

#SCRealtorsCare

SCCAR MEMBERS IN THE COMMUNITY



MEMBER NEWS

Members in
the Community



EVENTS

Summer Salsa
Bash & Charity Golf!



MARKET DATA

State & local housing
data + Market Minute





Jennifer Watson, SCCAR President

PRESIDENT'S MESSAGE

Hello my property owning and soon-to-be property-owning friends!

We have a lot of housing changes going on in Santa Cruz County. As you may have heard in the news, Santa Cruz County was listed as having the highest rents in the country. It's nice to be a property owner for that reason and that makes owning your own home even more enticing. As a result of this need for more rentals now is a good time to build an "ADU" (accessory dwelling unit) if your property has the space. Something else to consider when remodeling your home is to consider the aging population and installing easy-open door handles (rather than twist knobs) for arthritic hands.

Included below are some C.A.R. resources on home fire safety (called fire hardening), how to get and keep your home insurance, and news on Septics(OWTS) starting on July 1st (2023): State Farm and Allstate Insurance (and others) announced they have stopped writing NEW policies for insurance in California. This is worrisome since they are in the top of all policies written in California. My take is that this is a temporary way for them to be able to increase prices and get a handle on claims from recent fires for when they do come back to California. We don't know how long this will be, but there is just too much money in our state for them to stay away for too long. Meanwhile, study up on the CA Fair Plan. It is expensive but does provide last-resort coverage.

There's a new septic ordinance in the county and it STINKS. Similar to sewer lateral inspections, the county is requiring a point-of-sale inspection prior to the sale of your home (inspections cost about \$750 and are about 2 hours long). If the septic test fails or leach line fails...it can be a very costly repair or replacement, especially if it requires a new "enhanced treatment system" (these can cost between \$60,000-\$90,000 and take a lot of time to hire the required engineers for tests). Keep up on your septic maintenance (at least every 5 years) to prevent surprise issues when it's time to sell.



Resources

- ▶ [How to Find \(or keep\) Fire Insurance](#)
- ▶ [How to Fire-Harden Your Home](#)
- ▶ [Prepare for Flood, Mudslide or Other Insurance Claims Related to Wildfire](#)
- ▶ [Septic \(OWTS\) Disclosure & FAQ](#)



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Over the next month, SCCAR will be sending out a series of 5 SHORT (seriously, 5 questions) surveys. The purpose is to make sure our Strategic Plan is on track with members needs and that we are serving our members interests best. Your feedback will also help our Board of Directors when critiquing the plan.

&...

YOU COULD BE ENTERED TO WIN \$100!

We are offering entry to win a \$100 gift card for those who complete all 5 surveys. You've got nothing to lose and everything to gain!

Our first survey was emailed on Monday, July 10 and you can access it [here](#) until Friday, July 14.

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LOOK WHAT MEMBERS ARE DOING IN THE COMMUNITY!

We reached out our members to see what they were doing the community - we KNEW there would be an amazing response! Here's what some of them shared!

Hallie Anzalone, Walnut Avenue Family & Women's Center
Karen Bish, Santa Cruz Horsemen's Association BOD
Cara L. DeSimone, Hospice of Santa Cruz County Board member and volunteer visitor
Charles J. Duppen, Surf City Santa Cruz Kiwanis Club
Ami Ebright, Girls Inc. Advisory Board, Santa Cruz Community Credit Union- Board Member
Michelle Fluent, WCR Santa Cruz Network-2023 vice president and social media manager
Shiri Gradek, has served on the board of the Delaveaga Elementary School PTC (6 years), Voter Accessibility Advisory Committee (1 year) (voter rights for disabled people), Branciforte Home & School Club, The Downtown Association of Santa Cruz.
Rachel Graham, Volunteer Center of Santa Cruz
Geneva Lawless, Midtown Community Center (a new non-profit organization)
Anne Lipman, Second Harvest food bank
Michael Loreda, CASA of Santa Cruz
Morgan Lukina, United Way of Santa Cruz County Board of Directors, Santa Cruz County Chamber of Commerce Board of Directors, MCAR Board of Directors incoming 2023
Renee Mello, Santa Cruz County Fairgrounds Foundation, Women's Club of Watsonville, Pajaro Valley Chamber of Commerce and Agriculture
Gloria Melo, Centro Portugues Watsonville
Valerie Mishkin, Smart Coast California
Pamela Myers, Outrigger Santa Cruz
Erin O'Brien-Kerr, WCR Santa Cruz, Scotts Valley School District
Kathleen Oliver, Agricultural History Project in Watsonville
Barbara J. Palmer, C.A.R.; Aptos Chamber of Commerce, Santa Cruz Chamber of Commerce, Aptos Sports Foundation
Barbara Pearson, Friends of Hospice of Santa Cruz County; American Association of University Women Santa Cruz Branch.
Joanna Phillips, Art Commission
Natalie Pinkerton, WCR Santa Cruz
Jeanne Shada, Scotts Valley Chamber of Commerce, Scotts Valley Arts Commission, Scandinavian Cultural Center of Santa Cruz
Alexis Stewart, WCR Santa Cruz
Aimee Thayer-Garcia, Santa Cruz City Youth Soccer Club
Molly Thompson, SCORE Mentor/volunteer,
Randy Turnquist, Youth groups and fraternal organizations
Jacqueline Van Metre, Girls Rock Mountain Biking, Vice President, Board of Directors
Debra Wallace, AAUW Santa Cruz County
Jennifer Watson, Pajaro Valley Sports Foundation
Jeff Wickum, Santa Cruz Host Lion's Club

Beata Willison, Lions Club

Paula Woods, Cabrillo Foundation, Art Commissioner for District 1

Neal Woods, Historic Resources Commission

Alicia Woods Estess, WCR Santa Cruz

"The greatness of a community is most accurately measured by the compassionate actions of its members."

Hashtag Alert!

SCCAR wants to know what you and your offices are doing for our community! We are aware that many of you, either individually or through your office, support charities and volunteer in a variety of ways to make our community a better place and want to recognize those efforts.

To assist in that endeavor, we are utilizing the **#screaltorsCare** hashtag on facebook & instagram to pull together those activities into one common topic.

Its' easy! Whenever you or your company post about giving back to the community add **#screaltorsCare** to the post! This will make it possible for us and others to easily find out what good works are happening and acknowledge those efforts.

#SCRealtorsCare



LEADERSHIP SPOTLIGHT

PATRICK BEAVER, EVENTS COMMITTEE VICE CHAIR

Patrick Beaver is a Santa Cruz County native who has been immersing himself in the local community for many years. Patrick is a Home Loan Consultant at Bay Federal Credit Union, and he just completed his fourteen-year anniversary with the organization. He has a passion for assisting Bay Federal C.U. members with all their home lending needs, and his favorite part of the job is putting borrowers in their very first home. As a father of five, he loves to make memories with his children by going to the beach, camping, and riding bikes. Volunteering on the SCCAR events committee has been a wonderful experience. Working on events such as the annual charity golf tournament and corn hole tournament has been some of the highlight of being on the board. Patrick is looking forward to the annual Summer Salsa Bash and the continuation of building a network with representatives from the board and community.



Patrick Beaver | Home Loan Consultant
Bay Federal Credit Union
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pbeaver@bayfed.com | NMLS# 907721



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Insurance Lic#: 0B10216
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MREP KICKOFF!

Thank you to everyone who came out to the Modern Real Estate Professionals (MREP) Kick Off Party at Woodhouse Brewery on May 24! It was a huge success, and it was great to see so many people in the business, from newcomers to those with 50 years of experience. The collaboration and networking opportunities through the Santa Cruz County Association of REALTORS® are truly invaluable and help strengthen the real estate community. We look forward to seeing at our next event on July 19!



let's connect



[mrep_sccar](#)

[mrepSC](#)



[mrepSC.com](#)



Thank you to our Modern Real Estate Professionals (MREP) 2023 sponsors for their support!





FRIDAY, SEPTEMBER 8, 2023 | DELAVEAGA GOLF COURSE

» **SCHEDULE**

Registration begins: 10:30 am
Shotgun starts: 12:00 pm
Awards Dinner: 6:00 pm

» **WIN GREAT PRIZES!!**

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

» **PROCEEDS BENEFIT:**

» **REGISTRATION**

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

- > \$190 *Early Bird - Individual Entry
- > \$760 *Early Bird - Foursome
- > \$250 - Hole Sponsorship
- * Early bird ends August 1, 2023

» **NEW! SILENT AUCTION**

> Bid on great locally curated items!

» **SPONSORSHIPS AVAILABLE!**



UPCOMING EVENTS & EDUCATION

County ADU Ordinance Update

7/14

This SCCP session will feature Jerry Busch, Planner IV, from the County of Santa Cruz providing an overview and update on the County's ADU ordinance. You do not need to be signed up for the series to take this class. The class will be held via Zoom.

Friday, July 14, 2023 - 9:30 - 10:30 AM

[Register](#)



Real Estate Roundup

7/19

Join us for an exhilarating Real Estate Round-Up event that promises to be a game-changer for your real estate adventures! Imagine the excitement of speed dating combined with the invaluable expertise of real estate professionals. Get ready to expand your network and knowledge in just one evening!

Friday, July 19, 2023 - 4 - 6 PM

Aptos St. BBQ, 8059 Aptos St., Aptos. Free with [RSVP](#)

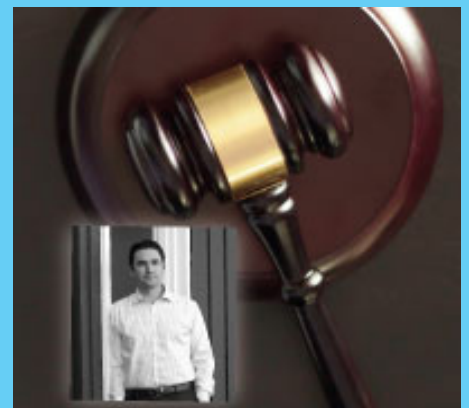
Legal Update for RE Pros

7/26

Stay Up to Date on the Legal end of Your Business! SCCAR's attorney, Jordan Ciliberto, will be speaking on: New Statues Effective in 2023, Legal Cases Effecting Residential & Commercial Property Leasing and Ownership and C.A.R. Form Updates.

Wednesday, July 26, 2023 - 10 - 11 AM

SCCAR Office - [Register](#)





Volunteer Day

8/2

SCCAR has once again teamed up with Second Harvest Food Bank to offer members an opportunity to serve our community. Join our team of volunteers to help package bags and boxes for distribution and participate in a special facility tour! Email andrea@mysccar.org to sign up!

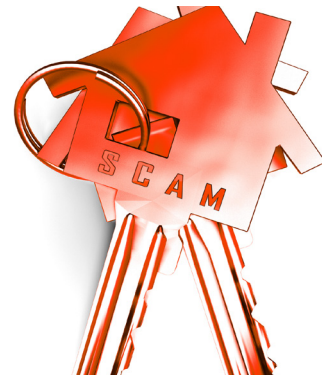
Wednesday, August 2, 2023 - 8 AM - 12 PM
Second Harvest Food Bank Watsonville

Understanding RE Fraud

8/9

Law enforcement agencies in several California counties have observed a recent sharp increase in reports of real estate fraud. Learn how it is happening, where and what you need to be aware of.

Wednesday, August 9, 2023 - 9:30- 11:30 AM
Held at SCCAR - [Register](#)



Your C.A.R. Member Tools

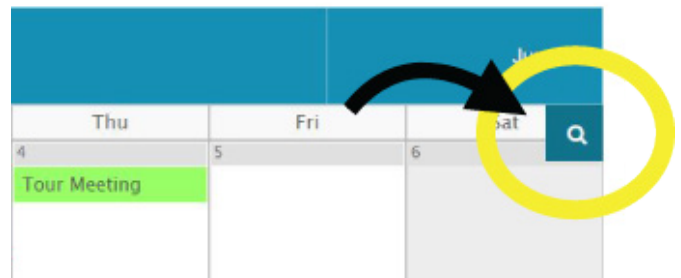
8/18

Learn about just a few of the hottest benefits your California Association of REALTORS® membership gets you!

Friday, August 18, 2023 - 9:30- 10:30 AM
Zoom - [Register](#)

Can't find the class you are looking for?

Use our search feature on our calendar to find it! -->>



Santa Cruz County Association of REALTORS®

Summer Salsa Bash

WED. AUGUST 23, 2023
12 - 3 PM
SCCAR PATIO, 2525 MAIN ST., SOQUEL

Register online mysccar.org
 or call 831-464-2000
\$5 until August 16, 2023!
 \$10 after or \$15 at the door

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Santa Cruz County Association of REALTORS®

Summer Salsa Bash

SPONSOR OPPORTUNITIES

Food Sponsor(s) (3)

Contribute to providing the food for all guests to enjoy during the event. Display your company banner and place your business cards on the tables where the food is served. Company logo will be on all marketing material and in social media campaigns.

\$500

SOLD - Beverage Sponsor

Provide non and alcoholic beverages for all guests to enjoy during the event. Display your company banner on the gazebo and place your business cards on the bar where libations will be served. Company logo will be on all marketing material and in social media campaigns.

\$500

SOLD - Sauces for Nachos Contest Sponsor

Display your company banner and business cards on the table where the contest takes place. Contest winners will be provided with cash prizes.

\$225

Music Sponsor

Display of banner and inclusion on marketing material

\$150

SOLD - Registration Sponsor

Display of banner/tablecloth and inclusion on marketing material

\$175

EVENT DATE:

Wed. August 23, 2023

12 - 3 PM

SCCAR Patio, 2525 Main St., Soquel

For more information and to become a sponsor email andrea@mysccar.org.



RED FLAGS WHEN USING CHATGPT

Here are four red flags when using AI and how we can reduce them impeding our business:

1. Thinking that an AI chatbot cannot go rogue.

Example

> Lesson: Always check updates, proofread your AI's output and be ready to follow-up for damage control immediately.

2. Creating or using a bot that directs people to or away from certain areas of town (the outcome is the illegal practice of steering, y'all!).

> Lesson: When creating a custom bot (this is especially applicable to companies rolling out large-scale efforts like Redfin or Zillow), please be sure to partner with the local fair housing center in order to do beta testing (and re-testing) and pre-launch audits to ensure compliance as well as show an affinity for long-term accountability.

That way if/when unforeseeable issues pop up later, it is easier to intercept and correct the problem and show that, through accountability, there was no malicious intent to do harm (a.k.a. a legal standard that may save you bucks and other penalties).

3. Allowing bots to collect sensitive information about prospects and clients because this may lead to various forms of fraud and/or identity theft. Phishing can happen with AI too as documented [here](#).

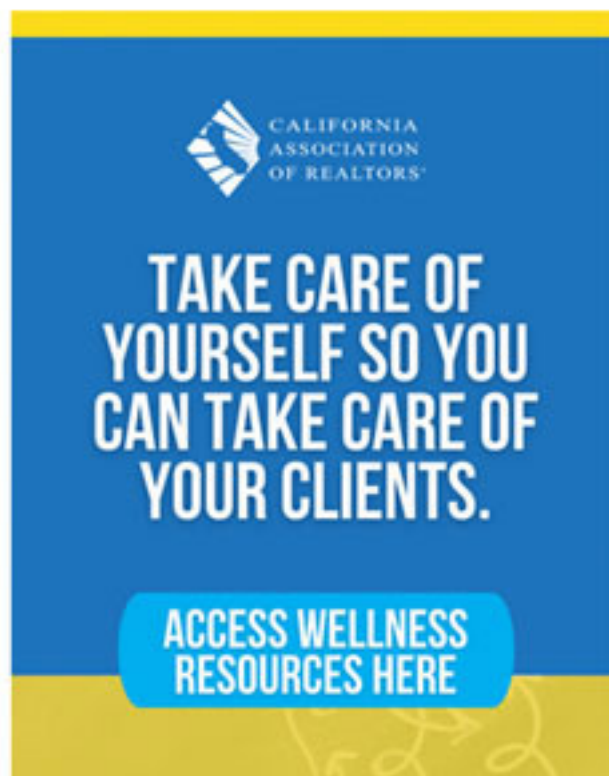
> Lesson: Program your bots not to take sensitive information, make sure updates do not override this, and alert (and remind) clients to never giving sensitive information via a chatbot.

4. Expecting AI to have the most current rules and

laws in real-time for a litigious industry like real estate.

> Lesson: Stay abreast of legal changes and proofread autogenerated text to ensure compliance with the laws of the land (like fair housing and fair lending.)

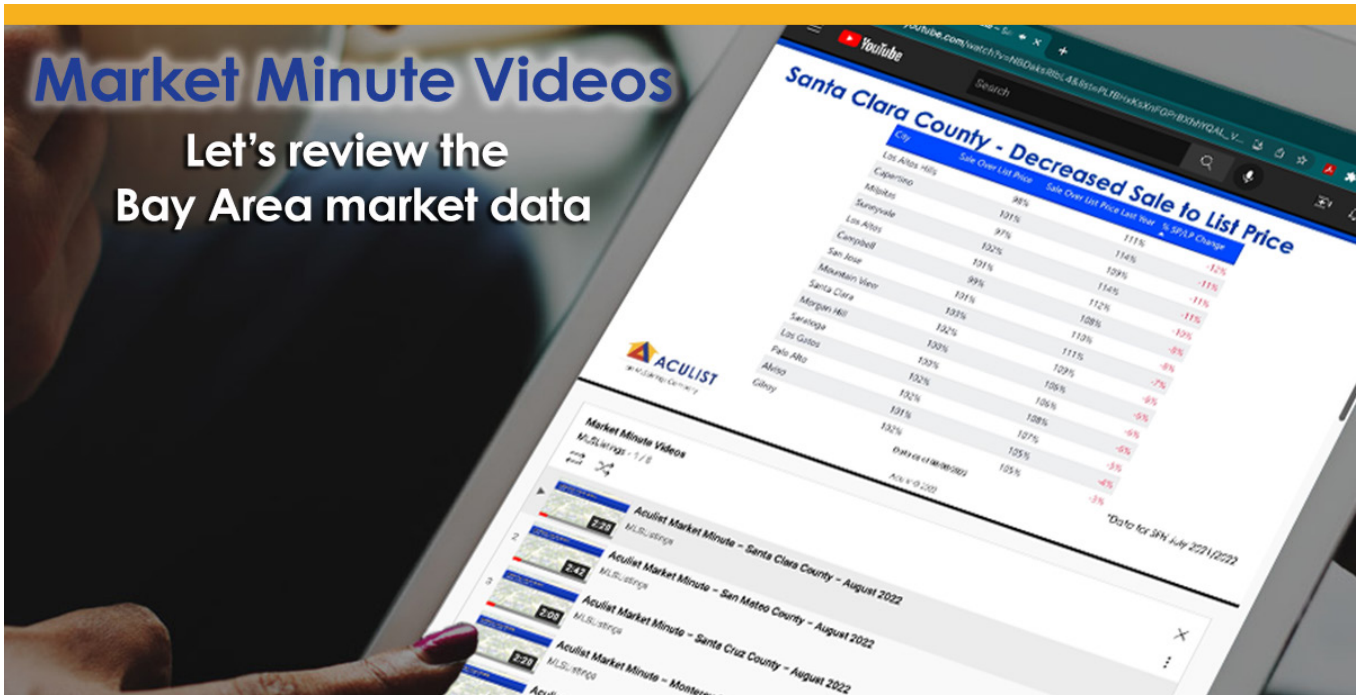
Author: Armed with degrees in business and legal studies, Lee Davenport, Ph.D. is an international real estate educator as well as a former RE/MAX managing broker.



MLS CORNER

Market Minute Videos Ready to View/Share

See the latest real estate data and trends for your local market in this month's Aculist Market Minute videos. https://www.youtube.com/playlist?list=PLfBHxKsXnFGPrBXhhYQAL_VzAG7o0PgnN



Explore Transaction Tips!



Listing Preparation

Getting new listings and preparing them for the MLS.



Active Listings

Marketing and showing active listings.

Report as of

July 2023



California Latest Market Data

How the market is doing



*Daily Average for week ending July 1, 2023

641

Closed Sales per day*



609

Pending Sales per day*



611

New Listings per day*



% change indicates change from last week



What REALTORS® are saying



-1.8%

21.4%

Closed a sale



-3.7%

19.0%

Entered escrow



0.6%

18.9%

Listed a property

% change indicates change from last month

What REALTORS® think will happen



-3.5%

26.2%

Sales will be **up**

0.1%

25.7%

Prices will be **up**

-5.2%

26.6%

Listings will be **up**

% change indicates change from last month

Source: California Association of REALTORS®

Santa Cruz County Housing Statistics

June 2023: 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	31	47	22	22	\$1,533,887	\$1,422,500	\$918	101%	\$33,745,521	1,730	30,490	2.5
Ben Lomond	18	18	16	42	\$967,500	\$895,000	\$609	102%	\$15,480,000	1,644	27,854	2.6
Boulder Creek	19	31	16	18	\$797,931	\$822,500	\$532	103%	\$12,766,900	1,436	20,826	2.6
Brookdale	3	6	2	25	\$822,500	\$822,500	\$387	102%	\$1,645,000	2,151	14,201	4.5
Capitola	5	7	2	33	\$1,774,500	\$1,774,500	\$1,615	95%	\$3,549,000	1,170	2,744	2.6
Corralitos	2	5	2	11	\$1,170,000	\$1,170,000	\$849	109%	\$2,340,000	1,435	157,383	3.8
Felton	14	20	7	10	\$759,571	\$772,000	\$689	107%	\$5,317,000	1,173	11,071	3.5
Freedom	2	2	2	50	\$760,000	\$760,000	\$588	98%	\$1,520,000	1,308	13,809	3
La Selva Beach	4	6	4	117	\$1,563,500	\$1,349,500	\$803	95%	\$6,254,000	2,039	52,076	3
Los Gatos	12	21	9	43	\$1,923,333	\$1,520,000	\$610	97%	\$17,310,000	3,187	196,170	3
Mount Hermon	1	1	1	7	\$1,230,000	\$1,230,000	\$612	112%	\$1,230,000	2,011	6,621	1.5
Santa Cruz	44	79	34	14	\$1,792,492	\$1,576,500	\$1,030	105%	\$60,944,750	1,699	10,457	2.6
Scotts Valley	12	19	11	21	\$1,554,444	\$1,350,000	\$700	102%	\$17,098,888	2,275	13,250	2
Soquel	9	13	6	8	\$1,322,833	\$1,458,500	\$821	101%	\$7,937,000	1,653	8,353	2.6
Watsonville	15	26	16	21	\$1,266,943	\$925,500	\$597	101%	\$20,271,100	1,928	53,843	2.1
Summary	191	301	150	29	\$ 1,282,629	\$1,230,000	\$689	102%	\$207,409,159	1,789	41,277	2.8

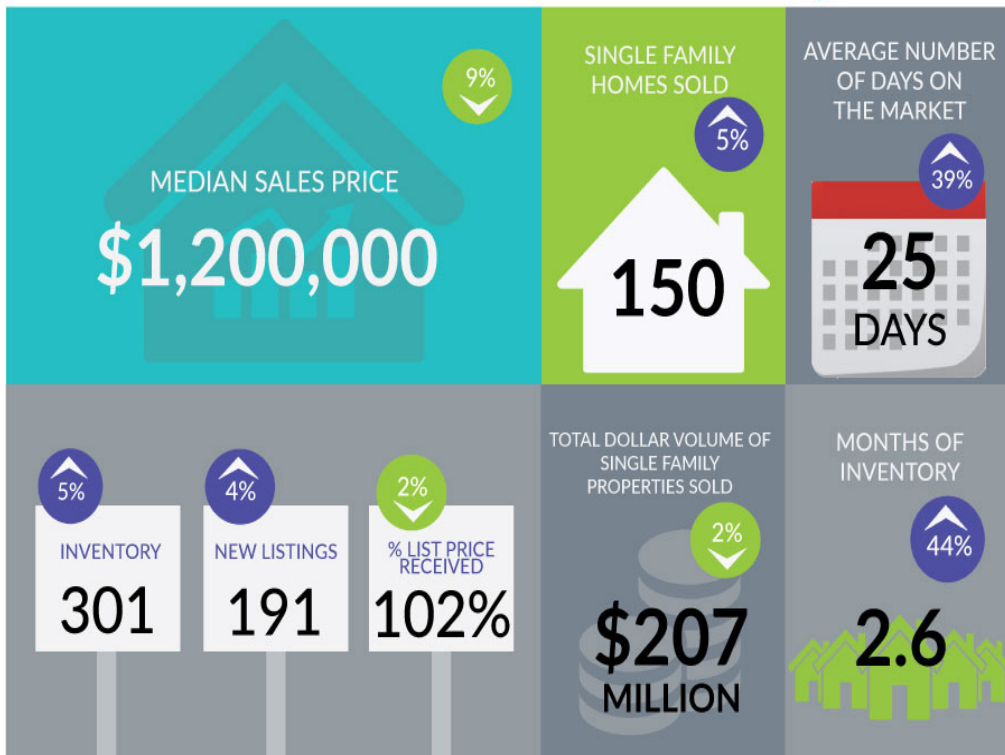
June 2023: Santa Cruz County - Common Interest Development

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	4	8	5	16	\$898,160	\$925,000	\$751.00	101%	\$4,490,800	1,160	1,339	2.4
Boulder Creek	3	3	1	50	\$417,500	\$417,500	\$640.00	99%	\$417,500	652		9
Capitola	6	8	3	7	\$760,629	\$764,888	\$978.00	102%	\$2,281,888	794		2.4
Freedom	0	0	1	1	\$304,498	\$304,498	\$225.00	100%	\$304,498	1,351	2,222	0
La Selva Beach	0	2	2	66	\$1,442,000	\$1,442,000	\$834.00	100%	\$2,884,000	1,727	1,525	3
Santa Cruz	9	8	9	38	\$849,293	\$835,000	\$735.00	101%	\$7,643,640	1,122	1,231	0.9
Scotts Valley	1	4	3	5	\$952,000	\$880,000	\$638.00	105%	\$2,856,000	1,702	1,350	1.3
Soquel	2	1	1	8	\$800,000	\$800,000	\$645.00	101%	\$800,000	1,241	1,525	1.5
Watsonville	5	12	3	8	\$471,500	\$488,000	\$465.00	104%	\$1,414,500	1,171	1,917	5.1
Summary	30	46	28	22	\$766,176	\$800,000	\$645	101%	\$ 23,092,826	1,213	1,587	2.8

Data provided by MLS Listings, Inc. and compiled by the Santa Cruz County Association of REALTORS®

MARKET MINUTE

JUNE 2023 MARKET SNAPSHOT - SINGLE FAMILY HOMES - YEAR OVER YEAR



July 03, 2023 – The U.S. economy survived the first half of 2023 without going into a recession, as consumers turned out to be more resilient than most economists expected. Despite going through high inflation rates, banking crisis, and debt ceiling issues in the first six months of the year, consumers remain upbeat, and their confidence recovered somewhat in recent weeks. The housing market, on the other hand, has continued to encounter headwinds since late 2022, as rates stayed elevated and housing supply remained tight. With an increase in home building activity at the national level, we could see some slight improvement in market conditions in the U.S., but tight inventory will likely remain the norm in California in the second half of the year until rates start coming down meaningfully.

Read more:
<https://www.car.org/en/marketdata/marketminute>

