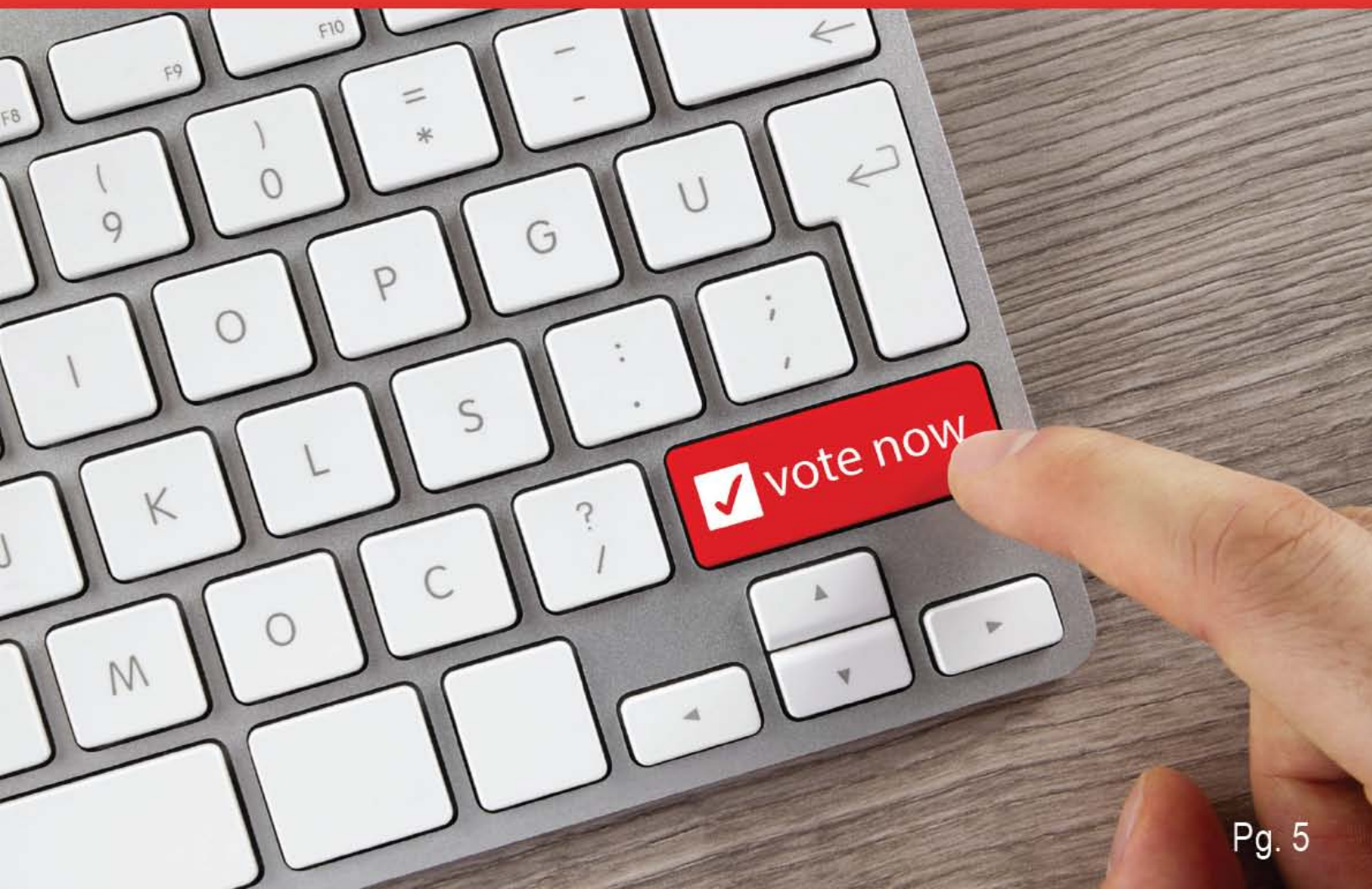


SCCAR's Annual Election Goes Digital!



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OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

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

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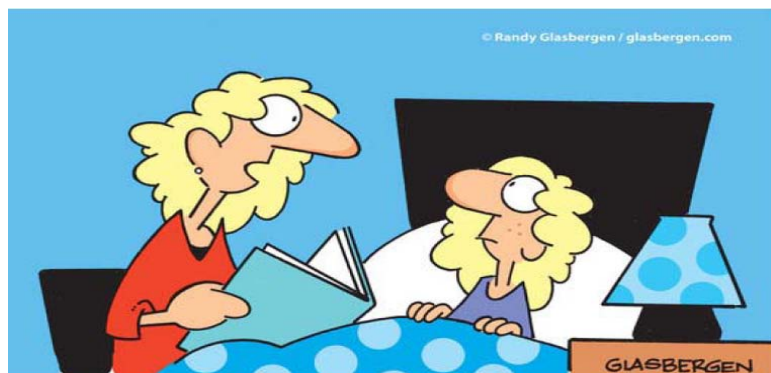
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"The gingerbread house, the giant pumpkin house, the castle on top of the beanstalk, the famous brick house owned by the smart little pig. That's why Mother Goose stopped writing stories and became a real estate agent."

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY



Candie Noel
2016 SCCAR President
Bailey Properties, Inc.
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831-252-2638

Message From The President

HUNGER HOEDOWN REALTOR® CHALLENGE

What is your food budget? For \$1 a day the Second Harvest Food Bank of Santa Cruz County can provide 4 healthy meals to Santa Cruz children, seniors, veterans and others in need. Recognizing the importance of a healthy meal, the importance in assisting those in need in our County, and the large contribution Second Harvest provides to our community, the Santa Cruz County Association of REALTORS® is sponsoring The Second Harvest Food Bank's Hoedown for Hunger.

The Hunger Hoedown raises monies to assist in feeding the 56,000 people in Santa Cruz County who are in need. For every \$100 Second Harvest can provide a child a healthy meal every day for an entire year. Second Harvest has challenged us to raise \$20,000 for the Hunger Hoedown. The challenge was accepted, and we know we can beat it. If only 200 agents donated \$100 each, our goal would be met.

To make the challenge fun there will be trophies and awards and

friendly competition among offices. They are:

- 1) **"BEST OVER ALL"** for the office that brings in the most money.
- 2) **"MOST MEALS PER REALTOR®"** to make it easy for a smaller office to participate and compete.
- 3) There is a **"MOST CREATIVE FUNDRAISER"** award for those who want to have a neighborhood, client, or social media event to raise money.
- 4) Any agent who gives \$100 or more will get special recognition from Second Harvest.

To make it easy to contribute, please go to www.thefoodbank.org/realtorchallenge2016.

Please be sure to designate your broker when you contribute so your office gets credit towards the awards.

Don't forget 1-4 children are hungry or malnourished in Santa Cruz County, and \$100 donation provides a healthy meal every day for an entire year. And your contribution is tax deductible. Thank you to everyone for your generous donations to make a healthier community.

MONDAY MORNINGS WITH THE PRESIDENT

Every first Monday of the month from 9:30 - 10:30 I am at the Association for you. We can chat about your ideas, suggestions, improvements you would like to see at your Association. Or we can just talk about real estate. You can stop by for a few minutes at any time, or stay the whole hour. I am looking forward to chatting with you.



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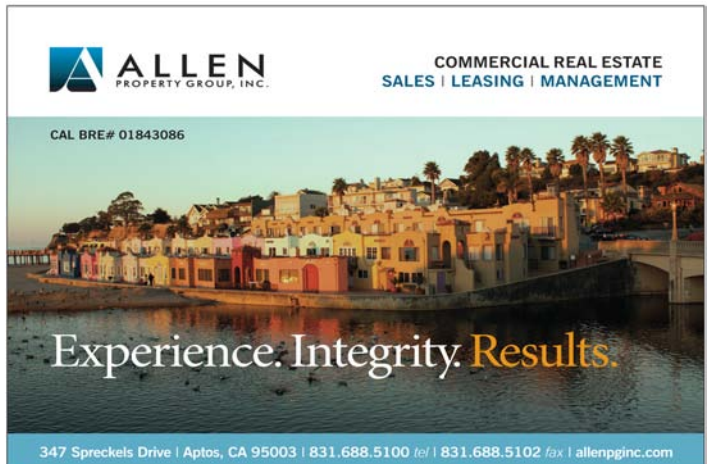


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The Fair Housing Act and Criminal Records What's a Landlord To Do?

By Terry Rein
Rein & Rein, A Professional Law Corporation
www.reinandrein.com

*Real Estate
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Matters*

Landlords and property managers need to be aware of the new "Guidance" issued by HUD relating to the use of criminal records in connection with their tenant screening processes. On April 4, 2016, the Office of the General Counsel for the U.S. Department of Housing and Urban Development ("HUD") issued a document entitled "**Guidance on Application of Fair Housing Standards to the Use of Criminal Records by Providers of Housing and Real Estate Related Transactions**" ("Guidance").

The Fair Housing Act ("the Act") prohibits discrimination in the sale, rental, or financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. In the Guidance, housing providers – including landlords, property managers and administrators of housing programs -- are cautioned that the refusal to rent or renew a lease based on an individual's criminal history may violate fair housing laws.

We Have a Problem. According to HUD, as many as 100 million U.S. adults – or nearly one-third of the population – have a criminal record. The United States prison population of 2.2 million adults is by far the largest in the world. As of 2012, the United States accounted for only about five percent of the world's population, yet almost one quarter of the world's prisoners were held in American prisons. Since 2004, an average of over 650,000 individuals have been released annually from federal and state prisons, and over 95 percent of current inmates will be released at some point. In Santa Cruz County, there are around 50,000 residents with criminal records among the County's approximately 270,000 people. When individuals are released from prisons and jails, their ability to access safe, secure and affordable housing is critical to their successful re-entry to society. Yet many formerly incarcerated individuals encounter significant barriers to securing housing.

Discrimination and Disproportionate Impact on Minorities. Across the United States, African-Americans and Hispanics are arrested, convicted and incarcerated at rates disproportionate to their share of the general population. Therefore, criminal records-based barriers to housing are likely to have a disproportionate impact on minorities. Criminal history-based restrictions on housing opportunities violate the Act if, without justification, their burden falls more often on renters of one race or national origin over another. Additionally, intentional discrimination in violation of the Act occurs if a landlord or property manager treats individuals with comparable criminal history differently because of their race, national origin or other protected characteristics.

In theory, the objectives are based on sound policy. But the Guidance itself doesn't provide enough guidance. The analysis presents a confusing multi-step, burden-shifting discussion of when and how criminal activity can be considered in the tenant screening process. But thankfully, a few clear principles emerge:

Convictions Must Demonstrate That the Past Criminal Conduct Poses a Risk to Resident Safety. A landlord or property manager must prove that its policy to exclude applicants with a conviction record is necessary to serve a "substantial, legitimate, nondiscriminatory interest." To do this, a housing provider must show that its policy accurately distinguishes between criminal conduct that indicates a demonstrable risk to resident safety and/or property and criminal conduct that does not.

Arrest Records Are Not Enough. A landlord or property manager cannot exclude an applicant on the basis of one or more prior arrests (without a conviction). As the Supreme Court has recognized, "[t]he mere fact that a man has been arrested has very little, if any, probative value in showing that he has engaged in any misconduct. An arrest shows nothing more than that someone probably suspected the person apprehended of an offense." For that reason, a landlord or property manager who denies housing to persons on the basis of arrests not resulting in conviction cannot prove that the exclusion actually assists in protecting resident safety and/or property.

Case-by-Case Analysis. The evaluation of an applicant's criminal history must include an analysis of the facts on a case-by-case basis. Policies or practices that fail to take into account the nature and severity of an individual's conviction; do not consider the amount of time that has passed since the criminal conduct occurred; or fail to consider the nature, severity, and when the criminal conduct occurred, are unlikely to be proven necessary to serve a "substantial, legitimate, nondiscriminatory interest" of the landlord or property manager.

According to the Guidance, other relevant facts should be evaluated, including possible errors in the record, an outdated record, expunged convictions, and felonies downgraded to misdemeanors.

The California Apartment Association has concerns about the "case-by-case" analysis required by the Guidance. To avoid lawsuits, the Apartment Association has always advised landlords and property managers to have a standard screening policy and apply it equally to all applicants. The individual, "case-by-case" analysis flies in the face of current practice.

Statutory Exemption -- Illegal Manufacture or Distribution of a Controlled Substance.

Some drug convictions are treated differently under the Act. Section 807(b)(4) of the Act provides that the Act does not prohibit "conduct against a person because such person has been convicted ... of the illegal manufacture or distribution of a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)." Accordingly, a landlord or property manager will not be liable under the Act for excluding

Continued on Page 13

New Way to Look at Zillow and Realtor.com

While traditional brokerage firms offer a wide range of services, firms like Realtor.com and Zillow Group focus on offering a subset of these services offered by incumbent brokerage firms.

by Steve Murray

Many leading brokerage firms refer to their operating models as agent-centric. That is, they see that their primary customer is the agent and not the home buyer or seller. One could say that most brokerage firms, regardless of their compensation plans or other areas of their business, are agent-centric. The services they offer in marketing, technology, education and mentoring or coaching are focused on providing these services to their agents and not to the consuming public.

Therefore, one way to look at organizations like Realtor.com, Zillow Group, and even agent teams, is that they are a further, but different, extension of the agent-centric model. While traditional brokerage firms, regardless of their compensation model, offer a wide range of services, firms like Realtor.com and Zillow Group focus on offering a subset of these services offered by incumbent brokerage firms. Agent teams are yet another hybrid of traditional brokerage firms with their emphasis being on organizing staff and agents under them to service leads that the team owner generates.

The online firms mentioned above focus on just a few areas. They provide advertising services, leads and some technologies that assist the agent with the management of the leads and some other parts of their business. They also provide training and education focused on how to manage leads to achieve higher capture rates. These two firms (and others like SmartZip and BoomTown) tend to focus on these areas.

They have grown the number of agents who use their services significantly. Estimates vary depending on who is doing the reporting, but it is likely that over 70,000 agents spend some of their money with these two firms. That means that they have as many agents working with them (dare one say affiliated?) as do all but three other national organizations. This is neither the right nor wrong way to look at it, but it needs to be examined further.

As to teams, while the results of the 2016 REAL Trends America's Best Agent rankings are not finalized yet, the growth in the number of teams and the size of some teams is significant. There are likely hundreds of more teams recording more than 75 closed sides or \$30 million in sales volume than were recorded in last year's results. While the majority of teams consist of a few people working together (what we refer to as convenience teams), the real growth is in teams led by individuals who are outstanding in generating business from their spheres and in particular those teams that use some lead generation tactics apart from sphere marketing.

In the next few issues, we will examine this phenomenon further and also examine a few new brokerage models that are gaining strength and size, such as Real Home Solutions, The Referral Exchange and USAA Realty. While they do not threaten the current national leaders, one is already ranked in the top 10 in the country. The other two, if they were counted as brokerage firms, would easily rank near there.

Nothing stays the same, and one of the great attributes of our industry is that it always has and will always be open to reinvention.

This article originally appeared in the June 2016 issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2016.



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As with the key billing this year, we are trying to do our part to be more conscious of our impact on the environment. As such, the Board of Directors has voted to have our annual election processed electronically. REALTOR® members of SCCAR in good standing are eligible to participate. Access to the online ballot will be posted on our website and emailed to all eligible members on July 11, 2016. REALTOR® members in good standing (paid 2016 dues) for whom we have a valid email address will receive an electronic ballot sent via email on July 11, 2016. REALTOR® members will have until July 21, 2016 to vote. The online election process will close at 4:00 p.m. on July 21, 2016. Thank you in advance for your participation!



HUNGER HOEDOWN REALTOR CHALLENGE

The Santa Cruz County & Pajaro Valley Association of Realtors challenges every agent in the County to raise \$100 dollars each by July 31st.

For each \$100 raised Second Harvest can provide a child a healthy meal every day for an entire year!

TAKE THE CHALLENGE TODAY!

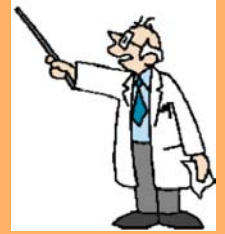
www.thefoodbank.org/realtorchallenge2016

For fundraising ideas, contact Jan Kamman jan@thefoodbank.org
For questions about the Realtor Challenge, contact
Kathy Hartmen khartman@mysccar.org
or Karen Kirwan, karen@pvaor.org





Education & Professional Development



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

July

First Class: A Required Training Course for New MLS Subscribers

Wednesday, July 13, 9:30 am – 12:30 pm

First Class is a required training course from MLS Listings, Inc. for new subscribers that must be attended within the first 60 days of joining the MLS. Getting started in the real estate industry can be daunting when it comes to technology tools and which ones are vital to build your business with a strong foundation. MLS is here to help!

MLS Listings will be tracking attendance carefully. Please arrive on time and with enough time to confirm your attendance. Any attendee who misses more than 15 combined minutes of the course will be required to take the course again.

Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

Duane Gomer License Renewal

Friday, July 22, 9 am – 12 pm (8:45 registration)

Cost: Member price \$99 for text book, \$89 for PDF

What the program will cover:

- You will test on one 15-hour course, Property Management Success at the site and will receive instructions to test online later on additional courses.
- All students will receive the three hour mandatory courses of agency, ethics, trust funds, fair housing, risk management, management & supervision and one consumer protection course by textbook or pdf.
- Instructions for exams will be given at the seminar.
- All testing in accordance with current CalBRE rules.

HomeSnap (MLS)

Friday, July 22, 10 – 11:30 am

Cost: Free with RSVP

HomeSnap Pro provides an unprecedented amount of real-time information to agents on the go, giving them the flexibility to research homes, interact with each other, and collaborate with clients from their mobile devices. Now, agents and consumers can use the same platform to seamlessly share real estate information and communicate directly.

Intermediate Matrix (MLS)

Friday, July 22, 1 – 2:30 pm

Cost: Free with RSVP

Build upon the skills learned in the Basic Class, with a focus on searching with maps, customizing data results to meet your specific needs, and communicating your findings to your client.

Agent Pro Pack (MLS)

Monday, July 25, 10 – 11:30 am

Cost: Free with RSVP

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

August

First Class: A Required Training Course for New MLS Subscribers

Wednesday, August 17, 9:30 am – 12:30 pm

First Class is a required training course from MLS Listings, Inc. for new subscribers that must be attended within the first 60 days of joining the MLS. Getting started in the real estate industry can be daunting when it comes to technology tools and which ones are vital to build your business with a strong foundation. MLS is here to help!

MLS Listings will be tracking attendance carefully. Please arrive on time and with enough time to confirm your attendance. Any attendee who misses more than 15 combined minutes of the course will be required to take the course again.

Contact the MLS 800-546-5657 to register. SCCAR does not take registrations for this class.

Listing Management (MLS)

Monday, August 22, 10 – 11:30 am

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

Continued on Page 8

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

Real Estate and Land Use Law Update

Miles J. Dolinger, Esq.
www.dolingerlaw.com

Court Awards \$100,000.00 in Attorneys' Fees Against HOA Member in Dispute About Short-Term Vacation Rentals.

In Almanor Lakeside Villas Owners Association v. Carson, (6th Dist. 2016) 246 Cal.App.4th 761, the court of appeal affirmed a trial court judgment awarding a homeowners' association (HOA) approximately \$100,000.00 in attorneys' fees. The HOA filed a lawsuit against an owner/member of the HOA in order to enforce \$20,000.00 in fines and related fees arising from the member's leasing of its two properties as short-term vacation rentals, which was prohibited by the CC&Rs. [Read more](#)

Plaintiff in Wrongful Foreclosure Case Need Not Allege Any Specific Harm.

Sciarratta v. U.S. Bank National Association, (2016) 202 Cal.Rptr.3d 219, is another in a series of wrongful foreclosure cases working their way through the courts of appeal. In this case, the borrower, Sciarratta, was foreclosed on after becoming \$15,000.00 in arrears on a \$620,000.00 loan. The borrower brought a wrongful foreclosure action against the foreclosing bank and trustee, alleging that the entity that conducted the nonjudicial foreclosure sale on her home had no interest in either the underlying debt or the subject property. [Read more](#)

A City's General Plan Amendment Eliminating Minimum Residential Density Requirements Is Not Exempt From CEQA.

In People for Proper Planning v. City of Palm Springs (2016), 2016 WL 3005719, an affordable housing advocacy group filed a lawsuit challenging City of Palm Springs's adoption of a general plan amendment (GPA) removing minimum density requirements for each residential development. The trial court ruled that the GPA was exempt from environmental review under the California Environmental Quality Act (CEQA), but the court of appeal reversed on this issue. [Read more](#)

Highlights of Proposals for New Santa Cruz County Commercial Cannabis Cultivation Ordinance

At the May 10, 2016 Santa Cruz Board of Supervisors meeting, County staff presented their recommendations for a new commercial cannabis cultivation ordinance. Those recommendations were informed by a report of the Board-appointed Cannabis Cultivation Choices Committee ("C4"), with follow up input by some of the Supervisors. [Read more](#)

Education & Professional Development *Continued From Page 7*

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

Monday, August 22, 1 – 2:30 pm
You will learn how to use the REALIST application to access public records and obtain detailed ownership, transaction and property characteristics information.

[City & County Schools \(SCCP\)](#)

Friday, August 26, 9:30 am – 12 pm
Individual course price for members: \$20
The sixth class in our Santa Cruz County Pro (SCCP) series designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Topics include: district outlook for the next 10 to 15 years, inter-district transfers, charter schools with emphasis, APT scoring explained and charter schools, district boundaries, school resources.

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

Friday, August 26, 10 – 11:30 am
Attend this course and you will learn how to combine tools within Matrix and Realist to analyze consumer buying activities and then determine the homeowners whose homes match the buying trends of today's home buyers. you will also learn to use the same processes to help buyers find homes that are currently not on the MLS but perhaps would be interested in selling.

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When SCCAR Members Come Together, They Have a Smoking Good Time!

Hats off to this year's Spring Fling BBQ!



Our annual Member Appreciation Spring Fling barbecue was held at the Association office on June 8 and was the perfect way to spend an afternoon. Members enjoyed tasty BBQ (marinade by our own Chris Finn, 4 Less Termite), cool drinks and the choice tunes played by 'Mabie, Mabie Not' while networking with friends and peers. When it was time to line up for lunch, your SCCAR Board of Directors were on hand to serve up the grub. Our fabulous contest bakers provided some sweet treats for dessert!

It is always our pleasure to spend time with our members and it's an honor to show them our appreciation. Thank you to everyone who came together to support the day!

Thank you to our sponsors (below), Affiliate Committee and event volunteers for all their support!

WIN Home Inspection, 4 Less Termite and Santa Cruz Home Finance were our BBQ sponsors and the crew manning it!

Bay Federal was our registration and baking contest sponsor.

Tasty margaritas were sponsored by Allanson Insurance Agency

The fabulous band Mabie, Mabie Not was sponsored by EverBank and decorations, by Stearns Lending.

Corporate Sponsor, MLS Listings Inc. and staff were on hand showing their support.

Baking Contest Winners

The 15th Annual SCCAR Baking Contest was a great success with some very special desserts on hand. Chef Michael Clark of Michael's on Main graciously judged the contest resulting in the following awards. Overall winners were given special prizes. Thank you to all who participated.

1st place – Kay Dexel, Alain Pinel REALTORS®

2nd place – Donna Teale, Sereno Group

3rd place – Reinita Osbourne, Fidelity National Home Warranty



LGR Committee Report

Robert Singleton, GAD

gad@mysccar.org



It's Not Just the Vacation Rentals

During their June meeting the Santa Cruz County Board of Supervisors voted to place significantly harsher restrictions on local vacation rental units and property owners. If you have been following this issue for the past couple of years then you were likely already aware of the two existing designated tourism districts in both Live Oak and Seacliff. Essentially, these districts limit the total number of houses that can be used as short terms rentals, as well as the number of short term rentals per neighborhood block. Last Tuesday the Board not only created a new district (encompassing Davenport and the surrounding areas), but also adopted a half measure process that governs how these permits are to be awarded and renewed, both of which will hurt property owners.

Now the original stated purpose for the creation of these districts was twofold: 1) limit the neighborhood impacts that are associated with vacation rentals, and 2) protect units that would (could) be used as long term rentals. The Santa Cruz County Association of REALTORS® opposed these new regulations from the beginning because we saw them as a violation of private property rights, but also because it's a classic case of the government picking winners and losers. By creating an artificial scarcity in the marketplace for permits (whose potential value may exceed \$100,000), the Board was effectively able to distort the value of all the affected properties in these areas. Starting from day one the homes that had permits instantly became more valuable than those that didn't, and thus it was (and still is) within every household's self-interest to seek out a permit, even if they don't intend to use it.

Now the unintended consequences of enacting such a policy are pretty clear, but rather than address the fundamental problem in approach (placing arbitrary limits on a high demand market), the Board doubled down with measures meant to diminish the potential negative repercussions of the policy. First they decided **to not deed restrict the permits** (which is unlike almost every other use permit on the books), electing instead to adopt a 5 year period of use, thus making the market distortion in home values a temporary phenomenon; while hopefully allowing for more households to take advantage of this price inflation once the first permits began to expire. They also decided to award the first permits to those homeowners who had already been paying Transient Occupancy Tax (TOT), which were few and far between. The rest of the permits: first come first served.

Now here is probably the most significant problem with this policy: If you limit the total number of properties that can be short term rentals, but choose not to pair the permit with the property, who gets to decide which properties get permits and when? Well they took the easy way out and basically created a process where no one decides, it's as simple as whoever shows up *first*.

Buying a house is likely the most important investment a person

will make in their lifetime, and now the County has the power to either add or takeaway a SIGNIFICANT portion of that home's value based upon what criteria? A permit that could easily be worth over \$100,000 (in just revenue) over the 5 year period, and they have absolutely no process for determining who does or does not reap that benefit. First come, first served.

The Planning Commission, based upon a recommendation from staff, voted unanimously to build in a "grace period" whereby existing *and legal* short term rental units could reapply for the permit that they had already been enjoying. They were to be given up to 60 days to decide if they wanted to opt back into operation, so to speak, which they undoubtedly would because who wants to lose \$100,000 of appraised value from their house?!? On Tuesday the Board (minus absent Zach Friend) voted to end that grace period entirely, and when paired with the first come first serve policy, basically means once those permits are up no one knows what's going to happen.

Staff and the Planning Commission both outlined multiple ways in which this problem could be avoided. They gave multiple options, including a lottery system and a criteria system. But the Board justified their stance in favor of the first come first served policy by stating "well we don't know what's going to happen when these permits come up for renewal, so let's just wait until then."

So there is now a massive economic interest in getting a vacation rental permit and no criteria for awarding that permit other than being one of the first people to grab it. There are no incentives for good financial standing or good management, just incidental penalties for bad behavior. On top of this you don't even have to use the permit. You only have to prove "significant rental use" when reapplying for your permit, 5 years later.

The County then also mandated that all new vacation rental units with 4 or more bedrooms (admittedly arbitrary) have to have a public hearing before the Zoning Administrator (ZA). Now beyond the practical problems associated with a public hearing (time of day, opportunity cost, etc.), there is no reason to even have one in the first place. Why? -Because all new permits can already be appealed to that same ZA, through an already established process. Furthermore, the ZA has no grounds to deny an individual a permit anyway. If you meet all the requirements upon application then there are no other legal reasons why the ZA would be allowed to deny you.

So why do it?

The purpose is to intimidate would be vacation landlords from going through the process to begin with. A mandatory public hearing creates the space for public shame.

Continued on Page 17

TAKE ACTION!

Tell the Senate to Get to Work for Future Homebuyers

The NATIONAL ASSOCIATION OF REALTORS® has issued a nationwide Call-for-Action, urging members to ask their Senators to pass H.R. 3700, the “Housing Opportunity Through Modernization Act of 2016,” a bill that makes needed reforms to the Federal Housing Administration (FHA) condominium loan program, federal-assisted housing programs and Rural Housing Service loan programs.

The CALIFORNIA ASSOCIATION OF REALTORS® needs your help to ensure that this is a priority for Congress and is brought up for vote immediately. Tell our U.S. Senators that we support H.R. 3700, the “Housing Opportunity Through Modernization Act of 2016.” The United States Senate is missing an opportunity to improve housing markets across the country, and we need your help to tell them to get to work and make homeownership a priority! **Please Respond to this important CALL- FOR- ACTION!**

Take Action Now!

C.A.R. is asking its members to urge the U.S. Senate to take action. The House of Representatives passed this bill unanimously with a bipartisan vote of 427-0. This bill makes buying a condominium A LOT easier by easing the current FHA condo requirements.

What makes REALTORS® so strong politically is the number of constituents we have in EVERY congressional district. Even if your business model is not based on condominium or Rural Housing Service transactions, all REALTORS® need to band together to support homebuyers. Please support homeownership by responding to this important Call-for-Action.

Click Here to Take Action!

For More Information contact Rian Barrett at rianb@car.org

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What is the Lifetime Value of a Lead?

We've got a new way for you to think about how you calculate the value of a lead.

By Travis Saxton,

What is the value of the leads you generate? To illustrate, here's a story from a fake sales associate, Joe, that represents a situation that we see often.

Joe is an aggressive sales associate who advertises online. He's spent money online to generate business to his website and, more specifically, Joe is dominating one neighborhood on a granular level. In fact, no other agents are equaling his efforts. Joe generates a lead through his online efforts. The lead cost Joe \$35 to generate.

Many sales associates assess leads for straight transactional value. One lead equals one potential deal. Let's think of it another way. We know real estate is a relationship business and, while online lead generation is growing and not going anywhere, it still only makes up a fraction of your business. The largest portion of your business comes from referrals and happy clients. Of course, many of those transactions are initiated with an online lead. As people migrate to and from your market and grow older, your sphere naturally denigrates, and you need to replace it with new business. For some sales associates, this is their only source of business—not Joe.

Joe does a great job of taking care of his \$35 lead and produces a transaction. The customer is thrilled, and Joe collects a testimonial

from this customer. Joe also hosts and pays for a housewarming party, inviting the customer's new neighbors. Naturally, Joe is there, and now a \$35 lead has turned into a \$535 transaction. (\$500 for the party). Some agents stop here, but not Joe.

Joe stays in great contact with his customer and his customer's new neighbors hoping to become their real estate professional of choice. Joe spends time generating CMAs, market reports and newsletters relevant to people in this neighborhood. Joe was so impressive with his neighborhood knowledge and effort that his sphere is growing. Now, one \$35 lead with proper TLC has produced three transactions that could multiply as this new sphere continues to grow. This is how to conduct your business.

In Joe's new listings, he now has a larger budget to spend on marketing, drone videos, virtual reality tours and more. Joe knows that the effort put in today will bear fruit. Now let me ask this. What was that lead worth to Joe?

We often struggle with this question as there are a lot of variables. In this scenario, one lead, a party, and diligent communications produced three and possibly more transactions. So, the lifetime value of this lead could have been worth thousands of dollars, depending on factors such as price and commission rates. REAL Trends is doing our best to take the guesswork out of valuing a lead. We've partnered with Adwerx to bring you an online calculator that helps you calculate the lifetime value of a lead in your specific market.

Visit the link below to see your lifetime value of a lead: https://www.adwerx.com/ltv_calculator

This article originally appeared in the June 2016 issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2016.



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"Any other people skills, besides 400 Facebook friends?"

SCCAR Welcomes the Following New Members!

REALTOR® Members

Allen Property Group
Kelly Frank

Darlene Alexa, Broker
Darlene Alexa

Bailey Properties
Hayley Hackett
Elizabeth Zappacosta

California Dreaming RE
Lisa Maggio

Coldwell Banker
Carolina Walsh
Olesya Kraschenko

David Lyng Real Estate
Deborah Babcock
Robert Slawinski

Donner Land & Homes,. Inc.
Jennifer Flansaas
Rebecca Pilgreen

Flat Rate Realty
Ryan Fontana

Keller Williams
Ethan Downey

Lifeline Real Estate
Wendy Kirkwood

Main Street REALTORS®
Peter Aguayo Maturino

Monterey Bay Properties
Christina 'Nicole' Carpenter

Muzzio Property Management
Joseph Muzzio

Redfin
Mark Bennett
Shona Warwick-Smith

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Schooner Realty
Elizabeth Mullan Seman

The Brokerage
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Raj Patel
Shawna Watson

Modena Estate Sales
Lisa Modena

Commerce Home Mortgage
Sean Herrero

Real Property Management First
Johannes Kornacher

State Farm Insurance
Dwayne Dawson

Real Estate Legal Matters

Continued From Page 4

individuals because they have been convicted of one or more of the specified drug crimes involving the manufacture or distribution of controlled substances, regardless of any discriminatory effect that may result from such a policy. But this exemption does not apply to situations where the applicant has been arrested but not convicted or where the applicant was convicted of possession (but not manufacture or distribution).

Conclusion. The bottom line is that landlords and property managers cannot summarily eliminate an applicant simply because they have a "record." To defend against a discrimination claim, landlords and property managers are left with the daunting task of

having to obtain accurate and factually complete records about the criminal conduct, correctly evaluate the information, then properly distinguish between applicants who pose an unacceptable level of risk and those that do not. June Barlow, general counsel for the California Association of REALTORS®, feels that the new regulations put landlords and property managers in an impossible bind. She stated, "I understand the theory. From a practical standpoint, I'm not sure what a landlord is supposed to do."

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



SCCAR Countywide Open House Weekend! Saturday and Sunday, July 23 & 24, 2016

Top 5 Reasons To Participate

- 1 It gets eyes on your home
- 2 You could lock in that interested buyer
- 3 Buyers can compare and contrast
- 4 Open houses help sellers gauge the market
- 5 Opportunity for REALTORS® to educate the public about homeownership.

Consumers will be looking for:

- Your property listed on MYSCCAR.org*
- REALTOR® Balloons 
- Event Signage (provided by SCCAR)

* Must be listed on MLS open house section

Find marketing resources and advertising discounts at: www.mysccar.org/sccopenhouse

Yes I want to participate ___ # of Signs *(1 per listing)

Name: _____ Office: _____

Phone: _____ Email: _____

Return to SCCAR, 2525 Main St., Soquel, fax 831-464-2881 or send your information via email to andrea@mysccar.org

* Signs need to returned within one week after the event. If they are not returned a **\$50 fee for each sign** will be assessed.

Office use only: Signs returned: _____.



Charity Poker Tournament Deals a Winning Hand for Low Income Homebuyers!



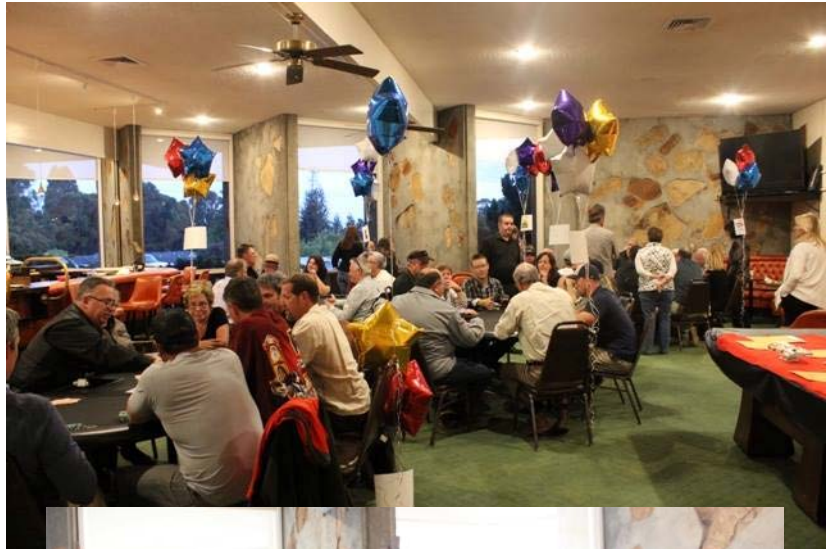
Lady Luck was on our side at the first annual “SCCARHF Charity Poker Tournament” on Friday, June 10, 2016. Poker players of all levels came out in full force to support the Foundation. Raucous, good natured, competitive and full of laughter best describes the evening. The competition lasted well into the evening with Jeff McCormac, Wells Fargo and Chris Mosher, Sereno Group being the last two players standing. Chris ultimately won with an all-in move on both players part. Great playing gentlemen!

Proceeds from the tournament help fund the Foundation’s Closing Cost Grant Assistance Program. This program helps low income first time home buyers in our community achieve the dream of homeownership. Learn more about our programs at www.sccarhf.org.

Thank you to our sponsors for their generous support: Sereno Group, U.S. Bank– Kim Havbo, Bailey Properties, Wells Fargo Home Mortgage, Century 21 M&M Capitola – Randy Turnquist, Anderson Christie Real Estate, Commerce Home Mortgage, Capitola, California, Jennifer Walker - Stearns Lending, LLC, Santa Cruz.

The tournament would not have been possible without our Foundation trustees and volunteers. Thank you Chris Clayton, Connie Landes, Lisa Silva Mazzei, Michele L Replogle; Realtor, GRI, SRES, Diamond Certified, Lela Willet, Jeff Wickum and Barbara Flagg, kudos on a job well done!

We look forwards to hosting another Charity Poker tournament in 2017!





Affiliate News

Serena Wagner
Affiliate Committee Chair
Property ID
swagner@propertyid.com

I am happy to report the Affiliate Committee has been very active with over 20 members! We have all been working hard to promote and support our members. I am proud of the job our Affiliate members did in helping to put on an impressive Spring Fling BBQ.

I am also proud to announce that we have launched our "Affiliate Ambassador Program" where affiliates are assigned offices to personally bring you the latest SCCAR happenings. The goal is to increase participation and create a more united and strong local REALTOR® community.

In addition, we have launched our new FREE monthly Lunch & Learns to help you stay on top of new information. Look for more information about these events coming soon!

Thank you to all of our supportive participants! We welcome any new ideas from all SCCAR members. Please reach out anytime: swagner@propertyid.com.

Happy Summer!

Changes in the Reverse Mortgage Industry Help Protect Seniors

Richard (Dick) Cornelsen
American Advisors Group
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rcornelsen@aag.com

Reverse Mortgages (Home Equity Conversion Mortgage) have gone through a significant transition over the past 12+ months. Basically they now protect seniors more from abuse and the qualifying process helps against "not" paying property taxes and home owners insurance. Additionally, the cost is less for those who borrow less.

I am working with more seniors whose home has no mortgage so they are creating an EMERGENCY FUND! That fund can accomplish these future actions:

- Fund future long-term care
 - Most of us do not have a plan for "probable" senior long term care. A reverse mortgage LOC can become a life saver.



- Protect your financial portfolio
 - What happens when investments (stocks, bonds and real-estate) take a serious hit? You can draw from the RM – LOC

during the tough time.



- Create a Social Security Bridge
 - What happens when our best laid plan runs short? We can augment our social security with temporary or for life draws on a RM LOC.



- Gray Divorce Strategy
 - I actually have completed one of these where both parties were satisfied. One person was able to remain in the home and the other received a buyout.
 - Another possibility would be that the home can be sold and both can use the distribution to buy another home with a reverse mortgage.



- Buy a new home
 - More and more people are doing this. Basically a 62+ year old person can increase their buying power using a R4P (reverse for purchase)



There are many other reasons for using a reverse mortgage for seniors. Contact me and I can tell you about some examples that have recently been used.





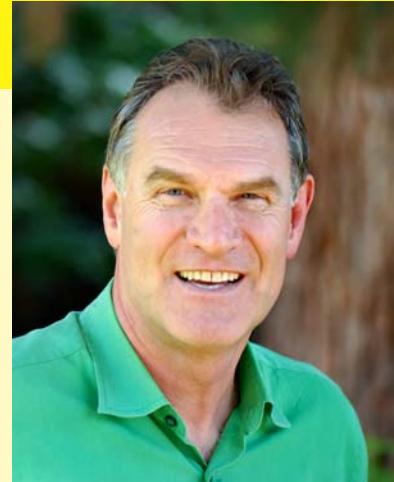
Affiliate Spotlight

Real Property Management First

Johannes Kornacher

831 346 6884

office@rpm1st.com



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Real Property Management First takes pride in its accountability and solid management. World class solutions and peace of mind for owners, residents and for our REALTOR® partners.



LGR Committee Report

Continued From Page 10

Again, even if the ZA can't deny your permit you are still required to attend a hearing in which your neighbors (and frankly anyone who doesn't like the idea of your vacation rental) are encouraged to show up and list all of the reasons why they don't like your idea, **DESPITE THE INHERENT ECONOMIC BENEFIT IN GETTING A PERMIT.**

So this brings us to the most important part of this article: **What can we do about this?**

Good news! The ordinance has not yet been finalized and must go through both the Planning Commission and the Board of Supervisors again before becoming law. This means we need still have time to fight this! Here's what you can do:

1. Attend any and all hearings of the County Planning Commission, Housing Advisory Commission, and Board of Supervisors as possible. Even if they aren't hearing this particular item on the day you attend, you should still stand up to speak during oral communications to let them know how you feel. The schedules for each of these bodies can be found here:

- a. Board of Supervisors
- b. Planning Commission
- c. Housing Advisory Commission

2. If you cannot attend these meetings then please send a letter via email to all of the Supervisors and their staff:

- john.leopold@co.santa-cruz.ca.us,
- zach.friend@co.santa-cruz.ca.us,
- ryan.coonerty@santacruzcounty.us,
- greg.caput@co.santa-cruz.ca.us,
- bruce.mcpherson@co.santa-cruz.ca.us

3. Write a letter to the editor to the Sentinel expressing your dissatisfaction with the new rules. Need material? Email me and I can provide you with some samples, or we can even write a letter together: gad@mysccar.org

4. SHARE THIS ARTICLE! Seriously, share this article with all of your friends, post it on Facebook NextDoor, email it to your coworkers, send it to anybody who will listen!

5. If you are interested in any of the above options but have questions or comments about anything in this article do not hesitate to email me: gad@mysccar.org. I can help you with what you want to say and how to say it. I am also going to start holding regular organizing meetings with people who are interested so that we can stay ahead of this issue.



2016 Signature Affiliate

Water Supply in Santa Cruz County

Chris Gordon
GEO Disclosure

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Santa Cruz County water agencies are facing a complex set of problems with regards to creating a sustainable water management plan. Here is a summary of the current efforts to address the new State requirements for future water supplies in this County

WATER FACTS FOR SANTA CRUZ COUNTY

All of our water comes from local sources. Santa Cruz County is unique in that it relies entirely on the rainwater that falls on the County. Unlike the rest of the state, we do not import any water.

There are six large water suppliers in the County, four small systems (200 to 500 connections), 130 smaller systems (5-200 connections) and 8,000 private wells. The City of Santa Cruz relies mostly on stream water from North County, whereas Soquel to Watsonville relies on ground water.

All sources of water are in a state of overdraft, meaning we are using more than is being replenished. This is causing seawater intrusion into our fresh water aquifers at an alarming rate.

Santa Cruz County practices some of the best water conservation in the state. The County has had water neutral development for the last 30 years; it has doubled the number of water connections yet kept water production at the same level.

CURRENT DROUGHT STATUS

El Niño was mild this winter and we did not get the torrential rains predicted. However we did get above normal rainfall for the first time in five years. As a result, the Santa Cruz City Council lifted its water restrictions for this summer and the U.S. Drought Monitor downgraded the northern coastal region of California, including all of Santa Cruz County, from severe drought to abnormally dry, the lowest of five levels on the national drought intensity scale. However, this does not mean we are out of the woods. Soquel Creek Water District is facing serious long term water shortage issues. Soquel Creek Water District Board declared a Groundwater Emergency on June 17, 2014 which is still in effect. The main issue is overdrafting of wells causing seawater intrusion, which will ultimately render aquifers useless.

FUTURE GROUNDWATER USE

As unbelievable as it seems, until last year California had no groundwater use rules in place. We were one of the last 'Wild West' states where groundwater use was a free for all. In 2014 Governor Jerry Brown signed into law the Sustainable Groundwater Management Act (SGMA). This will require local water agencies to measure and monitor local aquifers and wells and create a plan for sustainability.

In response, the Soquel-Aptos Groundwater Management Committee (SAGMC) voted to become the Groundwater Sustainability

Agency for the Mid-County Basin Area under a new name: the Santa Cruz Mid-County Groundwater Agency (MGA). To meet state requirements, this newly formed Groundwater Sustainability Agency had its first meeting March 17, 2016. The members of the agency include the Central Water District, the City of Santa Cruz, the County of Santa Cruz and the Soquel Creek Water District. The MGA will continue to oversee the management of the Live Oak/Aptos/Soquel/Seascape/Capitola groundwater basins, and will write and implement a Groundwater Sustainability Plan by 2020. Until those plans have been made, the impact on individual users in the County is speculative. It is possible that there will be some sort of fee assessed for properties within the SGMA boundaries, but that is still to be determined. To stay current with what MGA is doing, check out these websites and sign up for the newsletters:

<http://www.midcountygroundwater.org/>

In planning for a sustainable future water supply we need to accommodate new development while protecting the environment, reversing overdraft and seawater intrusion and preparing for climate change, which may bring longer drought periods: a very tall order indeed!

Water Fixture Retrofit at time of sale: You may know that there are several water jurisdictions requiring their own, different water conservation forms. You need to use the right form for a smooth transaction. Each [GeoDisclosure](#) report provides you with the correct water addendum and certification form automatically. There has been some confusion, so use care! If a property is not certified at the time of sale, there are financial penalties, and in extreme cases a property can be red tagged!

[GeoDisclosure](#) is a locally based business and we have been blessed to have enjoyed great support from our real estate community over the last 16 years. Your advantage to using a local natural hazard disclosure company is that we are in tune with the current local disclosure requirements for this County and provide for your specific needs.



Santa Cruz County Housing Statistics

April 2016: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	36	64	27	19	\$954,492	\$910,000	\$476	100%	\$25,771,300	2,033	18,340	3.1
Ben Lomond	7	11	9	36	\$614,704	\$593,000	\$495	101%	\$5,532,344	1,381	17,415	3
Boulder Creek	17	34	7	31	\$553,714	\$520,000	\$399	101%	\$3,876,000	1,283	13,086	5.1
Brookdale	2	3	1	358	\$675,150	\$675,150	\$232	101%	\$675,150	2,908	73,616	4.5
Capitola	9	10	3	9	\$1,095,000	\$1,250,000	\$605	105%	\$3,285,000	1,869	5,445	2.7
Corralitos	3	10	2	8	\$701,500	\$701,500	\$561	100%	\$1,403,000	1,254	25,765	6
Davenport	0	0	0									
Felton	12	25	11	26	\$578,090	\$550,000	\$456	100%	\$6,359,000	1,323	17,630	2.6
Freedom	3	4	3	13	\$410,000	\$455,000	\$359	94%	\$1,230,000	1,247	6,432	2
La Selva Beach	3	11	0									
Los Gatos	10	16	10	44	\$1,036,760	\$1,030,051	\$489	95%	\$10,367,601	2,288	324,823	2.7
Mount Hermon	1	1	0									
Santa Cruz	66	126	48	24	\$1,152,423	\$892,500	\$569	101%	\$55,316,347	1,866	15,511	3.1
Scotts Valley	21	39	12	45	\$814,229	\$819,000	\$446	99%	\$9,770,750	1,813	29,301	4.3
Seacliff	1	2	0									
Soquel	11	19	8	34	\$1,045,937	\$810,000	\$450	100%	\$8,367,500	2,474	39,405	3.6
Watsonville	22	71	17	48	\$506,027	\$485,000	\$336	99%	\$8,602,470	1,459	6,969	4.5
Royal Oaks	6	16	8	60	\$593,487	\$569,000	\$304	102%	\$4,747,900	1,897	88,372	3

April 2016: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	11	26	9	19	\$639,777	\$669,000	\$388	100%	\$5,758,000	1,489	1,394	3
Boulder Creek	1	4	0									
Capitola	7	11	7	14	\$616,872	\$479,000	\$679	104%	\$4,318,105	957	849	2.1
La Selva Beach	0	1	1	62	\$820,000	\$820,000	\$599	95%	\$820,000	1,370	1,307	1.5
Santa Cruz	17	25	14	32	\$492,816	\$548,950	\$450	101%	\$6,899,425	1,087	881	1.7
Scotts Valley	6	9	6	16	\$616,758	\$625,775	\$415	101%	\$3,700,550	1,594	1,503	2.5
Seacliff	1	1	0									
Soquel	0	1	0									
Watsonville	7	13	4	18	\$528,750	\$530,000	\$393	100%	\$2,115,000	1,221	935	3.5

May 2016: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	42	78	21	46	\$956,180	\$885,000	\$516	100%	\$20,079,800	1,850	29,714	3.3
Ben Lomond	9	11	8	14	\$601,375	\$611,500	\$415	100%	\$4,811,000	1,496	17,075	1.8
Boulder Creek	19	33	13	23	\$549,153	\$500,000	\$391	99%	\$7,139,000	1,477	23,502	4.1
Brookdale	2	3	1	26	\$610,000	\$610,000	\$369	102%	\$610,000	1,653	7,797	4.5
Capitola	6	15	7	20	\$1,173,832	\$1,051,000	\$765	103%	\$8,216,825	1,534	4,766	3
Corralitos	6	15	3	56	\$603,333	\$560,000	\$450	94%	\$1,810,000	1,522	29,868	7.5
Davenport	1	1	1	148	\$1,750,000	\$1,750,000	\$1,148	88%	\$1,750,000	1,524	4,443,120	3
Felton	5	22	9	37	\$552,277	\$565,000	\$380	101%	\$4,970,500	1,423	12,229	2
Freedom	3	6	0									
La Selva Beach	5	14	1	15	\$688,800	\$688,800	\$416	100%	\$688,800	1,655	5,052	10.5
Los Gatos	7	21	9	41	\$1,444,111	\$1,135,000	\$465	100%	\$12,997,000	3,201	149,154	2.9
Mount Hermon	1	2	1	91	\$700,000	\$700,000	\$370	93%	\$700,000	1,890	13,372	6
Santa Cruz	76	143	42	65	\$1,002,540	\$902,500	\$530	101%	\$42,106,681	1,860	279,140	3.2
Scotts Valley	19	39	18	33	\$928,000	\$880,500	\$437	101%	\$16,704,000	2,071	9,145	2.9
Seacliff	1	3	0									
Soquel	9	21	6	53	\$958,166	\$829,500	\$466	101%	\$5,749,000	2,071	86,583	3.3
Watsonville	31	71	21	51	\$705,433	\$539,000	\$339	98%	\$14,814,100	1,794	29,028	3.7
Royal Oaks	11	18	4	15	\$583,664	\$562,329	\$334	97%	\$2,334,657	1,630	28,014	2.8

May 2016: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	11	23	9	43	\$658,556	\$630,000	\$476	99%	\$5,927,011	1,369	1,857	2.5
Boulder Creek	2	4	3	35	\$359,500	\$358,500	\$258	94%	\$1,078,500	1,248	1,524	2.4
Capitola	12	17	7	10	\$485,428	\$453,000	\$467	101%	\$3,398,000	972	597	2.8
La Selva Beach	0	1	2	116	\$410,000	\$410,000	\$407	88%	\$820,000	997	871	1
Santa Cruz	19	31	12	19	\$576,050	\$447,500	\$525	103%	\$6,912,611	1,100	5,145	2.2
Scotts Valley	6	8	7	44	\$578,714	\$550,000	\$452	103%	\$4,051,000	1,301	1,637	1.4
Seacliff	0	0	1	10	\$550,000	\$550,000	\$652	100%	\$550,000	844	1,611	0
Soquel	1	1	0									
Watsonville	5	12	3	19	\$367,000	\$351,000	\$295	101%	\$1,101,000	1,240	1,088	3

Data provided by MLS Listings, Inc.

July 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 - SCCAR closing at 1 pm Local Govt. Relations 9 am	2
3	4 Independence Day - SCCAR Closed	5	6	7 Tour Marketing Meeting 8:30 - 9 am	8 Board of Directors 8:30 am Affiliate Mtg 11 am	9
10	11 Monday Morning with Candie 9:30 - 10:30 am Education Mtg. 9:30 am YREP 1 pm Online Voting Begins!	12	13 Housing Foundation Mtg. 2 pm MLS First Class 9:30 am	14 Tour Marketing Meeting 8:30 - 9 am	15 Events & Community Relations Mtg. 10 am	16
17	18 Budget & Finance 10 am	19	20	21 Tour Marketing Meeting 8:30 - 9 am Online Voting Ends at 4 pm	22 License Renewal 9 am Homesnap 10 am Intermediate Matrix 1 pm	23 Santa Cruz County Open House Weekend
24 Santa Cruz County Open House Weekend	25 Agent Pro Pack (MLS) 10 am	26	27 SURG Mtg. 12:30 pm	28 Tour Marketing Meeting 8:30 - 9 am	29 RPA Class 9 am - 12 pm	30
31 Hoedown for Hunger Mtg. 11 am						

August 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 Monday Morning with Candie 9:30 - 10:30 am	2	3	4 Tour Marketing Meeting 8:30 - 9 am	5 Local Govt. Relations Committee 9 am	6
7	8 Education Committee 9:30 am YREP Mtg. 1 pm	9	10 Housing Foundation Trustee Mtg. 2 pm	11 Tour Marketing Meeting 8:30 - 9 am	12 BOD 8:30 am Affiliate Mtg. 11 am	13
14	15 Budget & Finance 10 am	16	17 MLS First Class 9:30 am	18 Tour Marketing Meeting 8:30 - 9 am	19	20
21	22 Listing Mgmt. (MLS) 10 am Public Records Search (MLS) 1 pm	23	24	25 Tour Marketing Meeting 8:30 - 9 am	26 SCCP: Schools 9:30 am Listing Locator 10 am	27
28	29	30	31 SURG Mtg. 12:30 pm			