

AN EVENT OVER A DECADE IN THE MAKING...

C.A.R. PRESIDENTIAL LUNCHEON

MONDAY, SEPTEMBER 19, 2016

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

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

Santa Cruz County Association of REALTORS®

2525 Main Street, Soquel, CA 95073
(831) 464-2000 (831) 464- 2881 (fax)

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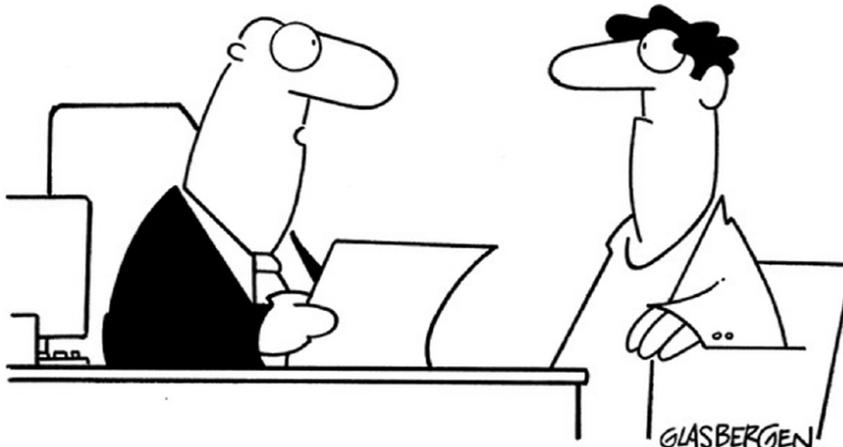
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Inside This Newsletter

- President's Message - page 3
- Golf Tournament - page 4
- REALTOR® Safety - pages 5 & 6
- President's Luncheon - page 7
- Legal Notes - page 8
- Education Offerings - pages 9 & 10
- Mayors Breakfast - page 11
- Who's Your REALTOR® - page 12
- Local Government Report - page 13
- Housing Market Update & Outlook - page 14
- Shifting Dynamics in the Housing Market - page 15
- Hunger Hoedown Pictures - page 16
- Housing Foundation Fundraising Calendar - page 17
- Welcome New Members - page 17
- Affiliate Spotlight - page 18
- Benefits Of Reverse Mortgages - page 18
- Homesnap Pro Special Offer - page 19
- Santa Cruz County Housing Statistics - page 20
- Association Calendar - page 21



**"Banks are being more cautious these days.
For mortgages, we require 300% down-payment to
cover whatever crisis may show up in tomorrow's news."**

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.
cnoel@baileyproperties.com
831-252-2638

Message From The President

The True Value of Membership

One of the first things I did when I became a real estate agent, was to take a trip to 2525 South Main Street in Soquel. I had just received my license, hung my license with Bailey Properties and now I was to become a member of three trade associations; the National Association of REALTORS®, the California Association of REALTORS®, and my favorite, the Santa Cruz County Association of REALTORS®. I had no clue what any of this was at the time. All I knew was I had to plunk down some more money I hadn't earned yet.

As a new member I looked at 2525 South Main Street as a place to get my lockbox and key, pick up Thursday's tour sheet, take a mandatory orientation class and have access to a store with stuff for sale. Today we have a Santa Cruz County Association of REALTORS® that has greatly grown in strength and **value**. The Association offers its members far more opportunities and resources than what we pay for.

Our Association sponsored the Second Harvest Food Bank Hunger Hoedown where our donations will provide 45,684 healthy meals for children, vets and seniors. The **value** in giving back to those in need.

We asked Soquel School District students to draw their dream homes. Their creations are in an 18 month calendar that can be purchased for only \$10 (a good gift for your clients). That is true **value**.

We now have two trained mediators to assist with code of ethics complaints and violations (heaven forbid we would ever have ethical complaints).

Thank you to the many members who volunteer their service and to our wonderful, dedicated AE and staff. Due to their efforts the Santa Cruz County Association of REALTORS® is a full-service Association with an equally full slate of activities. Everything you need to enhance your success is there; educational offerings, continuing education, risk management tools, networking opportunities, advocacy and social events. Each month the list of **value** opportunities grows.

Here is a real **value** deal with two special guests!

- Ziggy Zicarelli, 2016 C.A.R. President will be our honored guest. You won't want to miss this thought provoking and entertaining luncheon – September 19 @ 11:30.
- Leslie Appleton-Young, C.A.R. Chief Economist will let us in on what the future holds for California's housing market and economy. – Luncheon October 7 @ 11:30

But wait, there is more **value**

- Mayors Breakfast, the 8th Annual – your opportunity to hear what is happening in your neighborhood and ask questions to your favorite local legislatures – September 26 @ 8:30
- Ice Breakers: how to start up a conversation to create a lead. This is brought to you by our new committee, Modern Real Estate Professionals. Learn and share while networking and socializing. September 28 @ 4:30.

But wait, there is still more **value**

- Property Insurance 101 – learn from a panel of insurance experts how the insurance business works - September 7 @ 9 a.m.
- Business Planning Workshop – a workshop on developing a business plan to grow and achieve your business goals - September 14 @ 9:30 a.m.
- MLS training – learn the basics and RPR, HomeSnap, Listing Management, etc. - September 14, September 21, September 26, October 12, October 21, October 24
- Geology, Biology, and Climate, a Santa Cruz Pro presentation - September 23 @ 9:30 a.m.
- Mortgage Loan Origination – continuing education - September 28 @ 8 a.m.
- Lunch & Learn: Broker and Agent Due Diligence – what's in your natural hazard disclosure statement - October 19 @ 12 noon.
- Listing Contract Seminar – learn what it really says – October 21
- Real Estate License renewal – October 26 @ 9 a.m.

Continued on Page 13

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SCCAR ANNUAL CHARITY GOLF TOURNAMENT

Friday, September 16, 2016 – DeLaveaga Golf Course

» SCHEDULE

Registration begins: 10:30 am
Shotgun starts: 12:00 pm
Awards BBQ & Raffle!: 6:00 pm

» REGISTRATION

Register by completing the form on reverse and faxing to 831-464-2881 or by calling 831-464-2000. Deadline to register is Friday, September 9, 2016.

» SPONSORSHIP OPPORTUNITIES AVAILABLE!

» TOURNAMENT BENEFITS:

River Street
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» WIN GREAT PRIZES!

- * Closest to the Pin (women & men)
- * Longest Drive (women & men)
- * Putting Contest
- * Best Themed Hole
- * Best Dressed Male and Female Golfer



REALTOR® SAFETY WEEK

5 Apps Helping Agents Stay Safe on the Job

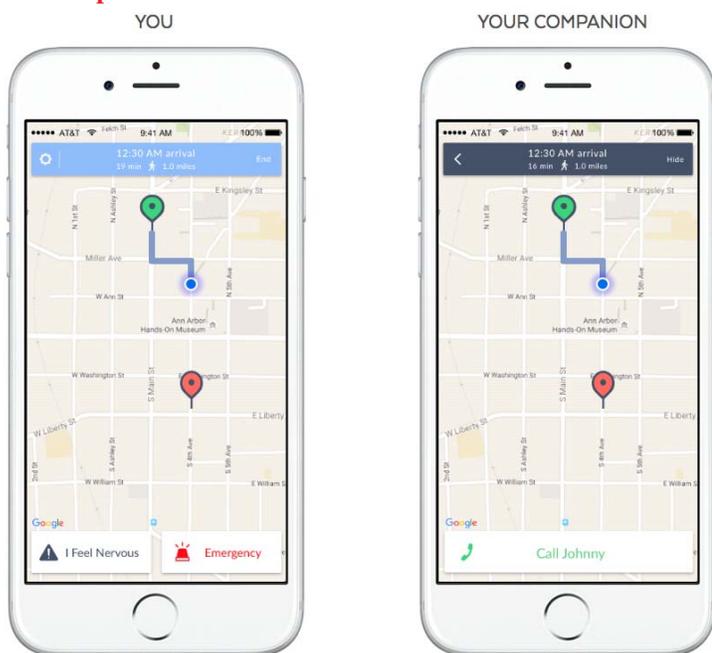
by James F. McClister

Real estate is a people business, and unfortunately, dealing with people can be dangerous. Agents need to make their safety a priority, because not every brokerage will do it for them.

According to a report from the National Association of REALTORS®, a survey of members found that while 40 percent have experienced situations during work that made them **fear for their personal safety**, less than 50 percent said their brokerage has proactive procedures for safety in place.

Personal safety is not something agents should wait for their brokerages to make a priority. Thankfully, there are many mobile apps designed to give agents protection and peace of mind on the job.

1. Companion



Designed to ensure safe transit, Companion is an app that allows its users to select a “companion” from their contacts list, who will then be able to track the user as they complete their route to a particular destination. While in transit, the app offers the user buttons to alert their companion to feelings of nervousness or to quickly call 911. The most unique feature of the app – which, in our research, we were unable to find in any other safety app – is its sensitivity to unusual movement. If the user veers off course, if the phone falls or is shaken, or if the headphones are yanked from the phone’s input, the app will ask the user if they are okay, giving them a button and 15 seconds to tap it to confirm they’re all right. If the button is not pressed, the phone will emit an audible alarm and give the user the option to call 911 while also alerting monitoring companions.

Price: Free

2. SecureShow

If agents have ever wanted to vet their clients before meeting them, SecureShow is the app to help them do it. But it’s not as simple as running a name through a database. It’s more involved. The agent first has to alert the potential client they want to verify them before their meeting. With the prospective buyer’s cell phone number and a scan of his or her driver’s license, SecureShow will verify the information and send both parties (i.e. the user and the client) a unique match code and a photo of the person they’ll be meeting with.

Price: 1 verification: \$6.95
2 verifications: \$12.90
5 verifications: \$32.50
10 verifications: \$59.50

3. Real Agent Guard

The big selling point of the Real Agent Guard app is its ability to work without users having to physically touch their phone. At the beginning of a showing or a client meeting, users will set a timer and when it runs down to zero, the user’s team gets an alert and their location begins broadcasting in real time. In order to reset the timer or log out, the user must enter a predetermined PIN number. The app also allows users to create a failsafe PIN, which, in the event of an attacker forcing the user to falsely enter his or her PIN, the user can enter and their team will be alerted to notify police, who will then be given temporary access to the user’s location.

Some additional features include: securely storing photos (such as that of a client’s license plate) that can be unlocked by police in the event of an emergency; a panic button users can set up, which if pressed and held for three seconds will automatically call police; and open house video monitoring that provides a live feed through the user’s laptop that the user’s team can view.

Price: 1 agent: \$3.99/month
2-4 agents: \$14.99/month
5-9 agents: \$19.99/month
10-14 agents: \$24.99/month
15-24 agents: \$29.99/month
25-34 agents: \$39.99/month
35-49 agents: \$49.99/month
50-74 agents: \$69.99/month
75-99 agents: \$89.99/month
100-124 agents: \$109.99/month
125-149 agents: \$129.99/month
150-174 agents: \$149.99/month
175-199 agents: \$169.99/month
200-224 agents: \$189.99/month
225-249 agents: \$209.99/month
250-274 agents: \$229.99/month
275-300 agents: \$249.99/month
300-plus agents: Call for special pricing

Continued on Next Page

REALTOR® SAFETY WEEK

4. React Mobile



The React Mobile app is similar to Companion in how it allows chosen contacts to monitor the user's movements, and to send quick emergency alerts. However, it stands out in that it can be paired with a Sidekick, which allows users to remotely activate emergency alerts without having to quickly find and unlock a smartphone. It allows for real-time alerts in the case of a more sudden safety emergency.

Price: Free; the Sidekick is \$59.99

5. SafeTrek

SafeTrek, a "hold until safe" app, was developed on a simple premise. If a user is feeling unsafe, they first launch the app, which will direct them to a panic button. The user holds down the panic button until the threat has passed and then enter their PIN to stop the phone from alerting the authorities. However, if a user releases the button and the PIN is not entered, then police will be immediately notified of the user's name and location.

Price: 30-day free trail; \$2.99/month; \$29.99/year

Common Practices That Put You in Danger

These habits may be standard operating procedures when you're in the field, but they raise your risk of being attacked if you're with a sketchy prospective client. Here are ways to reduce your risk.

How often do you do the following things on a day-to-day basis when you're working with clients? They may seem innocent, but when you don't know a prospect well and you're in the field with them and in a vulnerable position, these practices could put you in greater danger. Here are some safety items to keep in mind the next time you're at a showing or making arrangements with clients.

- **Taking clients into rooms with one exit.** Attics, basements, and interior bathrooms typically have a single doorway to enter and exit and no windows to safely crawl through, so you can easily be trapped. During showings, encourage clients to explore these rooms on their own while you attend to other details or wait in the hall.
- **Parking in the driveway.** Other cars can block you in, which will make it difficult to escape quickly if you need to. Park on the street instead.
- **Straying from windows in commercial properties.** When you're showing large vacant buildings, the deeper you go into the interior, the better the opportunity for someone to attack you without anyone noticing. Walk clients around the outer perimeter of each floor, where there are windows in case you need to call for help from someone outside.
- **Putting your tech on display.** Displaying your high-end gadgets may help wealthy and technologically savvy clients feel connected to you, but it can also make you a target for robbery. Try

to limit the gizmos to private meetings and presentations. If you don't need it for the appointment, leave it at home or in the car.

- **Relaxing your protocols for relocation clients.** Meeting prospects at the office first is a primary safety procedure, but out-of-towners flying in to see a property may be short on time. You still should have face-to-face interaction in a safe environment before agreeing to meet them at a listing. Communicate with them on Skype or FaceTime before they come to town to get a sense of their demeanor.

Sources: Miki Bass, CEO of the Arkansas REALTORS® Association; Sam DeBord, CRS, managing broker of Seattle Homes Group-Coldwell Banker Danforth, Seattle; Tracey Hawkins, founder of Safety and Security Source, a real estate-focused security company

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PRESIDENTIAL LUNCHEON

featuring C.A.R. President,
Pat "Ziggy" Zicarelli



Monday, September 19, 2016

11:30 AM - 1:30 PM

11 am registration, buffet lunch

Best Western Seacliff Inn

7500 Old Dominion Ct., Aptos

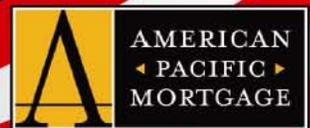
Ticket price: \$30

Register online at mysccar.org

or call 831-464-2000

**Due to the popularity of this event,
refunds will not be issued.*

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**Real Estate
Legal
Matters**

Typically, in California, a property owner is only responsible for injuries on property within its ownership and control. But this rule is not absolute.

In *Vasilenko vs. Grace Family Church (2016)*, Vasilenko was attending a Church event. When he arrived at the Church, the parking lot was full, and he was informed that he could park in the parking lot across a 5 lane street (two lanes in each direction with a center turn lane). The parking lot across the street from the Church was owned by a swim school, and the Church had permission to use the parking lot for overflow parking. Church members served as volunteer parking attendants, but there was no crosswalk and no instruction was given on how to safely cross the busy street. After parking in the overflow parking lot, Vasilenko was hit by a car and seriously injured as he was crossing the busy street.

Vasilenko sued. On a motion for summary judgment, the Superior Court found as a matter of law that the Church was not liable for the injury caused in the street because it was not under the ownership or control of the Church. Vasilenko appealed, and the Court of Appeal, in a 2-1 decision, reversed the decision of the Superior Court.

The Court of Appeal stated that the general rule in California is that everyone is responsible for an injury occasioned to another by his or her want of ordinary care or skill in the management of his or her property or person (Civ. Code. Section 1714(a)). Each person has a duty to use ordinary care and is liable for injuries caused by his failure to exercise reasonable care under the circumstances. The Court of Appeal acknowledged that in most circumstances, where there is no control over the premises, there is no duty to exercise reasonable care to prevent injury. But in this case, the Court was willing to look beyond these general principles.

The Court of Appeal stated that while the Church did not have a duty to provide additional parking for its invitees, its maintenance and operation of an overflow parking lot in a location that it knew or should have known would induce and/or require its invitees to cross a busy street created a foreseeable risk of harm to such persons. The Court of Appeal also concluded that this is not a case where a business merely provided instructions where to park; rather, this is a case where an entity maintained and operated a parking lot in a location that required its invitees to cross a busy thoroughfare and directed its invitees to that lot when the main lot was full. In remanding the matter back to the trial court, the Court concluded that Vasilenko would be able to proceed to trial on the issues of whether the Church's failure to act was a legal cause of his injuries or whether the Church failed to properly educate and train its attendants.

In a strongly worded dissenting opinion, Judge Ray acknowledged that Vasilenko's injuries were serious, and that it was tragic that he

received them while on a spiritual mission. But, Judge Ray stated that there is no duty to eliminate all possible risk in every human endeavor. The dissenting opinion noted that parking lots servicing a multiplicity of businesses are frequently located next to busy streets. The safety of streets and crosswalks has never been the responsibility of parking lot operators or businesses that rely on such parking lots -- it is the responsibility of those who maintain the streets and those who choose to cross them. Judge Ray concluded there is no compelling reason to refashion the rules of premises liability or principles of negligence.

This case has broad implications. Businesses and organizations are typically liable for injuries to invitees which occur on property under their ownership and control. But now, in light of the Vasilenko decision, businesses and organizations may become liable for injuries if their invitees must cross the street to get there.

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



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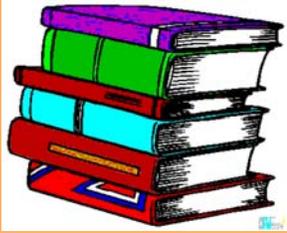


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September

Property Insurance 101

Wednesday, September 7, 9 – 11:00 am

Learn how understanding property insurance can grow your business. The seminar will cover the following topics:

- > Overview of Property Insurance
- > State of the Insurance Market
- > Property Insurance Basics
- > Underwriting Challenges
- > Working with an Insurance Agent
- > Q & A

Business Planning Workshop

Wednesday, September 14, 9:30 – 10:30 am

Cost: Member price \$10

Instructed by Keith Holtaway, award winning business consultant and Pizza My Heart cofounder, this workshop will teach you the [One Page Business Plan](#) and the 90 Day Sales Plan.

Keith has a 20-year track record of proven successes. He has helped germinate the seeds of his client's ideas and helped transform them into award-winning and successful, local and nationally recognized businesses.

First Class: A Required Training Course for New MLS Subscribers

Wednesday, September 14, 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.

HomeSnap

Wednesday, September 21, 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.

Market Intelligence (MLS)

Wednesday September 21, 1 – 2:30 pm

Cost: Free with RSVP

Matrix has a variety of tools available to build statistical analysis of local market conditions. You will learn how to build and publish charts, tables and graphs for client presentations and posting to social media.

SCCP: Geology, Biology and Climate

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

Individual course price: \$20 for members, \$40 for nonmembers

The seventh class 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. Course can be taken independently of the series.

Topics include:

- Main areas in the County of biological sensitivity; species protection; and protected species.
- “Work-around” solutions when developing sites with animal or plant protection.
- Earthquakes, faulting, and landslides

Listing Management (MLS)

Monday, September 26, 10 – 11:30 am

Cost: Free with RSVP

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

MLO LIVE Continuing Education

Wednesday, September 28, 8 am – 4 pm

Duane Gomer Inc. Presents

MLO LIVE Continuing Education

This course satisfies requirements for DBO and CalBRE students. For more information or to register: Call 800-439-4909 or visit https://duanegomer.biz/live/nmls_continuing_education_2016.asp

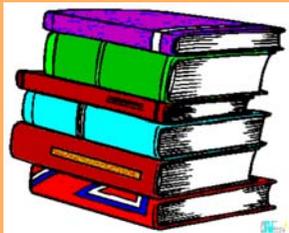
Provider: Duane Gomer Inc.

Loan Origination Education #1400388

NMLS Approved Course ID: 6234

Continued on Next Page

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 Previous Page

October

First Class: A Required Training Course for New MLS Subscribers Wednesday, October 12, 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.

Lunch & Learn: Broker and Agent Due Diligence

Wednesday, October 19, 12 – 1 pm

Broker & Agent Due Diligence: Do you know the differences in your NHDS (Natural Hazard Disclosure Statement) choices? Presentation topics: Local Non Disclosure Lawsuits and California Civil Code Section 1103 et seq.

Listing Management (MLS)

Friday, October 21, 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.

Public Records Search (MLS)

Friday, October 21, 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.

Duane Gomer License Renewal

Wednesday, October 26, 9 am – 12 pm

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.

Schedule: 8:45 am registration, 9 am course overview, 12 pm end of session.

Coastal Commission (SCCP)

Friday, October 28, 9:30 am – 12 pm

Individual course price for members: \$20

The eighth in our SCCP series will cover: 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'.

HomeSnap (MLS)

Monday, October 24, 10 – 11:30 am

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.

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

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Sponsored by SCCAR and the SCCAR Local Government Relations Committee



Breakfast with the Mayors of Santa Cruz County

Monday, September 26, 2016

9 - 11 AM at the SCCAR Office, 2525 Main St., Soquel



Cynthia Mathews
Mayor, City of Santa Cruz



Donna Lind
Mayor, City of Scotts Valley



Ed Bottorff
Mayor, City of Capitola



Felipe Hernandez
Mayor, City of Watsonville



This 8th annual event will cover the latest on what's happening in Santa Cruz County and provide an opportunity for our local officials to answer your questions.

AGENDA

- 9:00 Registration & Breakfast
- 9:15 - 9:45 Introductions and City Overview
- 9:45 - 10:45 Question and Answer Session
- 10:45 Closing Remarks

Free to SCCAR Members

(\$20 Nonmembers)

Register online mysccar.org or call 831-464-2000



Who's Your



?



SCCAR members have been having fun with C.A.R.'s "Who's Your REALTOR?" prop! Come by and take yours before it leaves and share it on facebook with the tag

#whosyourrealtor.



LGR Committee Report

Robert Singleton, GAD

gad@mysccar.org

Board Votes that Vacation Rental Permits are Non-transferable



On Tuesday, August 16, the Board of Supervisors voted 4-1 to eliminate permit transferability at the point of sale for all vacation rental permits within the special districts of Live Oak, Seacliff and Davenport. Supervisor McPherson opposed the measure stating that he believed the current ordinance was "working fine", and that even if a house with a permit was sold, that the permit should be allowed to serve out its 5 year term. Now the only legal way to transfer a permit upon the point of sale is if the change in ownership is kept within a family trust, or if the property is sold as a result of a divorce or legal separation.

Transferability first became a big topic at the Planning Commission, where commissioners were initially undecided about whether or not to allow permits to transfer under any conditions. Ultimately they made no recommendation to the Board, but staff included the potential for a 60 day grace period in their staff report, which would have allowed for a new owner of a vacation rental property the option to retain the permit. However Supervisor Leopold expressly did away with this right, stating that more property owners should be given the chance to get a permit. He further stated that this was not a private property rights issue, and that it was essentially a commercial use in a residential area.

Our Association returned to the next Planning Commission meeting and strongly advocated for some form of compromise, touting the benefits of vacation rental managers who played by the rules

and brought in much needed tax revenue. We also warned that simply making vacation rentals harder to get would not free up more permanent rental units, and would instead lead to a larger number of vacant homes. The Commission seemed sympathetic and made a series of new recommendations to the Supervisors that included conditions for transfer between family members, and in the event of a divorce, while also allowing for new owners to be able to serve out the remainder of the permit's 5 life year life span. Supervisor Leopold again did away with these recommendations, opting to eliminate point of sale transferability altogether.

The Board also voted 4-1 (again with Supervisor McPherson dissenting), to mandate that new vacation rentals with 4 or more bedrooms go through a level 5 public hearing before the Zoning Administrator (ZA). The motion passed despite Supervisor Friend stating that it was extremely unlikely that the permit would be denied before the ZA, and that never in the four years since the program began had a permit been denied. He further committed to bringing this back before the Board at some point for greater clarification regarding the specific criteria that should/could be used to deny a potential permit.

In other developments unrelated, children 8 years old and over now count toward existing capacity restrictions when staying in a vacation rental. This provision was added in response to neighborhood complaints regarding large children's sports teams having stayed in vacation properties.

Message From The President

Continued From Page 3

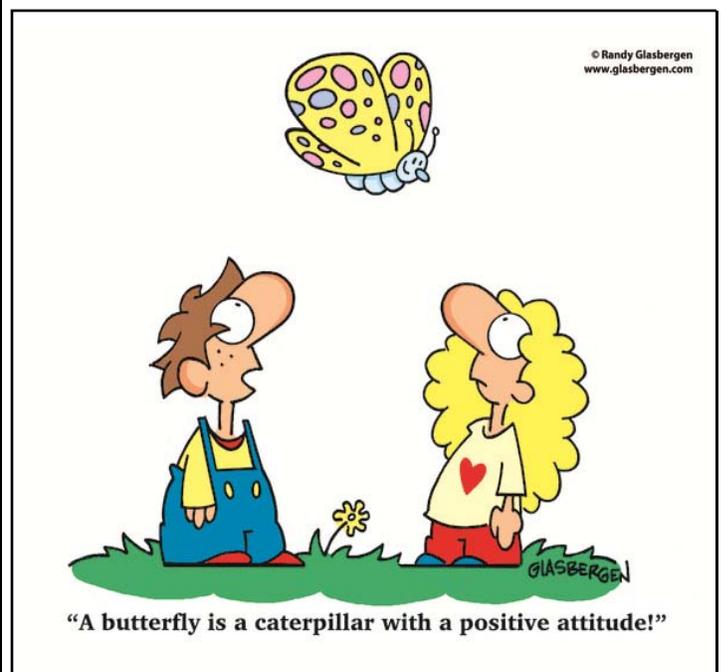
- Coastal Commission, a Santa Cruz Pro presentation - October 28 @ 9:30 a.m.

You have an opportunity to get in on the planning stages of these coming soon events, and add your own **value**.

- Mad Hatter (must wear a hat) Tea Party
- Learn to paint while drinking wine
- Reception for Assembly member, Mark Stone
September 7 @ 4pm

Please call the Association 464-2000, or check the website www.mysccar.com for details on these events and to sign up. Some events are selling out quickly.

And last, but not least. Please stop by and see me the first Monday of each month between 9:30 and 10:30. It's like an open house. You can stay the whole time, or for a few minutes. I look forward to hearing what you have to say, and listening to your valuable suggestions and comments. What are your ideas for **value** at our Association?



HOUSING AV MARKET ST

Update



Presented by:
Leslie Appleton-Young,
C.A.R. Chief Economist

C.A.R.'s Chief Economist, Leslie Appleton-Young will be presenting on today's California housing market and economic outlook for 2016. Attend this event and see where the market is going and where it has been.

Friday October 7, 2016
11:30 AM - 1:30 PM
Seascape Golf Club
610 Clubhouse Drive, Aptos
Ticket price: \$25, includes lunch
Deadline to register is Sept. 27



Register online (mysccar.org), complete the form below and fax to 831-464-2881 or call 831-464-2000

Name: _____ Office: _____

Cash Visa MasterCard AMEX Discover

Account #: _____

Signature: _____

Exp. Date: _____ Zip Code: _____ CID# _____

Entree Selection: Castro Chicken Pasta Primavera

Shifting Dynamics of the Housing Market

Is the shift from owning to renting a result of changing preferences or new financial realities?

By Susan Wachter and Arthur Acolin

The U.S. homeownership rate is now at 63.7 percent, a 48-year low. Since 2006, 8 million more households rent, while the number of households who own has declined by 674,000. While much of the economy has rebounded from the Great Recession of 2009, seven years later, homeownership has stalled. Except for the Great Depression, this persistent and large decline in the number of owner households is unprecedented. Why has this occurred? What is driving the economy of renting?

Homeownership rates have decreased for all household age groups. Declines have been particularly pronounced among the young, with homeownership declining from 55 to 45 percent among households age 25 to 39.

People Still Aspire to be Homeowners

A key question is whether the shift towards renting across most age groups is the result of changing preferences. Or are new hard financial realities driving the declines?

Our research suggests that the latter is true. In fact, households continue to aspire to become homeowners today much as they have in the past. According to recent survey data, (NAR 2015), 83 percent of renters express a desire to own. And, a full 94 percent of young renters (age 34 or younger) desire to be homeowners.

While becoming homeowners may be optimal for these households, the financial barriers to doing so are increasing. Post-crisis, major banks have pulled back from lending for mortgages through government programs by imposing their own more stringent requirements. As a result, the actual ability to access lending has declined relative to historical standards despite the fact that mortgage lending rates are at all-time lows and affordability, using traditional measures, is seemingly high.

Many households are renting out of financial necessity rather than by choice. [Newly published work](#) we show the impact of post-crisis borrowing constraints on current homeownership rates. A large body of research demonstrates the important role of lending constraints on changes in homeownership outcomes over time. [Our research](#) tests for the impact of these changes on today's homeownership outcomes.

Over the years 2009 to 2014, 5.2 million more mortgage loans would have been made if credit standards were at levels similar to those in 2001 (before the credit boom). In our work, we quantify how much of the decline in homeownership directly relates to this tightening of credit standards. We find that the homeownership rate in 2010-2013 is predicted to be 2.3 percentage points lower today than if the constraints were set at the 2001 level. Put in another way, the national homeownership rate, today, as noted above, at, 63.7%, would be 2.3% higher if constraints were at 2001 rather than 2010-13 levels. In the absence of these new constraints, the homeownership rate would be at historical post-WW II levels.

Because the demographic groups most subject to borrowing constraints are increasing as a share of the population, we find that, if lending conditions persist, their impact on the aggregate

homeownership rate will likely increase over time. Moreover, over the longer run, additional economic factors may push homeownership rates lower. In particular, revitalizing cities and population gains in high priced and high job growth metros are increasing housing prices in these areas. [Scenarios that include](#) the possible combined effects of financial constraints, rising housing costs and demographic shifts show declines in aggregate homeownership rates of 10%.

The cause of the homeownership declines matters as much as the fact that they are occurring. If it is financial constraints rather than preferences that are yielding the homeownership outcomes we observe, then the advantages of being able to choose ownership are precluded for some. Revitalizing cities and increased urban amenities are generally viewed as good outcomes and, for owners, they are good: owners can stay and benefit from the appreciation of their homes in these settings. Renters, however, face higher rents and resulting shelter instability. The potential social consequences of this instability point to the new importance of attention to causes of the current decline in homeownership and the reconsideration of mitigating policies toward the goal of sustainable homeownership and affordable housing for the long run.

For more information, read the [full brief](#) available on Penn IUR's website.



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Hunger Hoedown REALTOR® Challenge Helps Feed Those in Need Thank You for Your Support!

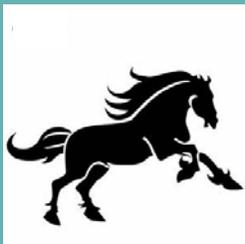
Over 450 hungry children will be provided a meal a day for a year thanks to the REALTOR® Hunger Hoedown Challenge raising over \$11,000 (combined total from PVAOR and SCCAR members). This is what happens when REALTORS® come together to help those in need.

Thank you to everyone who donated to the Challenge! Your donations made a huge difference for those less fortunate.

Congratulations to Bailey Properties in Aptos for winning the “Golden Boot” by raising the most meals and Candie Noel, SCCAR

President and Candace Bradfield, President Elect for their tireless efforts in collecting donations. Thank you Allen Property Group, Inc., American Dream Realty, Bradfield & Associates, Century 21 LAD Realty, Aptos CA, Century 21 M&M Capitola, Coldwell Banker Santa Cruz, David Lyng Real Estate, PJ Grube Real Estate, Keller Williams Santa Cruz, Krista Abel, Main Street Realtors, MLSListings, Sereno Group, Sherman and Boone Real Estate and Summer Real Estate for your donations!

The wrap up to the challenge was the Hunger Hoedown held Sunday, July 31. Below are a few fun photos!



SCCAR Welcomes the Following New Members!

REALTOR® Members

Alain Pinel

Judith Profeta
Linda Laursen

Bailey Properties

Marisa Dinolov
Janice Manion

Century 21 Lad

Brett Gotcher

Century 21 Showcase

Jesse Pflueger
Kasha Thomas

Coldwell Banker RB

Julie Hansmann
Nicholas Vargas

Community RE

Amanda Draper

David Lyng RE

Christine Esler
Christine Jensen
Tracy Peer

Dreyfus Sotheby's

Dawn Thomas (secondary)

Flat Rate Realty

Jose Petti

Keller Williams

Logan Andren
Sam Dunbar
Christopher Enright
Michael Hess
Hashim Jibri
Jamie Manley

Monterey Bay Properties

Maya Crelan Ray

Richards & Associates

Joseph Richards

Sereno Group

Robert Egan
Monique Vandenberg

Snyder RE

Debora Snyder (secondary)

The Brokerage

James Trent Davis

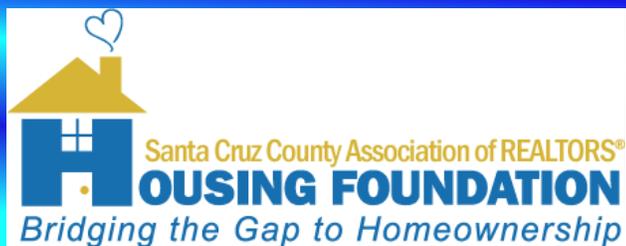
Affiliate Members

Credit Bureau Associates

Jason Cullum

Dream Home Images

Krista Abel



Michele Replogle
2016 SCAORHF Chair
michele@davidlyng.com

The first Foundation Charity Poker Tournament was a success! The event was a fun filled evening of highs and lows, the thrill of success and the agony of defeat. Proceeds were enough to fund one Housing Foundation grant.

Join us May 2017 for what will be our second annual tournament! All levels are welcome to play and spectators are encouraged to attend to cheer on the players. You do not want to miss this event and help us raise money for your local Housing Foundation.

Fundraising Calendar

The Housing Foundation has committed to three fundraisers: "Dine for Charity" at the Shadowbrook in April, Poker Tournament in May and [A Taste of Santa Cruz](#) – this year on November 10, 2016. Please attend one event if not all or simply donate through our escrow contribution fund.

More information about this program can be found [here](#).



Affiliate Spotlight



Jim Black
Senior Loan Officer
925-285-4898

Jim.black@apmortgage.com



ESTABLISHED. STRATEGIC. STRONG.

Jim Black, Senior Loan Officer with American Pacific Mortgage, is a new SCCAR member and our featured Spotlight Affiliate for this issue. Jim and his Team have helped over 4,000 clients with home financing. Jim is passionate about helping families achieve and sustain homeownership with custom lending solutions. "I am honored and humbled to be a part of a family's largest financial decision. When a Client or REALTOR® recommends my team, we do our very best to give them the best experience possible.", states Jim.

Jim's local team is experienced in Purchase, Refinance, Bridge and Reverse Mortgage Home Loans up to \$3,000,000. He is

located here locally in his new Capitola Branch and is always available to help with any and all questions about Financing.

Give him a call at (925) 285-4898 (cell phone) or email at Jim.Black@apmortgage.com to learn more about the low rates currently available.

Jim and his wife live in Aptos and are looking forward to raising their family here, so say "Hello" when you see them."

www.MeetJimBlack.com

6 Undeniable Benefits of a Reverse Mortgage

Dick Cornelsen,
Affiliate Member
American Advisors Group
rcornelsen@aag.com
831-320-8143

A reverse mortgage is a feasible financial vehicle that is used by plenty of older Americans to access cash from their home's equity. Six undeniable benefits are outlined below.

For older Americans age 62 and up, they can tap into their home's equity using a reverse mortgage. According to the [Washington State Department of Financial Institutions](#), there is a long list of benefits that these reverse mortgage home loans can offer, many of which are worth considering.

1. Not Solely Based On Credit Score Or Income, However Under The New Financial Assessment Rules You Do Need to Demonstrate a Capacity to Continue Paying Taxes And Insurance On The Home. One of the most advantageous benefits of a reverse mortgage is that they are not based upon your income or your credit score. [Bankrate](#) explains that these loans are solely based upon homeownership and existing, accrued equity in the home. In short, if you own your home and have paid down the balance while meeting the qualifying age of 62, you can generally get approved.

2. Numerous Payout Methods. According the [Consumer Financial Protection Bureau](#), there are several ways that you can get paid out the sum on your reverse mortgage.

These include:

- A line of credit that you draw upon that can increase over time.
- A monthly tenure option that pays you a monthly payment.
- A monthly term that pays fixed monthly payments over a set term.
- A fixed-rate, lump-sum option that pays you the entire proceeds at once.

3. Can Be Federally Insured According to the [FHA](#). A reverse mortgage is only available through the FHA via a Home Equity Conversion Mortgage or HECM. The only way that you can get this type of an insured loan, though, is by going through an FHA approved lender.

4. Tax-Free Funds. You can borrow the funds from your reverse mortgage without having to pay any income tax, says the [IRS](#). This is because these funds are considered a loan, not income, and are therefore not taxable. Make sure you consult with a financial advisor or accountant for any professional tax advice.

5. No Repayment Required. The [Consumer Financial Protection Bureau](#) advises that you do not have to pay back a reverse mortgage unless you sell or move from the home. If the home remains your primary residence, no payments are made until you and your spouse have passed away.

6. Home Ownership Is Still Retained. The [New York State Department of Financial Services](#) advises that you retain the title of the home with a reverse mortgage. But the lender will place a lien on the title in the amount of the monies borrowed. So if you do end up moving or selling the home, that lien will have to be satisfied before any remaining monies are paid out.

Contributor, Michael Lazar, NowItCounts.com

**Please Support Your Affiliate Members.
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MLS UPDATE

MLSListings, Inc.

Special Offer from Homesnap Pro Exclusively for MLSListings Subscribers: Simple Facebook Ads

Homesnap Pro recently rolled out a new feature called *Homesnap Facebook Ads for Agents*, an extremely simple way to market your listing – or yourself – on Facebook. And during the month of September, all MLSListings subscribers are able to try this feature at a **15% discount!**

Please [visit the Portal for more info](#) or check out a [short video](#) to learn how Homesnap Pro Facebook Ads for Agents works and how you will benefit.

WANT TO GIVE IT A TRY?

• **Homesnap Pro Users:** [Go to your personalized ordering page](#) scroll down to the “Invite Only” section under the video, sign in to Homesnap Pro.

• **Getting Started with Homesnap Pro:** Please [visit the registration page](#) and follow the on-screen prompts in order to participate in this offer.

If you have any trouble, please contact Homesnap Pro directly at (888) 855-2622 or support@homesnap.com and they’ll be happy to walk you through the set up process.

ADDITIONAL RESOURCES

- [Homesnap Pro Replaces MLS Source](#) as Mobile MLS App
- [Homesnap Pro Hands-On Classes](#) on the MLSListings Training Calendar
- [Homesnap Pro:](#) Stay Safe at Showings

Stay Safe at Showings

Homesnap, a free app with your MLS Listings subscription, offers a safety timer. When you are within 2,000 feet, view any property in Homesnap to set a Safety Timer. Tell Homesnap how long you expect to be at the location and select your emergency contacts. You can stop the timer or add time as you go. If the timer expires, a text message will be sent to your emergency contacts. In case of distress, send a text message to your emergency contacts in one tap.

Learn more [here](#)

Haven’t tried Homesnap yet? Click [here](#) to get started!



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Did You Register
For The Mayors
Breakfast Yet?

Monday, September
26

Don't Miss This Informative
Event.

Santa Cruz County Housing Statistics

June 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	48	101	17	29	\$1,481,310	\$935,000	\$537	98%	\$25,182,275	2,132	216,419	4.6
Ben Lomond	9	13	4	46	\$571,601	\$563,703	\$449	99%	\$2,286,405	1,396	13,183	1.9
Boulder Creek	19	39	14	29	\$611,795	\$561,500	\$400	101%	\$8,565,138	1,694	32,794	3.4
Brookdale	2	4	0									
Capitola	8	20	2	25	\$940,000	\$940,000	\$510	91%	\$1,880,000	1,915	11,260	4.6
Corralitos	2	14	1	9	\$1,035,000	\$1,035,000	\$402	104%	\$1,035,000	2,575	48,656	7
Davenport	0	1	0									
Felton	11	24	6	24	\$812,781	\$740,000	\$492	103%	\$4,876,690	1,891	1,255,359	2.7
Freedom	2	6	2	13	\$546,000	\$546,000	\$263	102%	\$1,092,000	2,116	5,554	3.6
La Selva Beach	5	16	3	40	\$973,333	\$950,000	\$546	98%	\$2,920,000	1,707	15,492	12
LOS GATOS	10	22	3	29	\$1,180,000	\$1,185,000	\$487	103%	\$3,540,000	2,432	45,026	3
Mount Hermon	0	1	1	9	\$508,000	\$508,000	\$522	104%	\$508,000	973	4,269	1.5
Santa Cruz	71	147	60	25	\$954,919	\$861,500	\$533	102%	\$57,295,175	1,803	16,442	2.9
Scotts Valley	18	41	18	32	\$986,719	\$915,500	\$477	99%	\$17,760,951	2,158	50,377	2.6
Seacliff	2	4	0									
Soquel	10	24	8	16	\$1,149,875	\$940,250	\$437	100%	\$9,199,000	2,718	53,377	3.3
Watsonville	31	77	23	39	\$510,039	\$525,000	\$315	100%	\$11,730,900	1,568	21,592	3.8
Royal Oaks	5	19	5	19	\$679,430	\$689,000	\$381	100%	\$3,397,150	1,941	165,963	3.4

June 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	9	26	4	59	\$728,500	\$507,500	\$570	98%	\$2,914,000	1,343	1,230	3.5
Boulder Creek	2	5	0									
Capitola	7	13	7	17	\$527,642	\$500,000	\$501	102%	\$3,693,500	1,081	857	1.9
La Selva Beach	1	1	1	139	\$346,525	\$346,525	\$315	98%	\$346,525	1,100	3,484	0.8
Santa Cruz	22	34	18	18	\$586,473	\$582,488	\$508	102%	\$10,556,520	1,189	1,244	2.3
Scotts Valley	8	12	4	19	\$613,125	\$612,500	\$392	100%	\$2,452,500	1,526	1,535	2.1
Soquel	0	1	1	93	\$364,350	\$364,350	\$315	100%	\$364,350	1,155	566	3
Watsonville	11	17	3	9	\$556,666	\$425,000	\$279	101%	\$1,670,000	1,392	1,873	5.1

July 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	107	20	32	\$1,384,850	\$977,500	\$549	99%	\$27,697,000	2,150	52,538	5.4
Ben Lomond	5	13	6	35	\$748,000	\$779,000	\$357	96%	\$4,488,000	2,266	14,578	2.2
Boulder Creek	32	49	17	21	\$603,911	\$620,000	\$403	102%	\$10,266,500	1,598	18,709	3.3
Brookdale	1	4	1	9	\$570,000	\$570,000	\$530	108%	\$570,000	1,076	10,018	6
Capitola	6	21	4	34	\$818,500	\$787,500	\$812	97%	\$3,274,000	1,289	6,849	4.5
Corralitos	3	11	4	72	\$914,000	\$885,500	\$336	97%	\$3,656,000	2,609	724,882	4.1
Davenport	0	1	0									
Felton	5	17	8	69	\$519,125	\$520,000	\$447	99%	\$4,153,000	1,144	15,610	2.1
Freedom	3	6	3	37	\$506,333	\$495,000	\$312	98%	\$1,519,000	1,748	7,637	3.6
La Selva Beach	5	18	1	34	\$1,800,000	\$1,800,000	\$917	90%	\$1,800,000	1,962	9,104	10.8
LOS GATOS	9	25	6	49	\$859,916	\$811,000	\$584	97%	\$5,159,500	1,545	54,936	4.2
Mount Hermon	0	0	1	16	\$700,000	\$700,000	\$248	100%	\$700,000	2,828	7,753	0
Santa Cruz	57	148	41	34	\$1,040,317	\$969,000	\$568	100%	\$42,653,000	1,895	15,330	3
Scotts Valley	13	43	8	54	\$841,250	\$737,500	\$548	96%	\$6,730,000	1,943	64,057	2.9
Seacliff	1	4	1	4	\$641,000	\$641,000	\$712	99%	\$641,000	900	2,309	12
Soquel	11	26	3	22	\$870,925	\$900,000	\$502	99%	\$2,612,777	1,682	95,062	4.6
Watsonville	29	78	24	30	\$483,644	\$492,500	\$349	101%	\$11,607,462	1,496	12,674	3.4
Royal Oaks	3	15	6	42	\$670,816	\$695,000	\$320	97%	\$4,024,900	1,997	127,050	2.8

July 2016: Santa Cruz County - Common Interest Development

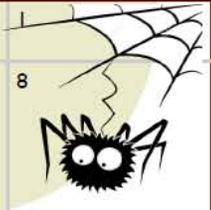
City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	14	30	10	39	\$585,950	\$600,000	\$450	101%	\$5,859,500	1,294	1,263	3.8
Boulder Creek	0	3	1	12	\$340,000	\$340,000	\$357	99%	\$340,000	952	958	2.3
Capitola	5	10	9	25	\$536,702	\$450,000	\$468	100%	\$4,830,321	1,108	1,010	1.3
Freedom	1	1	0									
La Selva Beach	1	1	1	4	\$129,000	\$129,000	\$117	100%	\$129,000	1,100	435	0.8
Santa Cruz	26	42	12	21	\$614,166	\$623,000	\$463	101%	\$7,370,000	1,307	1,465	3
Scotts Valley	0	4	6	14	\$586,166	\$558,000	\$401	102%	\$3,517,000	1,394	1,575	0.7
Soquel	1	2	0									
Watsonville	9	19	6	66	\$326,333	\$341,500	\$299	103%	\$1,958,000	1,112	994	4.8

Data provided by MLS Listings, Inc.

September 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2 Local Govt. Relations Committee 9 am	3
4	5 SCCAR Closed in Observance of Labor Day	6	7 <u>Property Insurance 101</u> 9 am YREP Event Michael's on Main 4:30 - 6:30 PM	8 <u>Tour Marketing Meeting</u> 8:30 - 9 am	9 New Member Orientation 8:30 am Board of Directors 8:30 am Affiliate Mtg. 11 am	10
11	12 <u>Monday Mornings with Candie</u> 9:30 - 10:30 am	13	14 <u>Business Planning Workshop</u> 9:30 am Housing Foundation Mtg. 2 pm	15 <u>Tour Marketing Meeting</u> 8:30 - 9 am	16 SCCAR Annual Charity Golf Tournament @ DeLaveaga	
18	19 Education Mtg. 9:30 am Budget & Finance 10 am <u>Presidential Luncheon</u> 11:30 am	20	21 <u>REALTOR Property Resource (MLS)</u> 10 am <u>Market Intelligence (MLS)</u> 1 pm	22 <u>Tour Marketing Meeting</u> 8:30 - 9 am	23 SCCP: Geology, Biology & Climate 9:30 am	24
25	26 Mayors Breakfast 9 am <u>Listing Mgmt. (MLS)</u> 10 am	27	28 <u>MLO Live Continuing Ed.</u> 8 am - 4 pm	29 <u>Tour Marketing Meeting</u> 8:30 - 9 am	30 <u>C.A.R. Expo Long Beach</u> 27th -30th	

October 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 
2	3 <u>Monday Mornings with Candie</u> 9:30 am YREP Planning Mtg. 1 pm	4	5	6 <u>Tour Marketing Meeting</u> 8:30 - 9 am	7 Local Govt. Relations Committee 9 am <u>Housing Market Update</u> - Seascapes Golf Club, 11:30 am	8
9	10 SCCAR Closed in Observance of Columbus Day	11	12 Housing Foundation Mtg. 2 pm	13 <u>Tour Marketing Meeting</u> 8:30 - 9 am	14 Board of Directors 8:30 am Affiliate Mtg. 11 am	15
16	17 Education Mtg. 9:30 am Budget & Finance 10 am	18	19 <u>Lunch & Learn: Broker Due Diligence</u> 12 - 1 pm	20 <u>Tour Marketing Meeting</u> 8:30 - 9 am	21 <u>Listing Mgmt.</u> 10 am <u>Public Records Search</u> 1pm	22 
23 	24 <u>HomeSnap (MLS)</u> 10 - 11:30 am	25	26 <u>License Renewal Training</u> 9 am - 12 pm	27 <u>Tour Marketing Meeting</u> 8:30 - 9 am	28 SCCP: <u>Coastal Commission</u> 9:30 - 12:30 pm	29
30	31					

View our Calendar Online at www.mysccar.org