



## SCCAR eScoop - Monday, December 19, 2022

The SCCAR office will be closed Friday, December 23 & Monday, December 26 for the Holiday. We will resume normal business hours the following business day.

### Installation & Awards Luncheon Tickets On Sale!

Please join us to honor incoming President Jennifer Watson, outgoing President Kathy Oliver the incoming Officers and Directors! We will also be presenting our 2022 Award winners for REALTOR of the Year, Affiliate of Year, Community Service and Life Achievement. Early bird price is \$70 until January 3, 2023, \$80 after. Nonmembers early bird is \$80, \$90 after. Event date is January 20, 2023, 11 am - 2 pm at the Scotts Valley Hilton. Purchase tickets online at <https://tinyurl.com/5n7mj3c> or call 831-464-2000.



### Fed's Rate Hike Could Trigger Falling Mortgage Rates

After inflation slowed more rapidly than expected in November, the Federal Reserve raised the federal funds rate by 50 basis points on last Wednesday to 4.25%-4.50%, a smaller interest rate hike than the 75 bps per meeting the Fed policymakers have stuck to since June. This slowdown is good news for the housing industry, as it may lead to a decline in mortgage rates. [Read full article](#)

Great home & auto rates for any budget. Call me for a quote. **Lydia Harville** Insurance Lic#: 0D88836 831-476-6665 Individual premiums and budgets vary by customer. All applicants subject to State Farm underwriting requirements.

### New Showing Management Tool: Aligned Showings

In response to subscriber feedback, MLSListings partnered with MLS Aligned as they developed their new showing management tool, Aligned Showings, which is now live & free to use for MLSListings subscribers. <https://support.mlslistings.com/s/article/Aligned-Showings-Video>



### Is an ADU Allowed?

