size, as follows:

Family size	Maximum annual income
1	< \$52,150
2	< \$59,600
3	< \$67,050
4	< \$74,500
5	< \$80,500
- Buyer must live or work in Santa Cruz County
- Buyer cannot have owned any real property at any location for the 3 years prior to close of escrow on the purchase
- Buyer must be in escrow to purchase

How can I help?

REALTORS®: On every transaction where you represent a buyer, stop and ask yourself:

- Is your buyer purchasing a primary residence in Santa Cruz County?
- If so, and you think your buyer may be a candidate for any of these Grants, ask the lender to help.
- If you think your buyer may be a candidate and isn't working with a lender, direct them to the website and help them apply (completed applications/documentation must be submitted to SC-CAR two weeks prior to close of escrow for processing and review)

Other ways to help:

- Don't keep us a secret! Share this information with other REALTORS® in your office and find us on [facebook](#)

- Contribute! [The website](#) has great information on how to contributing directly or through our Escrow Contribution Program
- Participate! Attend our biggest annual fundraiser for the Foundation - '[A Taste of Santa Cruz](#)'

ANGEL



INVESTORS

The SCCAR Housing Foundation would like to recognize and thank our newest angel investor, Bonnie Dodd, Keller Williams Realty – SC. A special thank you also to Laura Grenyo, Coldwell Banker Residential Brokerage, who has consistently and generously contributed over the years.

It's with contributions such as theirs that we are able to continue our mission of helping low income families in our community.

Thank you Bonnie & Laura!

KENDALL & POTTER Property Management, Inc.



Serving
Santa Cruz County
for over 30 Years
Specializing in:

- RESIDENTIAL RENTALS
- VACATION RENTALS
- CORPORATE HOUSING

Attention Realtors: We pay you a referral fee.

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

831-477-7930

522 Capitola Ave., Capitola, CA 95010
WWW.MONTEREYCOAST.COM



Sponsored by the Santa Cruz County Association of REALTORS®



REALTOR® Volunteer Service Program (RSVP) *Local Seniors Need Your Help*

What is RSVP?

RSVP is a one day community outreach program that will take place on Wednesday, May 7, 2014, during "Adopt-A-Senior" Week. The program provides free assistance to qualified seniors who cannot otherwise perform certain household tasks due to physical or financial constraints. This will be RSVP's seventh year running.

Who Does the Work?

REALTORS® and Affiliates of the Santa Cruz County Association of REALTORS® take time each year to perform household tasks that seniors and the homebound cannot do on their own.

Services We Provide

- Wash windows
- Flip a mattress
- Rake leaves
- Move furniture
- Change light bulbs
- Light vacuuming
- Remove trip hazards
- Change furnace filters
- Trim overgrown hedges
- Replace smoke detector batteries

How Do I Sign Up?

RSVP is purely volunteer driven and could not happen without the generous assistance of our members. Teams are formed from SCCAR volunteer members and spend approximately half a work day performing the tasks above. The seniors we serve are most grateful and you would be surprised at how much fun you will have! Make it a group effort and have your office sign up for a team.

To sign up, please complete a [Volunteer Application](#) and return to SCCAR, Attn: Andrea Harbert by the March 31, 2014 deadline. For further information and past photos please visit www.mysccar.org/rsvp.

If you are unable volunteer your time, please considering making a donation to this very worthy cause with a check payable to: SCCAR (Note: **RSVP** on your check).



Sponsored by the Santa Cruz County Association of REALTORS®

Realtor Service
Volunteer Program

DINE FOR CHARITY

Tuesday, April 1, 2014



HOW TO PARTICIPATE: If you are making a reservation for dinner or enjoying appetizers in the Rockroom, please tell your Shadowbrook server your group affiliation is the 'SCCAR Housing Foundation'. Reservations can be made by phone at 831-475-1511 or online at www.shadowbrookcapitola.com

Dine at the award winning Shadowbrook Restaurant and help low income first time homebuyers in our community. On Tuesday, April 1st, the Shadowbrook will generously donate 30% of the evenings sales to the SCCAR Housing Foundation. These proceeds help fund our Closing Cost Grant Assistance Program whose monies help make the dream of homeownership a possibility for those in need. For more information about Housing Foundation programs, visit www.sccarhf.org.



Cornett Family enjoying their new home thanks to a Housing Foundation grant

Tuesday, April 1, 2014

Shadowbrook Restaurant
1750 Wharf Rd., Capitola, CA
Hours 5- 8:45 pm



SCCARHF
P: 831-464-2000, F: 831-464-2881
www.sccarhf.org | facebook.com/scaorhf





From the desk of Joe Foster

Government Affairs Director

gad@mysccar.org

The following topics and issues have been at the forefront of government affairs/LGR Committee discussions over the past month:

- Soquel Creek Water District (SCWD) - Government affairs staff worked with SCCAR’s Executive Committee to draft and submit a letter to the SCWD Board of Directors on January 28th. The purpose of the letter was two-fold: 1) to request that the Board adopt the Governor’s prescribed 20% additional conservation request for its customers before proceeding on any mandatory rationing/usage curtailment; and, 2) to let the Board know that SCCAR is ready and willing work with them to help avoid a water crisis in SCWD. LGR and staff will remain engaged by participating in upcoming SCWD public meetings.
- Santa Cruz 115kV Reinforcement Project - Government affairs staff and LGR Committee members have been closely monitoring the proposed PG&E project that aims to improve service from Aptos to Watsonville. While PG&E has provided detailed justification for the infrastructure upgrades, many residents of the area impacted by the project have concerns about the environmental ramifications. Staff and LGR will continue to monitor the situation as the CA Public Utilities Commission (CPUC) and PG&E move forward on the environmental impact review process. Updates will be provided through the Advocacy section on the SCCAR website and eScoop going forward.

- Point of Sale Education - LGR and government affairs staff are putting together a formal program to better educate policy makers and the general public about the actual effectiveness/impact of ordinances that rely on point of sale. One tool we plan to use is a point of sale website “plug in/widget” that we have been developing along with staff from C.A.R. It should be posted and active on the SCCAR website within the next month. In addition to the website widget, we plan to publish a handout that can be distributed to policy makers in printed and electronic formats.
- City of Santa Cruz Rental Inspection & Maintenance Program - LGR has been monitoring the City Council's January 28th directive for Planning staff to conduct a thorough evaluation of the Program, and return to Council with recommendations that will allow the Program to achieve the City’s goal of providing safe and healthy rental housing stock. LGR has contacted the Planning Department requesting the opportunity to help with shaping the future of this policy. Visit the “Advocacy” section of the SCCAR for updates. The City’s review process of the Program is to run through January 2015.

As a member of SCCAR, we are here to support you. If there are any local issues you would like us to address/monitor, please contact me at (831) 435-6361 or gad@mysccar.org.

COOL MEMBER BENEFITS

Absolutely FREE!

12 Hours of Online CE Courses

As a member of C.A.R. you can choose from over 20 professional development courses to use toward your license renewal requirements or take to brush up on your real estate skills.

Claim your courses now and complete anytime in the next 12 months.

[Click here](#) to claim your hours and learn more.

Upcoming MVP (Member Value Plus) Program Offers

March 16-31: ‘Like’ the REALTOR Benefits® Program Facebook Page and Earn 2 Valuable eProduct downloads. PLUS, earn a chance at one of multiple, \$50 Spa & Wellness gift certificates!

April 1 - 15: Apply for the At Home with Diversity® Certification and earn Fair Housing eProduct Bundle PLUS+ a Chance to Win a \$100 Gift Card.

Learn more about NAR’s MVP Program (Member Value Plus Program) and take advantage of current and upcoming offers at <http://mvp.realtor.org/mvp>.



2014 Legislative Day



Wednesday, April 30, 2014

It's Time To Say, "Yes, I Will Attend!"

Let your voice be heard at SCCAR's annual Legislative Day trip to Sacramento! REALTORS® from around the state meet with legislators to discuss important issues affecting California's REALTORS® and property owners. Laws created in Sacramento have a tremendous impact on your ability to do business from point of sale mandates to taxes to housing opportunities. **It's Time To Say YES!**

ITINERARY

8:00 am - 9:00 am

REGISTRATION; Sacramento Convention Center

9:00 am - 11:30 am

OPENING SESSION; Hear keynote speakers and be briefed on current and proposed legislation that will affect your business

11:30 am - 1:00 pm

*Our own Region 10 Luncheon!
(Free to those who contributed an additional \$49 RAF)

1:00 pm - 5:00 pm

Meet with legislators and attend a member director forum

5:00 pm - 7:00 pm

Capitol Reception; Mix, Mingle & Network with fellow REALTORS® & Legislators! (Free to those who contributed an additional \$148 to RAF)

REGISTRATION FORM

FREE to SCCAR Members who contributed the additional \$49 to the REALTOR®

Action Fund (RAF). Cost for non RAF participants is \$49. Click here to register online or complete the form below. Reservations made that do not attend will be charged \$49. **Seating is limited! Be sure to register by April 15th!**

Name: _____ Company: _____

Phone: _____ Email: _____

Cash Visa MasterCard American Express Check Payable to 'SCCAR', check no.: _____

Name on credit _____ Signature: _____

Account#: _____ Exp. date: _____ Zip code: _____



Santa Cruz County Association
of REALTORS, Inc.

Installation Event Honors Industry's Finest

The 2014 Installation and Awards Luncheon was held on January 10, 2014 at the Scotts Valley Hilton. The event honored incoming President Frank O. May and SCCAR Officers Randy Turnquist, President-elect, Candie Noel, Secretary/Treasurer and John Hickey, Immediate Past President. Directors installed were Betty Danner, Sandy Kaplan, Connie Landes, Morgan Lyng, Frank McCue, Barbara Palmer, Lauren Spencer and Carol VanAusdal.

The 2013 award winners were announced and all were thrilled at the honor of being recognized for their ongoing contributions

to the real estate community. Congratulations to Randy Turnquist, REALTOR® of the Year, Dimitri Timm, Affiliate of the Year, Bruce Kennedy, Lifetime Achievement and Janet Romanowski our Community Service award winner.

We were honored to have special guests C.A.R. President-elect, Kevin Brown, Assembly Member, Mark Stone and 2nd district Santa Cruz County Supervisor, Zach Friend in attendance. Those who attended enjoyed a delightful and seamless event that reminded us all of the outstanding commitment to professionalism SCCAR members have to our community and industry.



MLS UPDATE

MLSListings, Inc.

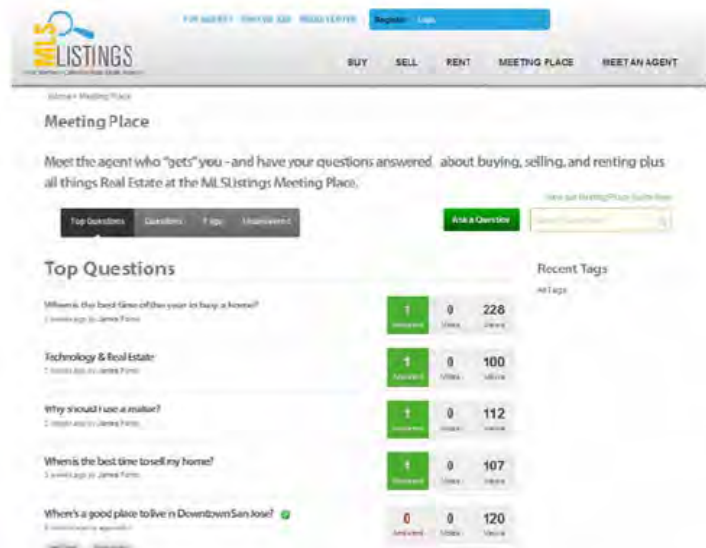
It's Here: The New MLSListings.com



You may have noticed that MLSListings.com has a new look. Our new and improved website has expanded features and a sharp, more professional look, this revamped version of our website provides your potential buyers and sellers information about their target markets, resources for buying, selling or renting their homes, and better connectivity with agents and brokers who are experts in their areas of interest.

Consumers are now able to set up an account which allows us to know exactly who has viewed your listings and how many times. But, most importantly, we can share this information with you in the form of free leads. And there is more ...

We've also added a new section called *Meeting Place*. Now consumers can chat with experienced brokers and agents like yourselves, who can advise them about staging their home for the best sale, pricing in today's market, availability of homes near their desired school district and factors to consider in deciding to rent, buy or sell. In the *Meeting Place*, potential clients can ask any real estate-related question, and an MLSListings' subscriber agent or broker can respond – something you were not able to do in the past.



Other enhancements to MLSListings.com include:

- An enhanced “Meet an Agent” section, where consumers can enter a zip code or key word to find an agent familiar with a specific area or type of sales transaction.
- The ability for consumers to save the searches they like and integrate with Facebook with one click, if that is how they prefer to communicate.
- The ability for listings, complete with a photos and statistics, to be displayed with a more crisp and professional look.

Be sure to check out the new site and see how it can better serve your needs and enhance your marketing and client service efforts in the New Year. We built MLSListings.com based on your feedback and as always, we're listening to you. So please, let us know how you like it!

Stay tuned as we will update you on classes and features you can use to enhance your MLSListings.com experience.

New Law Makes Sales Suppression or Sales-Hiding Software Programs and Devices a Crime

Beginning January 1, 2014, Assembly Bill 781 (Chapter 532) makes it a crime for anyone to knowingly sell, purchase, install, transfer or possess software programs or other electronic devices that are used to hide or remove sales and to falsify records.

Sales suppression or sales-hiding software and devices allow users to fraudulently hide or remove sales transactions from their electronic records and under report the true amount of taxes or fees collected from customers and owed to the State.

These types of software and devices deprive our communities of funding for important state and local services. They also provide users an unfair competitive advantage over those who pay the correct amount of taxes and fees.

Violators of this new law could be sentenced to up to three years in county jail, fined up to \$10,000, and will be required to pay all illegally withheld taxes, including penalties and interest.

Public awareness and involvement are essential in eliminating sales tax evasion. To report suspected sales tax evasion, contact our Tax Evasion Hotline at 1-888-334-3300. To submit a complaint by email, please go to: www.boe.ca.gov/info/complaint.htm.



Home Office Tax Safe Harbor

Learn about the new home office safe harbor and a higher per-mileage deduction that can help you lower your 2013 tax bill. NAR's tax analyst Evan Liddiard sits down with tax advisor Peter Baker to talk about these and other tax changes, including the new 39.6 percent tax bracket for high-income households and higher capital gains and dividend taxes. The new 3.8 percent net investment income tax is also covered, along with the phase-out of itemized deductions for higher-income households. Six tax changes in all are covered in two videos and spelled out on [NAR's blog](#)

MEET YOUR...



Find it all at MLSListings.com



SCCAR Welcomes the Following New Members!

REALTOR® Members

American Dream Realty

Claire Machado

Bailey Properties

Deborah Childers

Coldwell Banker

Larry Spiteri

Annie Jackson

Linda Mills

Kyle Webber

Bill Cuccia

Kristina Kroleski

DeBernardo Real Estate

Jeremy Larson

Ideal Homes

Cyndi Hoffmann

Keller Williams Realty - SC

Cynthia Sullivan

Salvador Luquin

Rita Fairbairn

Mosaic Properties

John Jeffs

Platinum RE Services

Candice Kachel

Premier Real Estate

Jefferey Wallace

Real Estate eBroker

Dorine Jennette

Zip Realty

Keri Carvill

Affiliate Members

Wells Fargo Home Mortgage

Dwayne Dawson

Security 1 Lending – Reverse Mortgages

Dan Casagrande

Turn a Lemon Listing into Lemonade!

Everyone has had one...that listing from 'you know where'. Difficult clients?
Beyond repair property? Bad timing?

Share your worst listing experience and you could win a prize. Send an email of
250 words or less to kathy@mysccar.org about your experience and you could
be featured in our next newsletter and receive one of four prizes.

The winner will receive a \$50 Visa gift card and the three runners up will
receive a \$25 Visa gift card. Winners will also be announced in the eScoop and
in the REALTOR® Newsletter. It's your chance to make lemonade from your
lemon listing!

We reserve the right to edit submissions. Deadline to submit entries is April 30,
2014



2014 Signature Affiliates



SCCAR welcomes the following Affiliate members who supersized their membership for 2014 and became Signature Affiliates!

Chris Gordon, GEO Disclosure

Dan Casagrande, Security 1 Lending

Darrell Monda, Tour Factory

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

GeoDisclosure

SECURITY  LENDING
Specializing in Reverse Mortgages



 **tourfactory**TM
Your 24/7 Online Open House



Affiliate News

Support Your Local Affiliates

Who are we? We are the Affiliate Committee. We are the people who provide support, knowledge and our expertise to the REALTOR® Community. We donate our time and efforts for the activities and events that promote the success of the Association. Affiliate Members are a vital part of the Santa Cruz County Association of REALTORS®. To honor these efforts, each year one affiliate member is recognized for exceptional contributions of time and service.

Congratulations to Dimitri Timm for winning the 2013 Affiliate of the Year Award. Dimitri was the Affiliate Committee Chair in 2013 and will serve in the same role for 2014.



Dimitri Timm has been a Mortgage Loan Officer and SCCAR Affiliate member since 2001. He has also acted as the Affiliate Chair of the Santa Cruz County Association of REALTORS® in 2007, 2012, and 2013 and was awarded Affiliate of the Year in 2007 and 2013. Dimitri was named as one of the Top Performers of 2010 at Princeton Capital and has been recognized by the Good Times as the Good Times Best Mortgage Broker of Santa Cruz County for 2012 and 2013. While being a member of SCCAR, Dimitri was an original committee member for ‘A Taste of Santa Cruz’ and has spearheaded Tune-Up-Tuesday’s, Adopt-A –Family and Oktoberfest. Dimitri is actively involved in our industry and the community at large. He has lived in the area for well over a decade and graduated from the University of California at Santa Cruz with multiple education scholarships. Dimitri is a strong believer in supporting individuals who support you, so don’t forget to support your Affiliates and their businesses!



Our co-chair for 2014 is Julie Lynn from JCP Natural Hazard Disclosures. Julie lives in Aptos and has over 20 years of experience in the Real Estate Industry including Title and Escrow, 1031 Exchanges and has also been a Real Estate Agent. When she’s not working, you could find her golfing, cooking or running the stairs at Seacliff. Julie is accustomed to being there when you need her with an optimistic and energetic spirit.

2014 Affiliate Committee Members

- Barbara Dimitruk – First American Title
- Barbara Quinton – Coastal Homes
- Bob Williams – Home Tech Property Appraisers
- Dennis Spencer – Win Home Inspection
- Dick Cornelsen – Associated Mortgage Banker
- Dimitri Timm, Princeton Capital
- Heidi Stigum – Wells Fargo Mortgage
- Julie Lynn – JCP Natural Hazards Disclosure
- Kim Furman – Key Impressions
- Loree Doan-Stewart Title
- Tamar Frey – Stewart Title
- Robin Magana – Old Republic Title
- Suzanne Schmidt – Old Republic Title.

We are always looking to expand our Affiliate membership, so if you know someone who would like to become a member please have them contact Norma I. Milete at norma@mysccar.org



“Sticking to my diet is hard work. I can’t do it on an empty stomach!”



Real Estate Services Directory

Brought to you by dedicated SCCAR Affiliate Members.



Disclosure

American Home Shield
Tye Watson
316 Smith Rd.
Corralitos, CA 95076
P: 408-722-6351
twatson@ahslink.com
www.ahs.com

JCP-LGS Disclosures
Julie Lynn
200 Commerce
Irvine, CA 92602
P: 831-277-7586
julynn@firstam.com

Property I.D.
Lary Pamplin
1981 North Broadway Ste. 325
Walnut Creek, CA 94596
P: 916-444-7504
lpamplin@propertyid.com

Environmental Services

Allterra Environmental, Inc.
Nathaniel Allen
207 McPherson Street., Ste B
Santa Cruz, CA 95060
P: 831-425-2608
nathaniel@allterraenv.com

Flooring

Bay Area Floors
Frank Vickner
2617 41st Ave.
Soquel, CA 95073
P: 831-662-3000
fvickner@bay-area-floors.com

Rainbow Carpet One
Frank DeMiro
1923 Freedom Blvd.
Freedom, CA 95019-2819
P: 831-728-3131
frank@rainbowc1.net

Home Builders

Westphal Group
Kevin Robertson
100 Castle Ridge Way
Scotts Valley, CA 95066
P: 831-461-9705
westsidehomessv@att.net

Home Inspection

Acme Building Consultants/Residential and
Commercial Property Inspection
Michael Freinberg
1619 King Street
Santa Cruz, CA 95060
P: 831-420-7606
info@acmebuildingconsultants.com
acmebuildingconsultants.com

HomeTech Property Inspection
Bob Williams
245 M. Mt. Hermon Rd.#333
Scotts Valley, CA 95066
P: 831-335-2090
bob@hometech.com

Win Home Inspection SC/Wat
Dennis Spencer
7960 B Soquel Drive, Ste 202
Aptos, CA 95003
P: 831-621-6303
dspencer@wini.com

Home Warranty

Fidelity Nat'l Home Warranty
Reinita Osborne
1029 Chapel Hill Way
San Jose, CA 95122
P: 408-410-9751
reinita.osborne@fnf.com
homewarranty.com

First American Home Buyers Pro
Joan Fischer
3795 Ridge View Ct.
Morgan Hill, CA 95037
P: 800-698-0422
jtfischer@firstam.com
www.firstam.com/warranty

Old Republic Home Protection
Ashley Larkin
PO Box 5017
San Ramon, CA 94583
P: 209-747-3131
ashleyo@orhp.com

Insurance Services

Allanson Insurance Agency
John Allanson
9500 Soquel Dr.
Aptos, CA 95003
P: 831-685-0101
johna@allansoninsurance.com
www.allansoninsurance.com

Andreatta Insurance Svcs.
Tina Andreatta
706 Capitola Ave., Ste E
Capitola, CA 95010
P: 831-462-6100
tinaandreatta@sbcglobal.net
www.tinaandreattainurance.com

State Farm Insurance
Laureen Yungmeyer
718 Water Street
Santa Cruz, CA 95060
P: 831-423-4700
laureen@laureenyungmeyer.com
laureenyungmeyer.com

Lending

American Pacific Mortgage
Chick Donaldson
4170 Gross Rd. Ext #1
Capitola, CA 95010
P: 831-464-3300
chick.donaldson@apmmortgage.com

Associated Mortgage Bankers
Richard Cornelsen
123 Mission St., Ste 850
San Francisco, CA 94105
P: 831-320-8143
rCornelsen@ambmortgage.com

Bay Federal Credit Union
Janene Adema
3333 Clares St.
Capitola, CA 95010
P: 831-479-6000
jadema@bayfed.com
www.bayfed.org

Blue Adobe Mortgage
Michael Boerlin
26390 Carmel Rancho Lane
Carmel, CA 93923
P: 831-626-2112
mike@blueadobemortgage.com

Blue Adobe Mortgage
Lisa Mazzei
26390 Carmel Rancho Lane
Carmel, CA 93923
P: 831-626-2112
lisa@blueadobemortgage.com
www.blueadobemortgage.com

Ever Bank
Karen Beeson
333 W. San Carlos St. Ste 1625
San Jose, CA 95110
P: 831-419-3127
karen.beeson@everbank.com

Mortgage Results
Mary Russell
8070 Soquel Dr. #1E
Aptos, CA 95003
P: 831-661-5214
mer400@aol.com

On Q Financial
Mark Junod
36 Seascapes Village
Aptos, CA 95003
P: 831-661-0720
mark.junod@onqfinancial.com
markjunod.com

Opes Advisors
Ryan Buckholdt
133 Mission St., Ste 210
Santa Cruz, CA 95060
P: 831-600-1580
rbuckholdt@opesadvisors.com
www.opesadvisors.com

Opes Advisors
Brian Dean
133 Mission St., Ste 210
Santa Cruz, CA 95060
P: 831-600-1580
bdean@opesadvisors.com
http://www.opesadvisors.com

Opes Advisors
Ed Gerety
133 Mission St., Ste 210
Santa Cruz, CA 95060
P: 831-600-1580
egerety@opesadvisors.com

Pacific Home Lending
Robert Chorney
2560 Garden Rd.
Monterey, CA 93940
P: 831-648-8080
bob@pachome.net

Princeton Capital
Dimitri Timm
7979 Soquel Drive
Aptos, CA 95003
P: 831-662-6591
dimitri@princetoncap.com
www.princetoncap.com/dimitritimm

RPM Mortgage
Phil Lewis
4510 Capitola Rd.
Capitola, CA 95010
P: 831-475-5626
Plewis@rpm-mtg.com

Santa Cruz Home Finance
Peter Boutell
1535 Seabright Ave.
Santa Cruz, CA 95062
P: 831-425-1250
Peter@santacruzhomefinance.com
santacruzhomefinance.com

Santa Cruz Home Finance
Tai Boutell
1535 Seabright Ave.
Santa Cruz, CA 95062
P: 831-425-1250
Tai@SantaCruzHomeFinance.com
www.FinancingSantaCruz.com

Santa Cruz Home Finance
Andrea Schenk
1535 Seabright Ave.
Santa Cruz, CA 95062
P: 831-425-1250
andrea@santacruzhomefinance.com

Seabright Mortgage
Brent Edwards
1734 Seabright Ave.
Santa Cruz, CA 95060
P: 831-425-7880
brent@seabrightmortgage.com

Seabright Mortgage
Tom Powers
1734 Seabright Ave.
Santa Cruz, CA 95060
P: 831-425-7880
tom@seabrightmortgage.com
www.seabrightmortgage.com

Sierra Pacific Mortgage
Jose Mendoza
830 Bay Ave. #D
Capitola, CA 95010
P: 831-462-2425
jose@josemendozafinancial.com

Technology Credit Union
Steve Donahue
2010 N. First St.
San Jose, CA 95131
P: 408-437-3747
sdonahue@techcu.com

Turnkey Mortgage Solutions
Matt Falconer
2542 S. Bascom Ave.
Campbell, CA 95008
P: 4048-377-8876
matt@turnkeyms.com

Wells Fargo Home Mortgage
Dwayne Dawson
530 Front St.
Santa Cruz, CA 95060
P: 831-466-2600
Dwayne.Dawson@wellsfargo.com
www.dwaynedawson.com

Wells Fargo Home Mortgage
Dave DeTeso
530 Front St.
Santa Cruz, CA 95060
P: 831-466-2600
daviddeteso@yahoo.com

Wells Fargo Home Mortgage
Jeff McCormac
530 Front St.
Santa Cruz, CA 95060
P: 831-466-2600
jeff.mccormac@wellsfargo.com
www.wfwm.com/jeff-mccormac

Pest Abatement

4 Less Termite
Chris Finn
3560 Soquel Ave.
Santa Cruz, CA 95062
P: 831-465-1699
4less@4lessstermite.com

Western Exterminator
Donald McComb
415 E. Market St.
Salinas, CA 93901-3750
P: 831-429-1008
dmccombjr@west-ext.com
www.west-ext.com

Property Exchange

R.F. 1031
Rodney Fitzpatrick
900 E. Hamilton Ave. Ste. 100
Campbell, CA 95008
P: 831-901-8123
rodney@rf1031.com
www.rf1031.com

XChange Solutions
Carl Worden
3031 Tisch Way
San Jose, CA 95128
P: 800-410-1031
cworden@jpturner.com
carlworden.com

Property Management

Bailey Property Management
Lynette Valdez
106 Aptos Beach Dr.
Aptos, CA 95003
P: 831-688-7009
lvaldez@baileyproperties.com

Publications

Coastal Homes Magazine
Lindy Harte
2901 Park Ave., Ste A-3
Soquel, CA 95073
P: 831-462-5700
lindy@pacificpublishing.com
www.coastalhomes.com

Coastal Homes Magazine
Barbara Quinton
2901 Park Ave., Ste A-3
Soquel, CA 95073
P: 831-462-5700
barbara@coastalhomes.com
homesandlandsantacruz.com

Real Estate Law

Tunink Law Firm
Michael Tunink
820 Bay Avenue, Ste 120
Capitola, CA 95010
P: 831-477-2001
mjtunink@pacbell.net

Reverse Mortgage

Security 1 Lending/ Reverse Mtg
Dan Casagrande
316 Marnell Ave.
Santa Cruz, CA 95062
P: 831-423-2900
sdacagrande@s1l.com

Treehouse Mortgage Group
Galen Call, CRMP (Certified Reverse
Mortgage Professional)
451 Washington St.
Monterey, CA 93940
P: 831-645-1164
galen@treehousemortgage.com
www.galencall.com

Staging

Key Impressions
Kim Furman
P. O. Box 466
Aptos, CA 95003
P: 831-818-8215
kfurman@key-impressions.com
www.key-impressions.com

Limelight Home Staging
Sarah Meads
5540 Grant Way
Felton, CA 95018
P: 831-708-8081
sarah@limelighthomestaging.com

Title Services

First American Title Co.
Barbara Dimitruk
330 Soquel Ave.
Santa Cruz, CA 95062
P: 831-460-3280
bdimitruk@firstam.com
http://www.firstamericansantacruz.com

First American Title Co.
Lori West
4450 Capitola Rd.
Capitola, CA 95010
P: 831-464-4530
lawest@firstam.com
www.firstam.com

Old Republic Title Co.
Robin Magana
2121 41st Ave. #111
Capitola, CA 95010
P: 831-462-0770
rmagana@ortc.com

Old Republic Title Co.
Suzanne Schmidt
511 Water Street
Santa Cruz, CA 95060
P: 831-421-0715
suzannes@ortc.com

Stewart Title
Loree Doan
809 Bay Ave., Ste D
Capitola, CA 95010
P: 831-476-5000
LDoan@Stewart.com
www.stewartca.com

Stewart Title
Tamar Frey
1541 Pacific Ave., Ste D
Santa Cruz, CA 95060
P: 831-426-1711
tfrey@stewart.com

Virtual Tours

Tour Factory Virtual Tours
Darrell Monda
2959 S. Winchester Blvd. Ste 200B
Campbell, CA 95008
P: 408-370-3800
darrell.monda@tourfactory.com
www.tourfactory.com

Santa Cruz County Housing Statistics

December 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)	0	7	1	16	\$ 425,000	\$ 425,000	112.14	\$ 425,000
Amesti / Green Valley Road (54)	3	20	7	34	\$ 408,357	\$ 398,000	100.35	\$ 2,858,500
Aptos (49)	5	24	6	14	\$ 948,833	\$ 782,500	103.38	\$ 5,693,000
Ben Lomond (36)	1	9	6	19	\$ 478,000	\$ 522,500	98.83	\$ 2,868,000
Bonny Doon (32)	0	3	1	161	\$ 780,000	\$ 780,000	93.41	\$ 780,000
Boulder Creek (34)	5	33	7	40	\$ 366,928	\$ 348,500	96.16	\$ 2,568,500
Brookdale (35)	2	2	2	119	\$ 479,500	\$ 479,500	101.06	\$ 959,000
Capitola (44)	2	12	6	45	\$ 677,666	\$ 657,000	99.17	\$ 4,066,000
College Road (55)	0	0	2	2	\$ 327,500	\$ 327,500	101.08	\$ 655,000
East Santa Cruz (42)	8	21	11	78	\$ 767,478	\$ 689,000	96.12	\$ 8,442,259
Empire Grade Road (33)	1	2	1	115	\$ 1,320,000	\$ 1,320,000	91.10	\$ 1,320,000
Felton (37)	2	10	3	58	\$ 269,000	\$ 195,000	99.77	\$ 807,000
La Selva Beach (51)	0	10	2	82	\$ 890,000	\$ 890,000	90.63	\$ 1,780,000
Larkin Valley (52)	2	11	5	26	\$ 461,200	\$ 365,000	103.64	\$ 2,306,000
Live Oak (45)	7	32	11	66	\$ 911,136	\$ 742,500	96.66	\$ 10,022,501
Lompico-Zayante (38)	2	7	1	65	\$ 275,000	\$ 275,000	100.04	\$ 275,000
Los Gatos Mountains (23)	3	27	12	62	\$ 866,158	\$ 740,000	96.71	\$ 10,393,900
Rio Del Mar/Seascape (48)	8	43	12	73	\$ 867,791	\$ 841,000	96.01	\$ 10,413,500
Scotts Valley (39)	4	23	4	32	\$ 743,664	\$ 676,328	98.58	\$ 2,974,657
Seacliff (47)	3	10	4	62	\$ 535,500	\$ 543,500	97.02	\$ 2,142,000
Soquel (46)	2	17	5	31	\$ 655,700	\$ 585,000	94.24	\$ 3,278,500
Unincorporated Santa Cruz /Scotts Valley North (41)	3	9	2	31	\$ 538,750	\$ 538,750	99.04	\$ 1,077,500
Unincorporated Santa Cruz /Scotts Valley South (40)	1	11	3	20	\$ 931,333	\$ 949,000	101.09	\$ 2,794,000
Watsonville (56)	7	19	10	101	\$ 405,850	\$ 393,750	98.38	\$ 4,058,500
West Santa Cruz (43)	4	31	9	42	\$ 772,144	\$ 750,000	99.40	\$ 6,949,300
Summary	75	393	133	55	\$ 675,997		97.90	\$ 89,907,617

December 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
Amesti / Green Valley Road (54)	1	2	1	6	\$ 299,900	\$ 299,900	100.0	\$ 299,900
Aptos (49)	1	4	4	64	\$ 524,750	\$ 542,250	101.21	\$ 2,099,000
Capitola (44)	2	10	1	0	\$ 418,000	\$ 418,000	100.72	\$ 418,000
College Road (55)	0	0	2	28	\$ 320,000	\$ 320,000	99.46	\$ 640,000
East Santa Cruz (42)	2	15	3	66	\$ 630,833	\$ 650,000	91.51	\$ 1,892,500
La Selva Beach (51)	2	12	3	57	\$ 499,333	\$ 511,000	96.16	\$ 1,498,000
Live Oak (45)	7	17	6	73	\$ 389,250	\$ 355,000	98.05	\$ 2,335,500
Rio Del Mar/Seascape (48)	3	23	7	52	\$ 614,871	\$ 520,000	98.01	\$ 4,304,098
Scotts Valley (39)	0	2	2	89	\$ 339,578	\$ 339,578	97.98	\$ 679,157
Soquel (46)	1	4	4	20	\$ 395,750	\$ 385,500	98.88	\$ 1,583,000
Watsonville (56)	0	6	1	76	\$ 251,600	\$ 251,600	100.0	\$ 251,600
West Santa Cruz (43)	2	8	4	147	\$ 432,500	\$ 444,500	98.07	\$ 1,730,000
Summary	21	103	38	63	\$ 466,598		97.72	\$ 17,730,755

Data provided by MLS Listings, Inc.

Santa Cruz County Housing Statistics

January 2014: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	8	12	2	92	\$ 286,500	\$ 286,500	97.28	\$ 573,000
Amesti / Green Valley Road (54)	4	16	10	28	\$ 419,150	\$ 398,500	98.68	\$ 4,191,500
Aptos (49)	12	28	4	61	\$ 712,462	\$ 707,425	99.13	\$ 2,849,850
Ben Lomond (36)	4	10	2	164	\$ 505,000	\$ 505,000	98.73	\$ 1,010,000
Bonny Doon (32)	2	3	2	2	\$ 735,000	\$ 735,000	100.0	\$ 1,470,000
Boulder Creek (34)	12	28	9	86	\$ 371,416	\$ 350,000	98.16	\$ 3,342,750
Brookdale (35)	1	3	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	8	16	3	75	\$ 631,633	\$ 610,000	97.98	\$ 1,894,900
College Road (55)	1	1	0	0	\$ -	\$ -	.0	\$ -
Corralitos (53)	4	11	2	50	\$ 422,500	\$ 422,500	97.80	\$ 845,000
Davenport (31)	0	0	1	67	\$ 1,900,000	\$ 1,900,000	105.85	\$ 1,900,000
East Santa Cruz (42)	11	26	6	44	\$ 701,641	\$ 736,175	101.18	\$ 4,209,850
Empire Grade Road (33)	2	3	1	105	\$ 820,000	\$ 820,000	99.41	\$ 820,000
Felton (37)	9	15	5	92	\$ 455,400	\$ 424,000	97.77	\$ 2,277,000
La Selva Beach (51)	2	11	1	158	\$ 678,000	\$ 678,000	97.0	\$ 678,000
Larkin Valley (52)	2	12	2	107	\$ 419,250	\$ 419,250	99.49	\$ 838,500
Live Oak (45)	6	22	11	72	\$ 963,027	\$ 635,000	95.81	\$ 10,593,300
Lompico-Zayante (38)	2	3	4	27	\$ 247,250	\$ 222,500	100.82	\$ 989,000
Los Gatos Mountains (23)	17	33	7	99	\$ 1,209,083	\$ 1,123,750	95.67	\$ 7,254,500
Rio Del Mar/Seascape (48)	17	48	12	69	\$ 1,248,541	\$ 981,000	95.21	\$ 14,982,500
Scotts Valley (39)	3	16	7	38	\$ 694,428	\$ 754,000	98.84	\$ 4,861,000
Seacliff (47)	0	6	5	103	\$ 1,110,600	\$ 559,000	90.25	\$ 5,553,000
Soquel (46)	4	13	8	66	\$ 809,800	\$ 640,500	97.68	\$ 6,478,400
Unincorporated Santa Cruz/Scotts Valley North (41)	6	14	1	11	\$ 1,150,000	\$ 1,150,000	100.09	\$ 1,150,000
Unincorporated Santa Cruz/Scotts Valley South (40)	5	10	3	39	\$ 899,500	\$ 645,000	98.56	\$ 2,698,500
Watsonville (56)	13	29	7	48	\$ 358,792	\$ 330,000	101.79	\$ 2,511,550
West Santa Cruz (43)	12	33	6	96	\$ 1,062,666	\$ 907,750	97.42	\$ 6,376,000
Summary	167	422	121	68	752,900		97.10	\$ 90,348,100

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	3	6	3	84	\$ 536,166	\$ 489,000	101.58	\$ 1,608,500
Boulder Creek (34)	1	1	1	149	\$ 167,900	\$ 167,900	100.0	\$ 167,900
Capitola (44)	5	12	3	115	\$ 289,166	\$ 286,500	98.64	\$ 867,500
East Santa Cruz (42)	5	16	2	107	\$ 457,500	\$ 457,500	92.52	\$ 915,000
La Selva Beach (51)	3	13	2	65	\$ 727,500	\$ 727,500	93.87	\$ 1,455,000
Live Oak (45)	5	16	4	37	\$ 416,250	\$ 400,000	95.80	\$ 1,665,000
Rio Del Mar/Seascape (48)	3	18	0	0	\$ -	\$ -	.0	\$ -
Scotts Valley (39)	3	2	2	36	\$ 387,500	\$ 387,500	99.49	\$ 775,000
Seacliff (47)	3	1	1	1	\$ 396,500	\$ 396,500	90.32	\$ 396,500
Soquel (46)	0	3	1	129	\$ 315,000	\$ 315,000	100.0	\$ 315,000
Watsonville (56)	3	7	4	52	\$ 249,000	\$ 227,500	98.39	\$ 996,000
West Santa Cruz (43)	6	9	3	120	\$ 398,000	\$ 325,000	98.92	\$ 1,194,000
Summary	40	104	26	77	\$ 398,284		97.46	\$ 10,355,400

Data provided by MLS Listings, Inc.

March 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6 Tour Marketing Meeting 8:30 - 9 am	7 Local Government Relations 8:30 am	8
9	10 Budget & Finance 8:30 am	11	12 '60 Minute' 1031 Exchange 10 am Foundation Meeting 2 pm	13 Tour Marketing Meeting 8:30 - 9 am	14 Board of Directors, 8:30 am Agent Pro Pack 10:30 am Listing Locator 1 pm	15
16	17 Education Committee 9:30 am	18	19	20 Tour Marketing Meeting 8:30 - 9 am	21 Lenders Panel 10 - 11:30 am	22
23	24 Duane Gomers' License Renewal 8 am - 4:30 pm	25	26 SCCP Coastal Commission 9:30 am Search & Report Training 1:30 pm	27 Tour Marketing Meeting 8:30 - 9 am	28 Reverse Mortgage Training 12 - 1 pm	29
30	31					

April 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Restaurant Charity Night at the Shadowbrook	2	3 Tour Marketing Meeting 8:30 - 9 am	4 Local Government Relations 8:30 am	5
6	7	8	9 Public Records (MLS) Search 10:30 am Farming Support (MLS) 1 - 2:30 pm Foundation Meeting 2 pm	10 Tour Marketing Meeting 8:30 - 9 am	11	12
13	14	15 Board of Directors Application Deadline	16	17 Tour Marketing Meeting 8:30 - 9 am	18 Good Friday SCCAR Closed	19
20	21 Education Committee 9:30 am	22	23 SCCP Affordable Housing 9:30 am - 12:30 pm	24 Tour Marketing Meeting 8:30 - 9 am	25 Search & Report Essentials (MLS) 1 - 2:30 pm	26
27	28	29	30 Legislative Day  C.A.R. Sacramento	→ Through May 3		

View our Calendar Online at www.mysccar.org