



SANTA CRUZ ASSOCIATION OF REALTORS®
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inside REAL ESTATE

Santa Cruz County's Real Estate News Source

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**The SCAOR REACH is coming
 in March – Don't Miss This
 Opportunity!**

The REACH (Real Estate and Community Help-guide) has been developed as *the* business resource for real estate industry professionals and local businesses. Helping our members succeed in business is one of SCAOR's top priorities. To assist in that endeavor SCAOR has a new way to keep your business in front of the real estate industry and now the public!

This year we will be expanding the REACH (previously the Resource Guide) to include the entire SCAOR membership. In addition to being directly mailed to our 1,200+ members, the REACH is now going to be available to the public via local business and Chamber of Commerce distribution. This means that in addition to reaching industry professionals, you will also be connecting with the public.

This popular annual publication is an attractive, full color, glossy directory featuring an updated listing of all of our Members. As part of SCAOR, you have the opportunity to enhance your listing, making it stand out from the rest by purchasing a display ad or bolding or highlighting your listing.

The *next issue* is coming out in *March 2009*. The **deadline** to reserve a space for an enhanced display, bold or highlighted listing is **March 13, 2009**.

Don't miss this opportunity to upgrade your listing and gain increased visibility for your business for a full year. A full color display ad is only \$200 or just \$150 if you run three ads in the SCAOR Newsletter. You can't beat the price for this amount of exposure!

This is a great opportunity to make your name stand out among the rest for the 12 month shelf life of this publication. Go to the home page of www.scaor.org and click on the REACH icon for a rate sheet to see which of the Listing Enhancement options is right for you and fax the completed credit card form to 831-464-2881. Our premium spots (inside cover, inside back cover and outside back cover) are still available at a great rate.

Free Ad Special Offer: Upgrade to a display ad for the March 2009 issue and receive one free 8th page ad in the SCAOR Newsletter!

Contact Andrea at **831-464-2000** or send an email to andrea@scaor.org today to make a space reservation for the March issue.

THE BEST ECONOMIC QUOTE EVER

"You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from somebody else.

When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the other half gets the idea that it does no good to work because somebody else is going to get what they work for, that my dear friend, is about the end of any nation.

You cannot multiply wealth by dividing it."

The late Dr. Adrian Roge



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ADVERTISING INFORMATION

For Advertising and deadline information, please contact SCAOR.

andrea@scaor.org

INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter 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®
2525 Main Street, Soquel, CA 95073
(831) 464-2000
(831) 464- 2881 (fax)

www.scaor.org

President's Message

CAR Economist Stresses Importance of Knowing The Local Market



Lela Willet
2009 Association President
Unique Homes & Land
(831)425-7920
lela@thewilletway.com

Leslie Appleton-Young, CAR Chief Economist, spoke to a full house here at Santa Cruz Association of REALTORS® in mid February. Members can find her entire power point presentation on our Association website, www.scaor.org. Go to the "member resources" tab, and then to "members only".

While Appleton-Young declared the economy to be in official recession after two continuous quarters of negative indicators, she predicted relief beginning in the second half of 2009.

Appleton-Young gave an overview of the entire state, and then shared statistics specific to our County, and to different parts of the County. Knowing the local market is a critical part of positioning REALTORS® as trusted professionals.

Nationwide and Statewide, she described the "Perfect Storm" which hit the week of September 14-19th 2008. Fueled by historic highs of cash out refinances, a lack of personal financial planning, trade and budget deficits, and the way Walls Street bundled debt, the storm consummated in Bernanke asking for the first \$700 billion TARP.

Statewide, Appleton-Young pointed to some of the following trends: January 2009 saw an all time low in consumer confidence. Six straight months

of declining personal consumption. A rise in unemployment lead by Southern California, the home of so many sub prime companies and construction giants. A drop in the commercial market. A 14% shakeout of REALTOR® members in 2008 with another 10 % - 20% loss projected for 2009 and 2010. Median prices are way down, but this varies greatly location to location. The number of sales is way up, with 82% of sales statewide under the \$500,000 price point. However, only 5% of sales statewide were over \$1,000,000.

What about Santa Cruz County? The Median Price fell from \$625,000 December 31, 2007 to \$399,500 December 31, 2008; a 37.6% drop. Be sure to look at the area breakdown in Leslie Appleton-Young's power point

on our Association website www.scaor.org (member resources tab). Comparing Santa Cruz to coastal areas such as Newport Beach, Carmel and Santa Monica, Appleton-Young suggested that the upper end of the market could drop 1-2% per month in value in 2009. For the next two to three years, first time buyers may compose 35% to 38% of the market, further firming the lower end of the market. Investors should be on your buyer list since FNMA has raised the limit for the number of loans to ten. The resetting of the jumbo loan rate to \$729,750 is a plus for Santa Cruz County.

Appleton-Young closed with these thoughts: Buyers are looking for the REALTOR® who is the best negotiator. Educate yourself as to the nuances of each part of the local market. Read The Ascent of Money by Niall Ferguson and Frank Partnoy's Infectious Greed to see the big picture.

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Education and Professional Development



Introduction to Commercial Real Estate: Investment and Development Analysis Seminar for Residential and Commercial REALTORS®

Wed. March 4th 9 am-12:30pm
Instructor: Neil Osborne
Cost: \$40 SCAOR Members, \$55 at the door. \$65 Non-member.

Learn how to analyze and value income properties, determine whether the expenses are realistic or not, all about cap rates and other financial measures used to value income properties. How to analyze development sites, determine land values and profit potential and factors that influence land values, leases and leasing. Long term real estate investment and lease versus buy analysis. Pitfalls for the unwary...and so much more. Also benefit by learning how to evaluate your own investment opportunities.

Applied Real Estate Investment, Development & Lease Analysis-What Numbers Really Count?

Wed. March 4th 1:30-4:30pm
Instructor: Neil Osborne
Cost: \$40 SCAOR Members, \$55 at the door. \$65 Non-member.

An In-depth real estate investment and cash flow analysis, lease & lease versus buy analysis. How to analyze development sites, determine land values and profit potential, and factors that influence land values. Site assembly and negotiating strategies. What

numbers really count when analyzing real estate? ...and what are the implications for helping you list, evaluate and sell investment properties and development sites.

Prerequisite: Seminar 1 Introduction to Commercial Real Estate

SCAOR Members register for both Introduction to Commercial & Applied Real Estate Investment... and pay only \$65!

How to Make Piles of Money with Goal Planning, Geo and Personal Farming in 2009

Mon. March 9th 1:00-4:30pm
Instructor: Guy Berry
Cost: \$35 SCAOR Members (if registered before March 4) \$50 SCAOR Members after March 4. \$65 Non-members.

Key Learning Points: Learn the secrets that top farmers never give you; Learn how to create a personal farm; Learn what marketing material work and what doesn't work; Learn why Geo farming might be the best decision for you; Learn how to identify the best and worst farm areas; Learn how to make an impact in your farm area...quickly And so much more!!!

Dealing with Difficult Tenants – Pre Tenancy Issues

Mon. March 23rd 9-12:30pm
Instructor: Rick Greenberg, CPM
Cost: \$25 SCAOR Members,

\$40 SCAOR Members at the door. \$50 Non-member.

How many times have you heard a landlord say "The tenant has all the rights!?" This class will empower landlords and dispel that belief.

Topics covered in the class: Credit & Investigative Reports; Unlawful Detainers; References; Dealing with Difficult Tenants when problems arise such as Late Rents, Damages, Unauthorized Guests, Drugs, etc.; Damages; Different methods of dealing with issues from verbal discussions to writing warning letters; Issuing formal lease violations notices; and so much more!!!

License Review and Renewal for both Salesperson & Broker First Time & Subsequent Renewals

Wed. March 25th 9:00am
Instructor: Duane Gomer
Cost: \$69 SCAOR Members, \$79 SCAOR Members at the door. \$89 Non-member.

You must register & receive the study Material by Monday, March 23rd

What the program will cover:

1. All Brokers & Salespersons renewing AFTER the first time will receive 3 hour home-study mandatory courses of Agency, Ethics, Trust Funds, Fair Housing, Risk Management and a 30 hour course on Foreclosures, Taxes & Evictions.

2. Salespersons on their FIRST four-year renewal will receive 3 hour home-study mandatory courses of Agency, Ethics, Trust

Funds, Fair Housing and Risk Management. You have to take these five courses on your first renewal.

3. There will be an optional review to prepare you to pass the easy exams. Money-back guarantee-if you fail, all fees refunded. However, no one has failed after this review.

4. The exams will be offered on the five mandatory courses. 45 Hour Students will be provided with instructions on testing requirements for the additional 30 hour course online. If you received your materials at least six days before the class, you will be given passwords and user names to test later online according to new DRE regulations. Later signups will receive their passwords by email.

This seminar will not satisfy your 18 month conditional license. If you need these courses call 1-800-439-4909 because you have to be registered for at least 35 days before you can test on the two College courses required to fulfill your conditional license

County of Santa Cruz Geographic Information System (GIS)

Fri. March 27th 10:00-11:00am
Presented by Paul Garcia, Senior GIS Analyst for the County of Santa Cruz
Cost: FREE SCAOR Members (must secure seat with a credit card) \$15 SCAOR Members at the door. \$20 Non-members.

The Santa Cruz County Assessor's Geographic Information System (GIS) combines layers.....

Continued on next page

EDUCATION SCHEDULE

Continued from previous page

of Information about the Santa Cruz County to reveal a better understanding of the area. Come learn how to Select a parcel or an area of the County and discover the various designations that will affect use of the land, such as zoning, the General Plan land use designation, Resources, and constraints. Learn the basics of GIS, including terminology, data Concerns, uses, "how-to's" and features of GISWEB, Including: Parcel (APN) searches and information; Available data layers; Select Map feature; Toolbar basics (pan, zoom, identify); Data download site; Map gallery; Printing

WINForms Desktop Basic & Advanced

Mon. March 30th 9:00-11:45am
Cost: \$15 SCAOR Members
\$25 SCAOR Members at the door & Non-member anytime.

What will I learn? Register & Install WINForms; Create a Transaction; Print & Email, use Forms Advisor™ to create Transactions; Store advice for future Transactions; Accessing Forms Tutor™ & Legal Q&A's; And so much more!

WINForms Online Basic & Advanced

Mon. March 30th 1:00-3:30pm
Cost: \$15 SCAOR Members
\$25 SCAOR Members at the door & Non-member anytime

What will I learn? Register & Install WINForms Online; Create a Transaction; Print & Email; Use Forms Advisor™ to create Transactions; Store advice for future Transactions Accessing Forms Tutor™ & Legal Q&A's; And so much more!

Register for both Desktop and Online sessions and SCAOR Members pay only \$25!

Coming in April

4/13 Agent Beware! The Pitfalls of Selling and Listing Income & Commercial Property

4/15 Risk Management – DRE Mandated class

4/27 Duane Gomer's Short Sale Update

4/29 Dealing with Difficult Tenants: Methods of Dealing with Tenants. Includes special guest speaker Attorney Todd Rothbard

GAS ECONOMY HINT

Here's a way to save a little more at the pump. Do some comparison shopping.

You can find the stations with the lowest prices in your area. The prices are updated regularly and visitors can correct pricing errors.

This site is a must for commuters and business drivers. But even those who don't drive much will appreciate the savings!

www.fuelmeup.com



**Calling all Members!
Local Seniors Need Your Help!**

The Annual REALTOR® Service Volunteer Program (RSVP) is back for its second year! RSVP is a one day community outreach program that takes place on May 4, 2009, during "Adopt-A-Senior" Week. The program provides free assistance to qualified seniors who cannot otherwise perform certain household tasks due to physical or financial constraints.

We are currently seeking volunteers and need your help. If you can donate a few hours of your valuable time on May 4th, please contact:

**Andrea Harbert
831-464-2000.**

If you are unable to volunteer your time, please considering making a donation to this very worthy cause with a check payable to:

SCAOR (Note:RSVP).

REALTORS® and Affiliates of the Santa Cruz Association of REALTORS® take time each year to perform household tasks that seniors and the homebound cannot do on their own.

Seniors can request to have light bulbs replaced, house numbers installed, furnace filters changed, windows cleaned, mattresses turned or new smoke detector batteries installed. The volunteers can also plant spring flowers or help with recycling.

If you know of a homeowner or renter who are advanced in years, disabled or otherwise challenged and lives in the communities of Scotts Valley, Daventport, Felton, Ben Lomond, Santa Cruz, Live Oak, Capitola, Soquel, Aptos, Rio Del Mar, Seacliff, La Selva Beach, and Watsonville they can contact Andrea at 831-464-2000 for an application.

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AB 885 STATEWIDE SEPTIC REGULATIONS FOLLOW UP

The LGR Committee hosted an informational meeting for Board Members on January 30 about AB885, the proposed Statewide septic regulations bill. John Rickers, from Santa Cruz County Environmental Health Services, spoke to a packed house about how this proposed bill could increase maintenance costs of septic systems, future septic systems, property values, and render some existing lots unbuildable. Several homeowners also attended.

This proposed bill could have a high impact on Santa Cruz County with 23,000 septic systems.

Much special attention, and high impact information has been paid to this subject by people like John Rickers, our Board Members, and CAR. The State Water Resources Control Board has listened to us and our concerns. The State Water Resources Control Board has extended the public comment time for two weeks until February 23, and the Sacramento public workshop has been postponed until regulations have been redrafted.

This is far from a done issue. Please watch for future Red Alerts from CAR on this subject. As an aside, but a very important aside, this is an excellent example of your Political Action Fund money at work on

the local and state level. If you have not paid your Political Action Fund dues there is still time to do so.

Many thanks go to John Ricker for taking his time to help us understand this proposed bill.

COUNTY BUILDING APPEALS BOARD HAS A NEW NAME & FUNCTION

The Building, Accessibility and Fire Code Appeals Board is the new name of the old and controversial Building Appeals Board. The purpose of the new Board will be to resolve citizen appeals on the technical decisions of County building and fire officials regarding California building standard and fire codes.

The five new board appointees are Martha Fiorovich, Michael Bethke, David Parks, Richard Irish, and Daniel Bronson. Their skills and fields of expertise lay a good foundation for this Board; architecture, builder and developer, former planning official, civil engineer, general and engineering contractor, certified inspector, electrical contractor.

The new Board states that all proceedings will be as transparent and as accessible to the public as possible. All agendas, minutes, and correspondence will be available to the public. Up-to-date online information will soon be available through the County website. The new Board will be scheduling regu-

lar meetings. For public convenience the regular meetings will be in the evening. Scheduled meeting times will be announced in the near future.

COUNTY 911 FEES RULED LEGAL

With all the budget and financial difficulties that surround us in today's world, the County got a victory in February. Santa Cruz Superior Court ruled that the \$1.47 per month surcharge on telephone bills was legal. The money covers much of the

County's share of the mandated funding for the region's emergency communications network. The Cities and/or Counties without a 911 fee must find other ways to pay their share. The County collects approximately \$1.2 million from the fee. The Court's decision may be appealed.

The \$1.2mm is a drop in the bucket when the County is facing a \$25mm deficit (21% of the total budget). However, every little bit helps.



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Real Estate Legal Matters

Another Local Real Property Issue The Zayante Sandhills Conservation Bank

By Lloyd Williams, Association Attorney

The Zayante Sandhills, marine deposits of sandy soil supporting unique communities of plants and animals, covers a portion of the County, including a portion of the City of Scotts Valley, and is the home of several state and federally listed endangered species and two special plants (Mount Herman June Beetle, Zayante Band Winged Grasshopper, Santa Cruz Wallflower, Ben Lomond Spineflower, Silverleaf Manzanita and the Ben Lomond Buckwheat). Until 2008, many property owners were restricted in developing their property, even adding a bedroom or other improvement, due to the inclusion of their property within this designated area and the requirement of the County and the City of Scotts Valley of on-site mitigation measures. Permits were difficult, if not impossible, to obtain. In 2008, the Board of Supervisors and the City of Scotts Valley approved the use of "off-site" mitigation measures through the payment of Conservation Credits to an approved Conservation Bank to satisfy mitigation requirements.

What is a Conservation Bank?

A Conservation Bank is a parcel of land containing natural resources that are conserved and managed in perpetuity by a responsible entity for a list of specified species and used to offset impacts on the same species occurring elsewhere. Funding to

help support Conservation Bank land is received, in part, from the payment of Conservation Credits – the bank's currency.

The Zayante Sandhills Conservation Bank is a private land bank managed by PCO, LLC and designed to preserve, enhance, and restore key parcels of Sandhills habitat in Santa Cruz County. Currently, there is one property in Ben Lomond, consisting of 22.78 acres, that is the Preserve.

Landowners conducting development projects in the Sandhills can purchase Conservation Credits to compensate for their project impacts on the Sandhills' endangered species as described in a Habitat Conservation Plan. The US Fish and Wildlife Service, which administers the Federal Endangered Species Act, is responsible for approving Conservation Banks as well as the Habitat Conservation Plans in which Conservation Credits are used to mitigate project impacts.

Where Can Conservation Credits Be Used?

In Santa Cruz County, Conservation Credits can be used for mitigation measures only if the proposed project is located within the areas identified in the County's Interim Programmatic Habitat Conservation Plan (IPHCP). These areas include several parcels in the Scotts Valley area along Graham Hill Road, Whispering Pines, Mt. Hermon Road, Bean Creek,

Scotts Valley Drive, Lockhart Gulch Road, Green Valley Road, East Zayante and West Zayante; and several parcels in the Ben Lomond area located along Glen Arbor Road, Brookside Avenue, Newell Creek Road, and Highway 9.

What Are the Requirements?

The 2008 Operating Agreement between the County and PCO, LLC, the administrator of the Zayante Sandhills Conservation Bank, authorizes the County Planning Department to accept Conservation Credits as mitigation measures pursuant to the County's Sensitive Habitat Protection Ordinance – as long as the proposed project meets certain eligibility requirements. The proposed project must be a) residential in nature; b) located on parcels no larger than 1.5 acres in size; and c) involve no more than 15,000 square feet of total ground disturbance on a single parcel. The project must also incorporate appropriate minimization measures to avoid or reduce impacts to the habitat.

The use of Conservation Credits is restricted by the County because it does not want the Conservation Bank to be used to prompt or justify intensification of development in the Sandhills. As a result, larger development proposals and other projects that do not meet the criteria listed above were excluded from the Operating Agreement, and require separate Board approval to use Conservation Credits to mitigate project impacts. If the property is located within the City of Scotts Valley, the property owner should check with the City to determine its requirements and limitations regarding development within the Sandhills area located within the City limits.

How Do Conservation Credits Work?

In Santa Cruz County, Conservation Credits are sold in square foot units. The current price of a Conservation Credit is \$7.50 per square foot of Sandhills habitat disturbed. Thus, a small residential addition resulting in 500 square feet of disturbance would pay \$3,750. The fee for construction of a new single family residence that disturbed an area of 5,000 square feet would be \$37,500. Fee adjustments are tied to the consumer price index.

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P045151 4/04



How Can I Support the SCAOR Housing Foundation?

Elaine Della-Santina

SCAOR Housing Foundation Chair 2009

Fund Raising and Education/Awareness regarding the Housing Foundation have never been more critical. We are fortunate to have both the efforts and energy of Genie Lawless (Fund Raising Chair) and Jeanne Mulhern (Education Chair) during this economic climate to ensure our continued success in bridging the gap to home ownership.

The Santa Cruz Association of REALTORS® Housing Foundation (SCAORHF) was established in 2003, as a means for the REALTOR® community to address the housing affordability crisis in Santa Cruz County. The foundations **Closing Cost Assistance Grant Program** assists low income, first time, eligible home buyers, to achieve the American dream of home ownership through the purchase of a single family home or manufactured home (where the land is owned buy the buyer), in the community in which they live and work. The Closing Cost Assistance Grants help to cover these buyers' non-recurring closing costs. In addition, the Closing Cost Assistance Program can be layered with other city and county programs the buyers may be eligible for.

The SCAORHF Trustees are volunteers in the Real Estate Community, working on various subcommittees to heighten the awareness about the charter of the foundation. The Fundraising and Education Subcommittee are looking for ways for our real estate community to continue to help fund the foundation, so that more grants may be offered to eligible first time homebuyers.

Did you know...In 2008, The Santa Cruz Association of

REALTORS® Housing Foundation provided \$81,651.63 in Residential Closing Cost Grants and provided \$20,000 in Manufactured Home Closing Cost Grants.... More than ever before!!

Did you know... that an Eligible Home Buyer is a client who makes under 80% of the median income for Santa Cruz County? Go to www.scaorhf.org for eligibility and income requirements.

Do you know... how to offer Closing Cost Assistance to your eligible clients in order for them to obtain a Grant? **It's Easy and here's how...**

1. Eligibility and Application. Grants are given to buyers who apply and who make under 80% of the median income for Santa Cruz County. The first step is to help your client determine their eligibility (www.scaorhf.org). If they are eligible print out the application form, also found at www.scaorhf.org, and ask them to complete it.

2. Lender Review. Provide the Grant Application to their lender. The lender validates the statements on the closing cost assistance application to the loan application and underwriting.

3. Submission of Application for approval. The client's lender sends the completed application form to the Association, care of Executive Officer, who will present the application for review by the SCAORHF Trustees. As the client's REALTOR® you should follow up with the client and the lender to ensure that the documentation is submitted to the Trustees once the loan is approved. **Timing is very important, in order to get the grant dollars to the title company in time for your client's closing.**

4. Distribution of Grant. Once approved by the trustees, a check is provided to the title company and will show as a credit to your buyer's closing costs. At closing, you can celebrate with your clients their receipt of the Grant and provide the Closing Cost Assistance Certificate.

Did you know... that a great closing gift for your client is a donation in their name to the SCAORHF? It's easy to do. Go to www.scaorhf.org to obtain and complete the Escrow Contribution Form and submit it to your broker to be included with the demand. The amount you specify will be sent to The SCAORHF and a letter will be mailed to your client acknowledging your gift.



Genie Lawless, Fundraising Chair



Continued on next page Jeanne Mulhern, Education Chair

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HOUSING FOUNDATION
Continued

How else can I, as a REALTOR®, Affiliate Member of SCAOR, a client and/or member of the community support the SCAORHF?

Did you know... that the company you work for may have a matching gift program. Check with your manager to see if your gift to the Housing Foundation via either the Escrow Contribution Form or a direct contribution is eligible for matching funds.

Did you know... that the company you work for may have a Community Giving Program? Wells Fargo has a program, where loan agents may apply for a \$300 contribution to the charity of their choice once a loan is funded. Does your company offer a similar or matching gift program? This is a great way to help us grow the funds we have available for Closing Assistance Grants.

Did you know... that the companies you use often in your transaction, **"Your Circle of Excellence"**, may contribute a portion of their fees for the Closing Assistance Grant Program? **Just ask them.**

Did you know... we always need **volunteers** for the various fundraising and education events sponsored by the Trustees and the Housing Foundation subcommittees? We have very little overhead due to the creativity of our members? If you'd love to help, we'd love to have you on our team! Send an email to andrea@scaor.org with your contact information. We'll be in touch with you soon

HOUSING FOUNDATION FUNDRAISING EVENTS

This year we have scheduled two fund raisers which are always successful. All of our efforts towards addressing housing affordability in Santa Cruz County receive fabulous recognition.

Mark your Calendar for August 11 - The "2nd Annual Sip of Summer" will once again be held at Bargetto Winery. You won't want to miss this event; it will be bigger and better than last year! Watch for further information. REALTORS®, Affiliates, Family and Friends will all be welcome to share in this special summer evening.

Mark your Calendar for November 5, the 5th Annual "A Taste of Santa Cruz" will be held once again at the Cocoanut Grove. You won't want to miss the opportunity to showcase your company and local restaurant, winery or brewery during this highly successful community event.

WIRE "H" STAKES

Sold Separately

Member Price - \$4



THE SPEED OF CHANGE

We've all witnessed change and progress, and like most people, we've accepted it, embraced it, learned to deal with it, and often encouraged it.

Take a moment to look at this video that SONY played at their executive conference last year. It shows how quickly the world is changing, yet our basic needs remain the same through it all.

<http://www.youtube.com/watch?v=p5gxEbdI558>

ON SALE

ST. JOSEPH STATUE

Sale Price \$7

(Usual Price \$10)

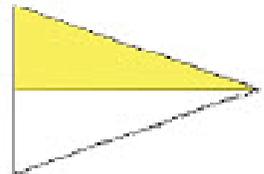
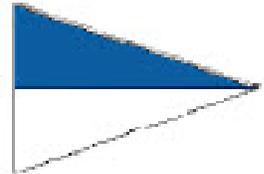
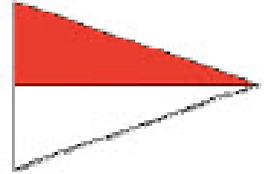


STORE SALE

NEW ITEMS

FLAGS

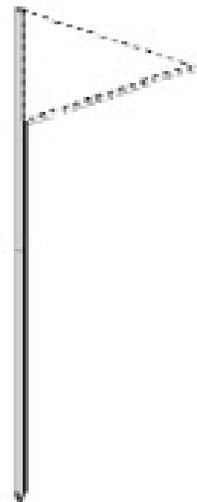
Assorted Colors/White Member Price \$6



FLAG POLES

White

Member Price \$6



NEW SELECTION OF CORRUGATED SIGNS

Member Price - \$6





Affiliate Spotlight

Life With Design Karin A. Rettig Home Stager/Interior Decorator Trained and Certified

Life With Design blossomed from *Life Without Housework*, a referral agency. Karin A. Rettig, the owner of both businesses, realized, after going into hundreds of homes and working closely with clients, the real power that décor, cleanliness and organization plays on a person's emotions and level of comfort.

Karin's was trained in 2005 by renowned interior designer, Carole Talbott, who specializes in bringing all facets of a home's décor into harmony through "Visual Coordination", a unique design formula. The value of using *Life With Design* is that a home staged well will show well and will sell quickly.

With Karin's eye for design and by application of the Visual Coordination technique, she has been successfully making a beautiful décor difference in staging and decorating the interior of homes in the Santa Cruz and Monterey areas .

Karin follows the "Four C's" rule in every home that she prepares for sale.

- * *Cleanliness*
- * *Clutter*
- * *Color*
- * *Creativity*

Cleanliness: Your home is an asset and detailing it is essential for the preparation of the sale process.

Clutter: People make buying decisions based on positive

emotions. Clutter creates a negative emotion!

Color: Using color in the staging process focuses the eye to appreciate features you want to highlight in the house . A pop of color will enhance the architecture and create positive emotion.

Creativity: We use decorative enhancements to grab the buyers' attention and interest and move them into action.

We help your clients transform their homes quickly and economically to capture and hold the attention of the potential buyers. Our services include: consultation, redesign, staging, preparation of vacation rentals and detail cleaning.

For more information please join us at SCAOR at noon on April 1st when we present:

"Stage Economically to Sell Quickly".

Lunch will be served!

**Karin Rettig
Life with Design
Home Staging
&
Interior Decoration
831.662-3904**

kashbyrettig@earthlink.net



Before Life With Design



After Life With Design

Explore the world, a picture at a time

What do you get when you combine digital photography and GPS? You get geotagging.

Geotagging embeds GPS coordinates in your photographs' metadata. That means you never need to guess where a photo was taken.

Geotagging really comes to life when used in tandem with a map. You can browse through photos based on location.

Earth Album is one site that combines geotagged photos and

Google Maps. To get started, click an area on the map. A roll of photos appears at the top of the screen. If you see an interesting thumbnail, just click it. A larger version of the photo will open.

You can get more precise results by zooming in on the map. Just use the controls in the top-left corner of the page. Then click on the map.

Earth Album uses the top images from Flickr. That means the photos change regularly. Check back periodically for new pictures!

www.earthalbum.com



SCAOR Calendar March 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4 9:00am-12:30pm Intro to Commercial Real Estate 1:30-4:30pm Advanced Commercial Real Estate	5	6	7
8 Daylight Savings Time Begins 	9 8:30am Affiliate Committee 1:00-4:30pm Goal Planning, Geo & Personal Farming	10	11 8:30am-4:30pm New Member Orientation 1:00 Education Committee	12	13 8:30am-4:30pm New Member Orientation 9:00am Board of Directors	14
15	16 2:30pm SCAORHF Trustees	17 HAPPY ST. PATRICK'S DAY 	18	19	20 8:30am LGR Committee 1ST DAY OF SPRING 	21
22	23 9:00am-12:30pm Dealing with Difficult Tenants	24	25 9:00am-1:00pm License Review and Renewal	26	27 10:00-11:00am SC County GIS class	28
29	30 9:00am Budget & Finance 9:00am-12:00pm WINForms Desktop 1:00pm-3:30pm WINForms Online	31				

The SCAOR **REACH** is a business resource for real estate industry professionals and local businesses. This annual publication is direct mailed to our member base of over 1,100 members and will be distributed to all local Chambers of Commerce as well as many local businesses. Don't miss this opportunity to enhance your business listing or purchase a display ad.

Display It!
Enhance your listing with a full color Display Ad - Member: \$200
Non Member: \$275

Bold It!
Enhance your listing with your business name in bold color
Member: \$50
Non Member: \$100

Highlight It!
Enhance your listing with your entire listing highlighted in color
Members: \$100
Non Member: \$150

Contact Andrea today to enhance your listing at 831-464-2000 or andrea@scaor.org by the March 6, 2009 deadline

New REALTOR® Members February 2009

Bay Residential
Conti Leung

Coast Country RE
Vicki Menna

Coldwell Banker Residential Brokerage
Mary Kathleen Rybolt

David Lyng RE
Patricia Kirsch

Keller Williams Realty
Michelle Bell

Keller Williams – Oakland
Gregory Boyd

Unique Homes & Land
Bonnie Lewis

New Affiliate Members February 2009

Old Republic Home Protection
Kathy Smith

Win Properties
Ronnie Cole Levin

PLEASE SUPPORT YOUR AFFILIATE MEMBERS THEY SUPPORT YOU