



SANTA CRUZ ASSOCIATION OF REALTORS®  
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MARCH 2008 • SCAOR.ORG

# inside REAL ESTATE

Santa Cruz County's Real Estate News Source

**Introducing our new Executive Officer, Kathy Hartman!**



After three months of intensive searching, the SCAOR Board of Directors would like to announce and warmly welcome Kathy Hartman as the new CEO of SCAOR.

"Kathy brings over 30 years of experience in Association management to our Association," says 2008 President, Christa Shanaman, who was also part of the Executive Search Committee. "Kathy has been extremely active with both C.A.R. and NAR on a variety of committees and we welcome the vast amount of knowledge and contacts she has attained from her experience at three Southern California real estate associations."

Hartman states her top priorities are to continue programs built up by predecessor, Phil Tedesco, such as the Housing Foundation's Closing Cost Assistance Grant Program and the 2008 Santa Cruz County Housing Expo.

We hope you will come by and say hello and introduce yourselves to Kathy and make her feel the Santa Cruz spirit as she starts a new journey!

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**Page 9 for update and info!**

The Housing Expo is right around the corner, so be sure to get the word out to your clients. Go to the website for a complete list of classes!

[www.scaor.org](http://www.scaor.org)



## CRACKIN' CRABS!

Lela Willet and Dennis Stewart show us how it's done.

## Combo platter of Crab Fest & Western Theme make for an awesome Installation!

**D**ress code: Western wear; lobster bibs suggested; silverwear optional—at the February 2nd Installation of Officers and Directors event at the Portuguese Hall. After coming in from the pouring rain, guests, most dressed in their best Western wear, were greeted to an old-fashioned hoe down—but no BBQ briskit here! Crab, shrimp and garlic bread with plenty of tasty wine was served to almost 200 guests.

During the mix and mingle time, guests purchased raffle tickets benefiting the SCAOR Housing Foundation and raised almost \$1,000 to benefit the Housing Foundation's Closing Cost Assistance Grant Program. Thanks to all who participated and thanks to our helpful cowgirls, Lori West, Vicki Gar-

*Continued wrap up and more photos, page 8!*



Congratulations to your 2008 SCAOR Board of Directors, Steve Allen, Lela Willet, Christa Shanaman, Candace Bradfield, Debra Frey, Inez Pandolfi and Marjorie Vickner.



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For advertising and deadline information, please contact Amy Ferrasci-Harp (831) 464-2000 • amy@scaor.org

INSIDE REAL ESTATE Newsletter

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

**Santa Cruz Association of REALTORS®**

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President's Message

It's a wrap!



**Christa Shanaman**  
2008 Association President  
Coast Country Real Estate  
(831) 475-3525  
christa@coastcountryhomes.com

A great time was had by all at the 2008 installation of Directors and Officers! Yee-ha! We had about 200 people turn out for the event, including a number of people that braved the wet and wild weather, and came from over the hill. The food was fantastic and the dance floor was rockin'!

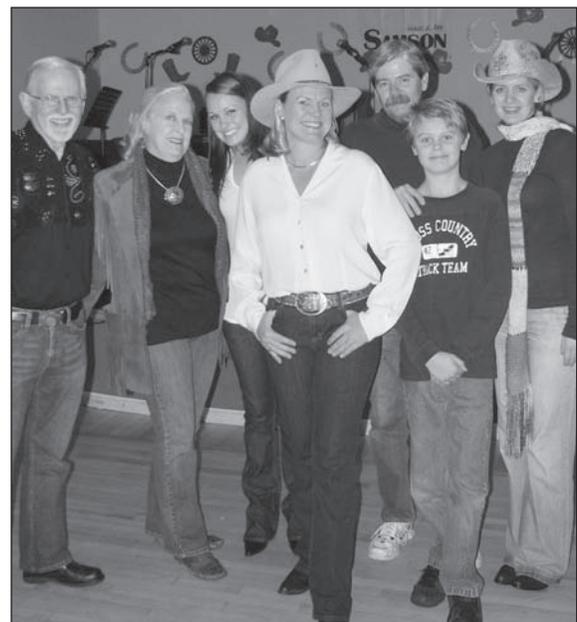
I cannot thank enough, the SCAOR staff, the Installation committee and all of the wonderful friends and members that pitched in and made it such a fun time for all of us. What an event they put on!

Many of you may think we had a very different theme to the Installation this year, and for a lot of you it was. The message behind the theme was intended as an example of getting back to your roots...back to basics...back to your core values. Mine just happened to have originated in Idaho (hence the western theme).

All of us are keenly aware of the challenging and sometimes uneasy times we are in both as a nation and as an industry. We are inundated on a daily, if not hourly basis, with a constant barrage of negative news, and the more this kind of malaise surrounds us, the farther and farther we seem to get from the light at the end of the tunnel...from the way out. It is a frustrating thing for such a group of energetic, "doers and fixers" like ourselves to be confronted with such ambiguity. We are used to having the answers, the solutions... the ability to see the path. But looking forward sometimes involves looking back. The author, Joseph Marshall, used to tell a story about taking walks with his grandfather. He said that his grandfather would frequently take him by the shoulders and ask him to look back the way they had come, saying, "Remember the trail, because one of these times I will send you back alone. If you do not remember the trail, you will be lost." Now is the time for us to "remember our trail." To re-gather the

core of ourselves and the core of how we do business.

To put the best interest of the clients first, is the foundation of what we do as REALTORS®. We council, share knowledge, analyze and advise. Now more than ever our clients are looking to us to help them sort through a mountain of information and make informed decisions. The more you know, the more that you can share with your clients. If you are new to this kind of market, talk with someone who has been here before... a mentor, if you will. If you need to brush up on "old school" things like debt ratios and short sales, or catch up on the latest market trends, meet with an experienced lender or check out the educational offerings at the Association. Knowledge is the best defense in uncertain times.



Christa surrounded by her family, l-r: step-father & Past-President, Bruce Southstone, mom, Betty Southstone, daughter, Dani, husband, Chris, son, Ian, and daughter, Erin.

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David Lyng Real Estate



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We all know that the real estate market is a cyclical thing, and that like a bad case of gall stones, this time too, shall pass. We have been down this road before, this time we just have more toys and gadgets at our fingertips to help us do business. Getting back to the basics of what it means to be a REALTOR® is going to be the key to not only surviving in this market, but thriving in it.

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## Santa Cruz County Market Statistics

Single Family Residences					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
NOV. 2007	86	160	84	\$804,958	\$740,000
DEC. 2007	953	128	77	\$828,206	\$732,000
JAN. 2008	965	235	66	\$729,145	\$612,500
Condos/Townhouses					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
NOV. 2007	247	45	24	\$624,952	\$517,750
DEC. 2007	209	31	15	\$644,900	\$500,000
JAN. 2008	229	60	11	\$489,000	\$510,000

*For historical statistical information dating back more than 10 years, go to scaor.org and click on "News / Events."*

## SCAOR's Green Team

### Emphasis on "greening" existing homes

The Green Team continues to meet the second Tuesday of every month. REALTORS®, lenders, contractors and vendors are welcome to attend our meetings as we develop the Green Pathway. The committee determined that there is great confusion in the marketplace over what makes a home green. Our emphasis is on greening existing homes. The committee's goals include:

- Provide cost benefit information on green improvements.
- Endorse a statewide certification consistent across jurisdictions.
- Place green rating information on the MLS.

#### JOIN US TUESDAY, MARCH 11TH AT 2:00PM AT SCAOR

Build it Green, the Californian municipal and Homebuilders Association standard for residential green building, has agreed to pilot the new "Existing and Remodeling Green Point Rating

System" with the SCAOR Green Team in April. The Build It Green Government Relations Director will participate in the next meeting on March 11th at 2:00 pm at SCAOR.

Bring your friends and clients to the SCAOR 2nd Annual Santa Cruz County Home Expo at Twin Lakes Church on April 12th to visit the Green Pathway educational section of the Expo. In-depth seminars and multiple vendor booths will inform you of how to green your home in order to decrease energy costs and increase property value. Come away with a green home checklist and rebate coupons.

If you are a Green Building professional, home inspector, EcoBroker, Certified Green Building Consultant or a real estate professional seeking the new green building market advantage, please contact Rick Williams, SCAOR's Green Team Chairman at (831) 247-5573 or rew123@comcast.net.



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## Education

### March

#### FIRST-TIME HOMEBUYER SEMINAR FOR REALTORS® AND LENDERS

Speakers: County of Santa Cruz; City of Santa Cruz, County of Santa Cruz Planning Dept.; City of Capitola; SCAOR Housing Foundation

Come learn about Housing Assistance and First-time homebuyer programs from City, County, and SCAORHF representatives.

**Wed., March 5 • 10:00am–12:00pm**  
**FREE!**

*Pre-registration is required. Seating is limited.*

#### STRATEGIC EQUITY MANAGEMENT WORKSHOP

*Instructor: Donald Dimitruk*

So many people are driving down their financial highway with one foot on the gas and the other on the brake, all the time wondering why they are getting nowhere! This workshop will dispel the myths about money and get you where you want to go so you can live the life you dream!

**Mon., March 10**

**10:00am–12:00pm • \$25**

Includes breakfast and a copy of the best-selling book by Doug Andrews "The Last Chance Millionaire"

*Sponsored by First American Title Company*

#### TENANCY IN COMMON: A LEGAL PERSPECTIVE

*Speaker: Attorney D. Andrew Sirkin*

As the price of real estate continues to rise, and communities across the state adopt ever stricter growth and condominium conversion restrictions, more and more people are turning to TICs as a way to maximize their buying and selling power. TICs lower prices and increase choice for buyers by allowing them to pool resources and buy more real estate. TIC arrangements increase sale prices and marketing options for sellers.

**Wed., March 12 • 9:30am–12:30pm**  
**\$10 SCAOR members**  
**\$25 non-members**

*Sponsored by Terry Cavanagh, Pacific Sun Properties*

#### GRI #105 LEGAL ISSUES

*Instructor: John C. Till*

**Fri., March 14 • 8:00am–5:00pm**

For cost and/or to register contact the Professional Realty Institute at 888-785-4800

*Sponsored by Old Republic Title Company*

#### USING THE REVERSE MORTGAGE TO PURCHASE PROPERTY

*Instructor: Robert A. Patterson CSA*

By attending this class you will receive a clear explanation of the reverse mortgage and exactly how it works. How the REALTOR® can use the reverse mortgage as a tool to make two commissions.

**Mon., March 17 • 1:00pm–2:30pm**

**\$10 SCAOR members**  
**\$25 non-members**

*Sponsored by Santa Cruz Title Company*

#### ACCREDITED STAGING PROFESSIONAL COURSE FOR REALTORS®

*Instructor: Jennie Norris*

Get the designation that gives you the marketing edge over your competitors! Earn more listings and sell homes faster by learning proven successful ASP Real Estate Staging Course! This two-day training course is specifically designed for licensed REALTORS® who want to list and sell more homes by communicating the benefits of staging as a marketing tool.

**March 19 & 20 • 9am–5:30pm**

**As a SCAOR member, you'll receive a \$25 discount on the ASP course tuition of \$395**

**To Register:**

Go to [StagedHomes.com](http://StagedHomes.com) or call Julie Lyster at 1-800-392-7161 ext. 7731 to enroll over the phone.

**Use Promo Code 10139225 to receive \$25 off the course!**

*\* This course is approved for 14 hours of Continuing Education for California licensed agents!!\*\**

## Coming in April...

#### INTRODUCTION TO MICROSOFT OUTLOOK

*Instructor: Mat Gafke, Exceedio*

This first in a series of five classes will provide you a basic understanding of how Outlook functions within the concepts of time and task management. Because each individual brings different levels of experience with Outlook with them, this module will help to create a common basis of understanding on which the remainder of the courses will be based. Upon completion students will be able to know how to use Outlook as an information processor; Navigate Outlook quickly and easily; Understand the purpose of each Outlook tool, and Customize Outlook for everyday use.

**Wed., April 30**

**12:00–1:00pm**

**\$20 SCAOR members**

**\$25 non-members**

**\$69 SCAOR member**

**Series Discount\***

**\*Registration for all five classes and tuition must be paid in advance.**

*Sponsored by Santa Cruz Title Company*

**Please see page 12 for more details on this series of classes**

#### BUYING AND SELLING PROPERTY AS TENANCY IN COMMON: AN AGENT'S PERSPECTIVE

*Instructor: Terry Cavanagh, Realtor, SRES, MSW, and TIC Specialist*

Learn the pitfalls and tricks to making the TIC process easier and smoother from a seasoned TIC Specialist. This class will provide attendees with an overview on the TIC market, as well as key strategies in working with sellers and buyers.

**Mon., April 7**

**10:00am–12:00pm**

**\$10 SCAOR members**

**\$25 non-members**

*Sponsored by Santa Cruz Title Company*

#### GRI #106 STRATEGIES FOR SUCCESS

*Instructor: Amberson McCulloch*

**Fri., April 11**

**8:00am–5:00pm**

For cost and/or to register contact the Professional Realty Institute at 888-785-4800

*Sponsored by Old Republic Title Company*

#### AGENT BEWARE: THE 10 BIGGEST DEAL KILLERS

*Instructor: Guy Berry*

Identify the things that kill transactions; Learn the causes and effects; Learn how to identify the issues and eliminate them; How Listing and Buyer agents are affected differently.

**Wed., April 16**

**1:00–4:30pm**

**\$35 SCAOR members**

**\$50 at the door & non-members**

*Sponsored by Santa Cruz Title Company*

#### INTRODUCTION TO PROPERTY MANAGEMENT— PART ONE

*Instructor: Rick Greenberg, CPM®*

This class is designed for owners and managers of small residential properties. In Part 1 of two classes, you will learn about pre-tenancy and creating tenancy.

Some of the Topics include: Fair Housing; Background checks; Credit Reports; Income; Rental documents; Pets; Sex Offenders; Required disclosures, and so much more!

**Mon., April 21**

**9:00am–12:30pm**

**\$20 SCAOR members**

**\$40 at the door**

**& non-members**

Unless otherwise specified, all classes are held at the SCAOR Main Office 2525 South Main Street • Soquel, California 95073 • (831) 464-2000 Preregistration is always required and seating is limited, so contact us soon!

**Go to [scaor.org](http://scaor.org) for more details, continual updates and added classes!**

# March 2008

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
<b>Coming up in April...</b> The Housing Expo, April 12th! Tell Your Clients and Associates!						1
2	3 12:30pm Grievance mtg (Special Time!)	4	5 10am-12noon SCAOR HF Housing Assistance Programs Seminar	6	7 9:00am Board of Directors	8
9 Daylight Savings Time Don't be late for work tomorrow! Set your clocks AHEAD one hour!	10 10am-12noon Strategic Equities Class	11 2:00pm GREEN TEAM	12 8:30am AFFILIATE Affiliates 10-11:30am HF Fundraising 9:30am-12:00pm Tenants in Common Class 3pm Housing Opps	13	14 8:00am- 5:00pm GRI class	15
16	17  1:00-2:30pm Reverse Mortgage Class	18	19 8:30am Budget & Finance Committee	20	21 8:30am LGR	22
			<b>Staged Homes Class — All Day</b>			
23	24 3:00pm Housing Foundation mtg	25	26	27	28	29
30	31					

regularly  
recurring  
events:

monthly

Board of Directors 1st Friday, 8:45am  
LGR 3rd Friday, 8:30am  
Affiliates 2nd Wed., 8:30am  
Grievance As needed  
Prof. Standards As needed  
Housing Foundation 3rd Mon., 3:00pm

every-other-month

Budget & Finance 3rd Wed., 8:30am

## New Members

SCAOR welcomes the following new members and wishes them the best of luck!

### REALTOR® MEMBERS

**Alain Pinel REALTORS**

Gwen Gummow

**Bailey Properties, Inc.**

Denna Kelley

Michael Nevins

**California Homes Realty**

Catherine Fennelly

**Coldwell Banker Residential**

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G.V. Fulscher

**David Lyng Real Estate**

Irwin Sewell

**Main Street REALTORS®**

Rita Prelvitz

**Summit Properties**

Donna DeLong

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Liese Varenkamp

**CleanOFFER, Inc.**

Matt Harris

**Pacific Home  
Reverse Mortgage**

Kathy Jackson

**Wells Fargo**

Shelly Paine

**StagedHomes.com**

Jennie Norris

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## Dues are delinquent!

Your 2008 dues are now delinquent and your service will be affected beginning March 1st. Second notices were faxed to each member who had not yet paid their annual dues. SCAOR's member services staff will be notifying brokers to alert them to the non-payment status of their REALTORS®. If your membership is discontinued, it will cost \$60 to reinstate until April 15th. After that date, it will cost \$100.

Services, including educational offerings, C.A.R. Legal Hotline, WINForms, SupraKey services, tour, newsletter, etc., will be dropped.

If you have any questions about your membership dues or are not sure if you paid, please contact SCAOR immediately at (831) 464-2000.

## SCAORHF Fundraising

Dynamic team focuses on finding new ways of helping to support and fund homeownership



Elaine Della Santina  
Fundraising Chair  
SCAOR Housing  
Foundation

**K**aren Schenk, Old Republic Title, has been very successful in her role heading up the Escrow Contribution Awareness Program. She has attended office meetings at Intero Real Estate, Bailey Properties, and Monterey Bay Properties all within the last 30 days. If your office has five minutes available during your weekly office meetings, Karen would love to come by and let everyone in your office know about this terrific program, which makes it easy to give back, help bridge the gap to homeownership and provide a marketing opportunity for yourself. Call Karen today to set up a time at (831) 421-0715.

The newly formed Corporate Contribution Program is off to a great start in a big way. The team, comprised of **Jeanne Hatch** SCAORHF Trustee, **Betty Danner**, Genie Lawless Century 21 Award Real Estate and **Julia Segovia**, Wells Fargo, have together developed a corporate fundraising program, as well as a "Levels of Contribution" package. Their goal is to raise \$50,000 in 2008! This amazing team of dynamic individuals has big plans this year! If you would like to be part of this program please email **Julie Ziemelis** at Julie@scaor.org.

It is critical that we continue to focus on raising money and awareness about the SCAOR Housing Foundation and its impact on helping our community. If you know of anyone with a private foundation, who supports and cares about home ownership, please have them contact us, we are seeking new and interesting ways to keep the dream alive.

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\*Escrow must close within 12 months of date of purchase OAC

# Congratulations to our 2007 SCAOR Award winners!



Philip Tedesco,  
"Community Service Award," &  
Christa Shanaman, "REALTOR® of the Year"



Sandy Kaplan  
"Leadership in Housing Award"  
(Sandy Mason accepted for Ms. Kaplan)



Bobbie Nelson  
"Lifetime Achievement Award"



Dimitri Timm  
"Affiliate of the Year"

## Crackin' Crabs

*continued from cover*

side, Karen Schenk, Bobbie Nelson and Dee Buckelew for their help in selling tickets and shot glasses!

We had quite the contingency of guests from our neighboring Association's, including past CEO, Phil Tedesco, now successfully leading SAMCAR. The leaders from SILVAR and SCCAOR all happily donned their crab bibs, thankful not to be wearing floor length gowns and tuxedos! Everyone mentioned how fun it was to wear jeans and boots. The spirit of the evening was high. Gary Gangnes, was the evening's Master of Ceremonies and kept the formalities running quickly.

The Installation of the Directors and Officers went off without a hitch and we congratulate them all for leading SCAOR and volunteering their time to ensure the continuing success of our Association. Christa Shanaman accepted the gavel and title of 2008 President from 2002 Past President

and step-father, Bruce Southstone. She gave a speech that included her childhood growing up in Idaho and how she is taking the ideals learned from her past into leading SCAOR through some challenging times in 2008.

When the formalities ended, and everyone had eaten their fill of crab, dozens of people jumped onto the dance floor and stayed there! One of the highlights from the dance floor was when 35 people were dancing in synch to the Electric Slide! What a fun and great night it was and a HUGE kudos goes to the Installation planning committee, Norma Milete, Loree Doan, Bobbie Nelson, Lori West, Dee Buckelew, Betty Southstone. Thanks to all who attended this memorable event and let's keep the positive energy flowing through 2008!

*Top left: Christa with her son, Ian, and her step-father, Bruce Southstone.*

*Top right: Dee Buckelew and Norma Milete.*

*Right: Debra Schottgen sells tickets for the Housing Foundation.*

*Far right: Winners of the evening's "Best Dressed" award, Honora Robertson and Mike Russel flank judge, Lindy Harte.*



*Jeff McCormac and girlfriend, Carolyn Ke Liu.*

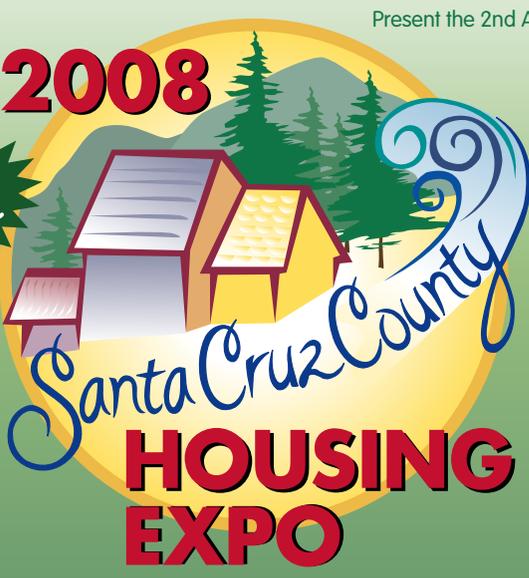


*Karen Schenk (l) and Wendy Taylor (r) bring a friend to the event.*



*Chris Maddocks & his mother Vicky Maddocks, with Peter Verbica and wife, Karen.*

# Expo adds Foreclosure and Green in '08!



**2008**  
**FREE TO PUBLIC**  
**Santa Cruz County HOUSING EXPO**

Present the 2nd Annual  
**Sat., April 12, 10am-2:30pm**  
**Twin Lakes Church, Aptos Community Hall**

- Over 30 Educational Seminars covering topics for First-time Homebuyers, Investors, "Green" Housing Advocates, and Homeowners with Foreclosure Concerns.
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Bridging the Gap to Homeownership

SCAOR extends a big thank you and much appreciation to all of our sponsors and volunteers. Presenting sponsors, Event sponsors and Co-sponsors are listed in the ad (left.) Following is a list and special thanks to the many other sponsors and volunteers involved in making this year's Housing Expo another amazing success!

## Table Sponsors:

Buckholdt Home Financing Team · Coldwell Banker · Chase Mortgage/Bailey Properties · Intero Real Estate · Meyer Mortgage · Thunderbird Real Estate · McNair Real Properties · Princeton Capital · Santa Cruz Home Finance · San Lorenzo Flooring · US Green Building Council · Xchange Solutions

SCAOR appreciates these sponsors for their dedication of promoting homeownership education to the public.

## Our Invaluable Volunteers:

Chair: **Janeé Del Colletti**, Bailey Mortgage  
**Sandy Kaplan**, Santa Cruz Properties  
**Jose Mendoza**, Meyer Mortgage  
**Dimitri Timm**, Princeton Capital  
**Tai Boutell**, Santa Cruz Home Finance  
**Rick Williams**, Pacific Inland Financial  
**Joe Ganeff**, Xchange Solutions  
**Fred Antaki**, Main Street Realtors  
**Loree Doan**, Santa Cruz Title  
**Carmen Brown**

These volunteers are working to create the educational components of the Housing Expo to include: a **First-time Homebuyers section** that will focus on assistance programs, how to find a REALTOR® and a lender, the importance of understanding the Santa Cruz housing market, etc.; a **Lending section** focusing on credit score and repair, obtaining a mortgage, understanding today's available financing options, etc.; a **Green Pathway** will provide information about building and remodeling with environmentally friendly products, tips on energy-efficient products and services homeowners can use to reduce their monthly energy bills and make their home stand out as a green home on the market; an **Investment section** which will help potential investors understand the different components of purchasing commercial property, multi-family units, taking advantage of REO properties, etc.; and; a **Foreclosure Avoidance section**, educating about the use of short sales, and working with lenders on work out solutions.

**Tell your clients now** of this one-of-a-kind educational opportunity! It's **free** to attend, includes **free parking**, **free resource materials**, **rebate offers from PG&E** and **Spanish-language** information.

## Tell your friends, clients & colleagues now about the Expo!

The Housing Opportunities committee, who has been planning the 2008 Housing Expo for the past three months, promise that this will be a first-class public education event. We are so thankful to our major sponsors, Wells Fargo Home Mortgage, Washington Mutual, Pacific Inland Home Mortgage, State Farm-Laureen Yungmeyer, and Bay Federal Credit Union for their financial support and helping SCAOR continue offering this vital public outreach event to the Santa Cruz County community. Our media sponsors, the Santa Cruz Sentinel and Clear Channel Radio will work with us in promoting the event to the public over the next six weeks and we are expecting a great turnout.

New for 2008, we are offering two sections of education on hot button topics: Foreclosure and Greening Homes. We have invited NeighborWorks, a nationally known non-profit, to speak to homeowners who are concerned about losing their homes to foreclosure. NeighborWorks staffers will have a table at the event to do one-on-one counseling and also will be featured during one of the seminars to discuss options

that are available to financially distressed homeowners. Santa Cruz Title is providing experts on foreclosure and short sales, as well. The non-profit organization, the National Association of Hispanic Real Estate Professionals will be providing bi-lingual real estate professionals to help explain foreclosure avoidance, as well as home buying and lending information to Spanish speaking attendees.

Rick Williams and his SCAOR Green Team are heading up a very exciting and informative "Green Pathway" seminar series. They are also hosting a "Green Pathway" exhibitor section to teach homeowners how to save hundreds of dollars each year on energy costs, how to do their part in conserving energy, making homes more saleable with the installation of green options and how to get rebates on these activities.

The event will also feature first-time homebuyer, lending, credit, and investment seminars with top-notch professionals leading 40-minute discussions. We are also thankful to our Table Sponsors who are providing free resource materials to the public, as well as their

expertise on a variety of aspects of the real estate market.

We have invited Congressman Sam Farr to open the event and see first-hand the efforts of our REALTOR® and Affiliate members reaching out to the public with their knowledge and assistance. We will ask the Congressman to share his comments on what is being done in Congress to alleviate the problems facing the real estate industry and members of our community who are struggling with the dual problems of either being able to stay in their homes or being able to afford one.

If you would like to volunteer to assist the Housing Opportunities committee in implementing the Housing Expo or can help the day of, please email Julie Ziemelis at Julie@scaor.org or contact Housing Opportunities Committee Chair person, Sandy Kaplan at Sandy@santacruzproperties.com or Housing Expo Chair, Janeé DelColletti at Janeé.DelColletti@Chase.com. Thanks to both Sandy, Janeé, and the members of the Housing Opportunities Committee for their time and dedication to helping members of our community!



## Foundation helps get word out about foreclosure assistance



**Jeff McCormac**  
Housing Foundation Chair  
(831) 465-4007 Tel  
(831) 479-6901 Fax  
jeff.mccormac@wellsfargo.com

One of the Housing Foundation's mission components is to "provide education and support to other organization's which share the same goals of assisting low income residents in realizing the dream of homeownership." With that in mind, I'm proud to announce that the Housing Foundation will again be a co-sponsor, along with SCAOR, at this year's **Santa Cruz County Housing Expo** (see page 9 for more information on this upcoming event!) With the current challenging credit and real estate market, this year's Housing Expo is extremely needed. Your support in getting the word out is most important.

The Housing Expo will offer informational tables to address the changing credit environment, as well as the updated criteria for home financing. In addition, there will be a representative from **NeighborWorks America** to discuss foreclosure prevention. NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. If you are interested in learning more, please attend the Housing Expo on April 12th where they will have an information table and will be speaking from 12:00–12:45 pm, or check out their website at [www.nw.org/network/home.asap](http://www.nw.org/network/home.asap).

NeighborWorks also works with **HOPE NOW** in foreclosure prevention. HOPE NOW is a cooperative effort between counselors, investors, and lenders to maximize outreach efforts to homeowners in distress. With foreclosures at an all-time high and **Project Lifeline** recently approved, it is critical that your

clients get the education and information available to them. Project Lifeline is a targeted outreach program for seriously delinquent homeowners who currently face the risk of losing their home. This is the first effort to directly "pause" the foreclosure process while working with the homeowner on a case-by-case basis to work out a solution. If you have a client in need of help, they can contact Hope Now directly at 888-995-HOPE or visit their website at [www.hopenow.com](http://www.hopenow.com).

On another note, we now have **Shelly Paine** of Wells Fargo's Business banking division joining Elaine's fundraising committee to help target corporate donations. Shelly is a former "Affiliate of the Year" who grew up in Santa Cruz. We are lucky to have her expertise on the team. Also, **Julia Sagovia** has agreed to take over the vacant committee Chair position of PR & Marketing. Thank you to Julia, whose valuable time is shared doing home loans and helping

her mother, **Supervisor Ellen Pirie**, with her re-election campaign. Also, a special thank you to **Julie Ziemelis**, who has been handling PR & marketing, as well as the other zillion things she handles so well for the Housing Foundation!

Don't forget that we now have 12 grants for \$2,000 apiece available to your low-income homebuyers purchasing a mobile home in a mobile home park, as well as the standard \$5,000 grants. Simply go to the Housing Foundation's website at [www.scaorhf.org](http://www.scaorhf.org) to print out an application. If you need any further information contact me (info by my photo) or the **Programs Chair, Dave Deteso** at (831) 466-4430 or [david.deteso@wamu.net](mailto:david.deteso@wamu.net).

### WISHED YOU WERE THERE!

I hope to see you all at our 2nd Annual Housing Expo... and a **big sorry** to those of you who missed the Installation Dinner Crab Feed as you missed out on some seriously good crab!!!

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<p><b>2 DRE CE Credits</b></p> <p>Monday, March 10 SCAOR, 2525 Main St. Soquel, CA Breakfast served at 9:30 a.m. seminar 10:00-12:00p.m. Register at :831.464.2000</p>	<p>Wednesday, March 19 Best Western, 1435 41st Ave. Capitola, CA h'ordouvres served at 6:00, seminar 6:30-8:30 p.m. R.S.V.P : 831.464.6464</p>
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Home prices will continue to decline this summer, **NOW** is the time to prepare your clients to take advantage of this opportunity!

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"An Investment in knowledge always pays the best interest."  
-Benjamin Franklin

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## Affiliate Update

# It feels like spring!



**Alan Bebrems**  
2008 Affiliate Cmte. Chair  
First Net Mortgage  
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alanbebrems@aim.com

Now that that the rain has at least temporarily subsided, after several torrential downpours and a power outage, it is beginning to feel like Spring. Our subsequent reward for tolerating the rain (I love the SUN) is the flowering of foliage, with hills turning a verdant green and flowers blooming. It certainly seems that Spring is coming a bit early this year. And our business in on the verge of taking off! I am excited by the energy I feel which indicates great potential for the rest of 2008.

Since Spring is officially just around the corner, we have already started to organize Spring Fling 2008. Please mark May 7th on your calendar! The Spring Fling is one of the best events of the year for socializing; networking; and, of course, eating and drinking. We'll have the always wonderful BBQ with steak and chicken as the main entrées with side orders of salad, beans, and garlic bread. Yum! And don't forget dessert! I always leave satiated. Again, the Buy-A-Brick fundraiser will be a big part of this event. This certainly is an event that should not be missed. See you there!

The Affiliate Committee also has plans to expand our calendar of events. At our meetings, we have kicked around several ideas for an indoor event to be held either in the winter or fall when the weather is chilly. We are seriously considering a mixer/wine tasting event at Hunter Hill Winery. Due to the energy already directed toward our 2008 events, this will not likely be added until 2009.

And do not forget the SCAOR Golf Tournament scheduled for July 18th at DeLaveaga. I do not mean to play favorites, but this is my favorite event of the year next to the "A Taste of Santa Cruz" and the Spring Fling.

Here's to wishing you a great March!

If you would like to learn more about the Affiliate Committee or get involved, feel free to call me at (831) 325-9197 or Norma Milete at SCAOR (831) 464-2000 for more information. We meet the second Wednesday of every month at 8:30am. We'd love to have you to join us.



## Affiliate Spotlight



## Printing and graphic services delivered with integrity

Casey Printing (formerly Santa Cruz Printery) was founded in 1901, by F.G. Vivian and remains under the same family ownership to this day. We put more than a century of graphics experience to work for print buyers.

Our mission is to offer outstanding quality and customer service and to go beyond ink on paper; helping our customers produce cost effective printed products that exceed their expectations.

With production facilities in King City, CA, and a number of sales offices in Central and Northern California, we serve a growing clientele of publishers throughout the West. Running production shifts around the clock, our skilled craftspeople operate the right mix of equipment to provide the most efficient, cost effective production of catalogs, magazines, directories, brochures, tabloids, booklets, coupon books and a variety of other printed products.

We pride ourselves on being responsive to customer needs. Members of the sales and customer service team provide both in-plant and on-site coordination of all aspects of print projects from price estimates through delivery schedules.

Casey Printing combines open web and sheet fed offset lithography to print products that help our clients promote their goods and services. Due to our

*"We offer outstanding quality and customer service and go beyond ink on paper."*

large scope and variety of equipment we are able to assume single responsibility for almost all phases of graphic production. From economical publication type printing through very high quality sheet fed projects, from bindery through delivery in our own fleet of trucks, print buyers can look to us as the single source for their printing needs.

Casey Printing also takes pride in numerous printing awards for outstanding printing given by PINC (Printing Industries of Northern California) and PIA (Printing Industries of America). In 2005, we won the most coveted award held. This award, the Ben Franklin Award, was given for our outstanding work on the "September 11th Fund" Annual Report.

We are also pleased to say that we are making every effort to become a green facility and have active memberships in numerous civic organizations such as, Rotary, Hospice, Little League, Veterans Groups and many more.

Contact Jessica Shelby at (831) 724-7800 to answer any questions you may have or to provide you with a quote.

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## Tech Corner

# Blogger.com... it does *not* get any easier than this!



Julie Ziemelis  
SCAOR Marketing  
Director  
julie@scaor.org

I have been telling you for several months now that you should start a blog. I have been suggesting that it is another tool (dare I say “fun”?) to get your name, your listings, and your expertise out into the world. Google has come up with an absolutely EASY, PAINLESS and QUICK way to start a FREE blog!

I am proof positive that blogging CAN be done and can be done within 15 minutes. I personally created my own

blog at Blogger.com and was shocked at how easy it was. I subscribe to a few really good sites (www.realtytimes.com and www.deadlinenews.com) and a few RSS feeds. (That’s the tech way of saying other people’s blog posts!) The information that you find on these blogs and websites is great fodder for your own blog posts to keep people interested in what you will come up with next.

Here is the Google Blogger.com start up information:

- 1) Go to blogger.com
- 2) Click on the orange “CREATE YOUR BLOG NOW” arrow.
- 3) Create a free Google account and password. (its just your name and email address)

# square Feet blog

## A REALLY good blog/RSS feed

If you want to subscribe to a great blog, go to [mercextra.com/blogs/realstate/](http://mercextra.com/blogs/realstate/)

It’s easy to subscribe and they don’t send you spam along with it.

Here is what the latest post said:

Total home sales recorded in January in California, including new and resale houses and condos, per DataQuick: 19,145.

Total foreclosures in California in January, per ForeclosureRadar: 19,821.

Has that ever happened before in the state, where the number of monthly foreclosures outstripped the monthly sales? “I really doubt it,” Sean O’Toole of ForeclosureRadar told me. He also said the total amount of loans accounted for by those January foreclosures was about \$8 billion.

And now, I need to go follow up on a rumor I heard that some bank-owned properties in Santa Clara County are getting multiple offers from investors.

## Tech Education

# Brown Bag Tech Series: Microsoft Outlook

Email, calendaring, and meeting management are critical activities that drive the real estate professional’s daily lives. So many people “live” in Microsoft® Office Outlook®, making it their prime tool for communication and productivity.

Starting in April and going until August from 12:00–1:00pm on the last Wednesday of the month SCAOR will be offering a one hour lecture style series on Microsoft Outlook. These classes will provide you with a better understanding of how to manage your time more effectively, define tasks more accurately, and process incoming information more efficiently. Using Microsoft Office Outlook as a “dashboard” application, you will learn how to manage schedules, projects and assignments, and create and respond to email with greater confidence.

These courses have been designed for real estate professionals who rely on Outlook for communication and who already use it for basic information workflow tasks such as email, appointments and managing task lists. They are accomplished users of the application, but are looking for techniques to better manage Inbox overload and more effectively define and execute tasks, all to maximize productivity in a standard work day.

Upon completion of the series you will be able to use dated and undated tasks, combined with context and categorization to make an informed decision

about the next most important thing that needs to be done at any given time. Effectively customize and manage the Task Pad and Task window in Outlook to provide the right types of information for various life and business scenarios. Learn how to make email more useful and get faster, more accurate responses by creating meaningful subject lines. Learn how to use drag-and-drop techniques to instantly convert email into calendar events or tasks. Also learn how these techniques can be used to attach the email (including any file attachments) or convert the email body to a text note in the new appointment or task. Use custom views to create the “Outlook Dashboard” to bring all of the information necessary to properly manage time and tasks into one central location.

The cost to attend is \$20 per class for SCAOR members and \$25 per class for nonmembers. SCAOR members who register in advance for all five classes pay only \$69. That’s a huge savings of over 30%!

Bring your lunch and a willingness to learn and SCAOR will provide the drinks, sweets, and a wealth of knowledge that will last you a lifetime! Register today by calling the SCAOR office at (831) 464-2000. This series on Microsoft Outlook classes is being sponsored by the Santa Cruz Title Company.

For more information on this and other classes offered, see the Education section on page 5.

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# WELCOME TO THE TEAM



## DENNA KELLEY

I have been a Santa Cruz resident for 33 years and have watched this community grow and change over the years. I have had the opportunity to be a part of the real estate industry with a background in property management and now have decided to go into the selling aspect of the industry. Throughout the years I have had the opportunity to be involved in the equestrian community, which will be one of my main focuses as I embark upon the next phase of my career. I am the mother of two children and my dedication to my family extends out into the real estate community where you will find my knowledge and professionalism meets what you are looking for in a Realtor. I look forward to meeting and working with you.



## MICHAEL NEVINS

Michael "Mick" Nevins was born and raised in Santa Cruz and is a Soquel High School graduate. After graduation he spent a few years traveling around Indonesia surfing and doing photography. While there he met and married his wife and had a child. He then returned home to Santa Cruz with his new family where he is now involved in real estate sales. Mick looks forward to advancing his career at Team Bailey.

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