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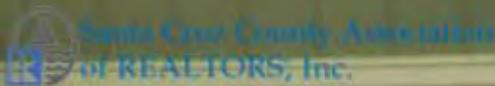
I am a SCCAR



Jen Nobles,
Executive Sales Associate



Discover the benefits of being
a Signature Affiliate inside this issue. (See Page 19)





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For advertising and deadline information, please contact SCCAR.

INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter of the Santa Cruz County 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 Ass-ociation's calendar of events.

Santa Cruz County Association of
REALTORS®
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New Store Item!



RED "First Sheet Retention" Flyer Box

Always keep one flyer up front. Includes a business card holder located inside upper left corner. Holds approximately 30 standard size business cards. Box holds approx. 75-100 8 1/2" x 11" flyers.

Member Price \$16.00



Message From The President

Power, Passion and Pride!

Candace Bradfield
SCCAR President 2011
bradfield@cruzio.com

I love going to the C.A.R. Business Meetings. The experience is so rich! You would understand what I mean if you were there. The C.A.R. meetings are 3 times a year; winter, spring and fall. This is the time your leadership springs into *action*.

I'd like to paint a picture for you...

There is a convergence of REALTORS® piling out of cars, cabs, and airport shuttles with luggage, laptops and phones in hand. There is a burst of energy in the air and you know in an instant you are in the right place at the right time! The hugs and warm hellos come from every direction. The point of no return.... From the minute your heel-toe touches the hotel floor; your heart beats with enthusiasm about what is next! Checking in as a C.A.R. Director is an honor! Yes, I said honor. When you register, a name badge has been prepared in advance for all C.A.R. Directors and Committee members with your name shining bright, proudly worn for all to see. A program booklet filled with all of the business meetings at your finger tips... oh yes, it's on!

With *pride*, pen and checkbook in hand you glide over to the REALTOR® Action Fund desk to make your political contribution (in addition to what was paid through your board dues) and you receive a pin and ribbon to indicate your support of C.A.R.'s REALTOR® Action Fund programs, "The True Cost of Doing Business".

The hotels are huge and the elevators are filled with friendly faces with whom, by the way, great conversations happen in those few seconds. You never know who is riding up or down. The network-

ing is outstanding! Oh, I happened to meet Della Reese at the hotel and, WOW... but I digress.

The California Association of REALTORS® is sectioned off into Regions 1 through 32. We are region 10 which consists of Santa Cruz County, San Benito County, Pajaro Valley and Monterey County.

With *passion and power* the Santa Cruz County Association of REALTORS® leadership and Chief Executive Officer team up to embrace every second of the events that are laid out for the one week trek. There are over forty meetings to attend. We collect an abundance of valuable information to bring home to you, our membership.



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Reverse Mortgages



Call me for information on Wells Fargo Reverse Mortgage for **PURCHASE**

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Now your home can work for you!
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EQUAL HOUSING LENDER

C.A.R. Winter Meeting Reports

C.A.R. Works to Solve Short Sale Dilemma



Barbara J. Palmer
SCCAR Vice President,
C.A.R. Director

In response from comments throughout the state, C.A.R. is taking steps to help REALTORS® and their clients have more streamlined, predictable short sales. With the number of short sales increasing REALTORS® have been reporting difficulties with getting banks to respond in a timely manner to offers. Additionally, they are finding it challenging to have clear communication lines, especially in dealing with short sales that have a second lien holder.

C.A.R. has now appointed a Distressed Property Task Force that will evaluate the challenges of short sales and foreclosure sales. They will report their findings at the next Federal Committee meeting which will be held in Sacramento at the C.A.R. meetings in early May. If they have suggestions for actions that can bring about change more immediately they have direction to take those suggestions to the Leadership of C.A.R. for immediate attention. It is likely the action that will be taken will be working with the banking regulatory agencies; which can be faster than proposing legislation.

Meanwhile C.A.R. and NAR leadership has been working with major banks to try to bring about change that would benefit short sale transactions. Both C.A.R. and NAR leadership are committed to continuing to work with banks, congress, and regulatory agencies. Because the issue is complicated the solution will be intricate. One proposal from the meetings was that if a completed offer was delivered to the lien holder and the price was at market value, the offer would be presumed to be accepted unless the bank sent a counter offer or negative response within 15 business days. This is one of several suggestions that were discussed. If you have a suggestion please [email](#) it to me, and I will forward it to the Task Force.

Often the lien holder is not easy to communicate with because loans have been sold more than once. This problem will eventually go away because the Dodd-Frank legislation contains a provision that declares that all people paying a mortgage must be notified if their loan is sold, who it is sold to, and the contact information of the new lien holder.

As Short Sale discussions and actions continue I hope you find them faster to close and the banks easier to communicate with, and ultimately your clients have a more satisfactory experience.

Help Solve Appraisal Problems

Having problems with appraisals? According to a report at the Public Policy Forum held at the recent C.A.R. meetings there have been an increasing number of complaints concerning appraisals. One reason for problems is that when non-local appraisers are used to secure a loan, the appraisals are not accurate. There is also a misunderstanding among agents about how they can legally communicate with appraisers. It is a myth that agents cannot communicate with appraisers.

C.A.R. is working on a bill to make appraisals portable. If the bill passes, a client can purchase an appraisal for a loan and use the same appraisal to shop for loans from more than one lender.

The State of California Office of Real Estate Appraisers encourages REALTORS® to report appraisers and/or appraiser management companies who do not follow the law. If you have a problem with an appraiser that you cannot resolve go to the following [link](#) and fill out the Complaint form.



Housing Committee

John Hickey
SCCAR Treasurer,
C.A.R. Director

The housing committee reported on the progress of supporting legislation to mandate that third parties working for HOA's cannot charge more than the already legally set limits that apply to HOA's. The Bill has been introduced and is being worked on.

There were no State bills of interest to the Housing Committee introduced yet but there is the expectation that many non-budget related bills will be coming in right before the February 18th deadline this year.

Home owner associations are experiencing major problems with delinquencies of home owner's dues on defaulting properties. Managers of HOA's state that once a foreclosure takes place then the banks are paying monthly fees but no past payments. Also the delayed process of the foreclosures can leave year long or more gaps in payments.

FHA approvals with an expiration date of December 7th 2010 are extended and now are on a schedule of when they must obtain recertification. The schedule is based on the projects initial completion date.

HAFAs report was in essence that C.A.R. had submitted a letter to the Treasury and other government agencies outlining shortcomings of the programs implementation. Among other issues the letter urged that HAFAs guidelines would become the uniform procedure for all service providers.

Update concerning Carbon monoxide detector requirements coming on July 1st 2011. The Carbon monoxide notice is being added to the TDS and will not require any thing from the seller other than disclosing whether there is a detector present in the home. All single family residences are required to have a detector in place by the above date.

The committee asked for any feedback on problems arising from the new out of state landlord withholding rules. Discussing ensued over whether management fees could be subtracted prior to withholding calculations or not.

Continued on Page 6

C.A.R. Winter Meeting Reports *(Continued From Page 5)*

Housing Committee continued

1099s are now required to be filed by all landlords, not just property managers, for any service providers who were paid more than \$600 in the course of one year.

New Business: Feedback was taken on the new EPA requirements. The most heard comment was that C.A.R. could do more to inform its members about this issue.

Action Items. The Housing Committee passed a motion, which passed at the BOD meeting, to reintroduce "right to rent" legislation in the form previously sponsored in 2008. This said that if you purchased in a common interest development with the ability to rent your unit then a vote from the membership of the CID could not take it away. In essence you would be grandfathered in with your right to rent.

The Housing Committee passed a motion, which passed at the BOD meeting, to recommend to the Forms Committee to add a check box to the Residential Purchase Agreement to include the Buyer's Guide to Common Interest Development booklet as a contractual obligation, if checked.

Land Use and Environmental Committee



John Hickey
SCCAR Treasurer,
C.A.R. Director

The committee expressed concern over the actions of the State Water Resources Control Board to enact a new project. This project would adopt a new definition for the term "wetland" that would conflict with the Army Corp of Engineers definition that has been in use thus far. This simple sounding change could greatly affect how some land owners can use and develop their land.

C.A.R. supports AB 49(Gatto) which would lead to an Expedited Permit Review process administered by a state level organization that would assist people seeking to develop land. This would also facilitate developers meeting local requirements during the permit process.

Update on high speed rail. C.A.R. has no stance on specific route but many local associations are involved at the local level.

Vacation rental ordinances. The committee and its members are well aware of, and oppose, the current proposed vacation rental ordinance in Santa Cruz.

Since its passage C.A.R. has been active in the talks concerning the implementation of AB 1103. This is legislation set out to create a Commercial Building EnergyStar Benchmarking program for all nonresidential buildings. This information is to be disclosed to a prospective buyer, lessee or lender.

The PACE program, Property Assessed Clean Energy, is a way for property owners to finance energy efficiency upgrade with loans

supplied through municipal bonds. Payments are added to the owner's property tax bill.

Feedback was requested on smart meters.

In the decades long attempt to implement AB 885 concerning septic systems, the state is developing a 3 tiered system based on the sites suitability for a septic system.



Legislative Committee

David Lyng,
C.A.R. Director

The following issues are on the list of legislation that C.A.R. is looking to sponsor this year. In the Democratic controlled Legislature, the C.A.R. team looks for a Democrat member to be a sponsor who is friendly to the issue at hand and preferably one who is on a key committee to the issue.

A. Anti-Deficiency protections - C.A.R.'s Board of Directors has directed C.A.R. to re-introduce C.A.R. sponsored SB 1178 (Corbett, 2010), which was vetoed by Governor Schwarzenegger. Anti-Deficiency rules protect a borrower from personal liability on a purchase money mortgage which goes into default and eventually judicial foreclosure. Due in part to declining interest rates, many purchase money mortgages have been refinanced and have lost their characterization as "purchase money". C.A.R. will "SPONSOR" legislation in 2011 to extend anti-deficiency protections to homeowners who have refinanced "purchase money" loans and are now facing foreclosure. The bill will extend anti-deficiency protections to cover the refinance of purchase money mortgages that include debt incurred to acquire, construct or improve the home. Any portion of a loan which was not used in the original acquisition, construction or subsequent improvement of the real property (i.e. vacations, education, hospital bills, vehicle purchases, etc.) will not enjoy the same anti-deficiency protections.

B. DRE designated manager rule - Under current law, the Department of Real Estate (DRE) is technically only permitted to hold the broker of record accountable for any misconduct of a salesperson, even if the broker of record has delegated supervisory responsibility to an office manager. C.A.R.'s Board of Directors has directed C.A.R. to "SPONSOR" legislation to establish a designated office manager requirement for those licensees managing real estate offices. Under this legislation, a broker of record would be permitted to appoint an eligible real estate broker or salesperson to supervise branch office operations, provided that a contract detailing the duties and responsibilities to be performed by the office manager is delivered to the DRE. The bill will allow the DRE to create an office manager registration and principal brokers to notify the DRE of their office manager appointment. The DRE will also be permitted to subject office managers to disciplinary action for failing to properly supervise the licensed activities within their jurisdiction.

Continued on Page 7

C.A.R. Winter Meeting Reports *(Continued From Page 6)*

Legislative Committee Continued

Principal brokers will still be held responsible for the supervision of their designated office managers.

C. DRE Citation Authority - Currently, real estate licensees subject to discipline for any violation must go through the Department of Real Estate's (DRE) administrative hearing process. Notice of the infraction, no matter how minor, is then published in the DRE bulletin, which is widely circulated among real estate agents. C.A.R.'s Board of Directors has directed C.A.R. to "SPONSOR" legislation to allow the DRE to instead issue a "civil citation" with a maximum fine of \$1,000 for minor infractions. Licensees would be permitted to contest the citation through the current hearing process. The action would not be published in the DRE bulletin, unless there is a contested hearing and judgment, although it could still be discovered in the public record.

D. Common Interest Development document fees - Home Owner Association's (HOA's) are required by law to provide specific documents to prospective purchasers of homes in a common interest developments (CIDs). Current law prohibits HOA's from charging an amount in excess of what is "reasonable" based on the actual cost of processing and producing these documents. HOA's are increasingly delegating document preparation to outside third party vendors or contractors that, as determined by a 2007 4th Appellate District Court decision, are not subject to this fee limitation. This delegation of responsibility by HOA's sometimes results in home purchasers being forced to pay inflated fees. C.A.R.'s Board of Directors has directed C.A.R. to "SPONSOR" legislation to extend the existing fee limitation for providing documents and materials to companies retained by HOA's, which will assure that CID document costs are kept at a reasonable level.

E. Public agency agenda (Brown Act) reform - Current law requires local government agendas to be made available to the public 72 hours prior to a scheduled meeting. Most local governments provide hard copies of these materials at a designated location, but many do not make the materials available electronically. C.A.R.'s Board of Directors has directed C.A.R. to "SPONSOR" legislation to amend the Brown Act to require local governments to post meeting agendas as well as any staff reports on their website, if they have one, 72 hours prior to a scheduled meeting. This legislation will allow interested parties to obtain complete information on agenda items under consideration by local governments in a timely matter.

NOTE: According to chief C.A.R. Legislative Advocate, Alex Creel, most legislation will be effectively be put on hold, pending the Governor's attempt to arrive at a balanced budget agreement in time for placing key issues on a June ballot for the voters. A total of 3,000 bills are expected to be up for consideration by the end of February. Add these to the 2,500 other bills during this current 2 year session and C.A.R. is tracking approximately 1,500 bills since they relate in some way to real estate. As much as 85% of the Sacramento C.A.R. advocates work is in eliminating or correcting bills in progress.

To view the Action Items from this Committee and an update from the Risk Management Committee, [click here](#).



Code of Ethics Update: Professional Standards Committee

Bobbie Nelson
C.A.R. Director

The Code of Ethics is a living document that guides our professional activities and our interaction with other practitioners. It is reviewed and updated yearly. Here is a highlight of Articles and their changes, additions and updates.

Article 3 obligates REALTORS® to cooperate with others brokers to promote our clients interests..... **Standard 3-7** was amended to state when seeking information about a property under management or listed that a REALTOR® shall disclose their status whether the interest is personal or on behalf of a client. If for a client, they must disclose their relationship with that client thus changing it from "representational status" to "relationship status". For example, you may be an appraiser and need information about a property for a buyer but you are not representing them as a buyer or seller **New Standard 3-10** explains that the duty to cooperate includes the duty to share information about listed properties and to make showings available to all brokers for showings to prospective buyers/tenants when it is in the best interest of the sellers/landlord.

Article 10 This year saw the addition of an 8th protected class to prohibit discrimination on the basis of sexual orientation. In a roll call vote of the Delegate Body more than 93% voted in favor of this amendment. This vote confirmed a vote by the Board of Directors in May. It is now added to the list of those assured equal professional services under Article 10 with race, color, religion, sex, handicap, familial status, and national origin.

Article 12 Standard of Practice 12 requires all REALTORS® to disclose the name of their firm in advertising of real estate services and listed property. The amendment comes in recognition that in some internet and mobile technology space is limited. **Standard 12-5** was amended to take these limitations into account and provide exemption from disclosure of firms name **ONLY** if they link to a display that includes all required disclosures.

Article 15 Standard of Practice 15-2 & 3 were amended to establish, even in cases where a real estate professional isn't the competitor of another NAR member, the duty to refrain for knowingly or recklessly making false or misleading statements still applies. The example would be an NAR member in appraisal might not be a competitor of a member in property management but would still be barred from knowingly or recklessly making false or misleading statements about one another. This amendment and related standard requires Delegate Body approval at the November 2011 meeting.

Thanks to all of our C.A.R. Directors who give so generously of their time



SCCAR Leader

Barbara

Palmer

Barbara Palmer
SCCAR Vice President,
2011 C.A.R Director,
LGR Committee member

In business:

30 years

Advice to new REALTORS®:

Don't procrastinate anything

Best part of the Real Estate:

The opportunity to work with wonderful people. Robert and Paul Bailey have been outstanding to work with, and have put together a team of people at Bailey Properties Inc. that I am proud to be a part of. They care about their staff and each and every associate on the team. They are professional and loyal to all of us, and therefore set a superb example. Plus, they like to have fun!

What I'm reading:

I just finished reading *Scorpions, a History of the Supreme Court* that takes place during the Franklin Roosevelt years. The Scorpions refer to 4 justices that were appointed in the 1930s during the Great Depression and served into the 1950s that heard such cases as *Brown vs. The Board of Education*. This is the Court that 'made law from the bench.'

I just started *The Waxman Report: How Congress Really Works*. I am reading this along with information on current legislation/regulation changes in order to get ready for a C.A.R. trip that I will be taking as Chair of the Federal Committee at the end of March.

My treasured sayings:

If you open my desk you will find a colorful 8 x 5 card with a rainbow: *Friendship is a Rainbow between People.*

The other carefully preserved headline from a paper: *Time: Use it or Lose it.*

At home I keep a family calendar in the kitchen, and next to it: *This is your world, shape it or someone else will.*

On my binder that goes to C.A.R. & NAR meetings, the front cover contains one simple quote from Margaret Mead: *Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it's the only thing that ever has.*

My Treasured times:

My family & friends have been boating together for years. There are lots of memorable times; some of the highlights are from 2 trips to Lake Powell. The group consisted of 3 families, totaling 18 people, 4 dogs and no cell phone reception.

Favorite Song:

It really depends on my mood. I like everything from classical music to rock. I played the clarinet for 5 years and it gave me an appreciation for people who could make great music. I always marveled at Joan Biaz singing in Golden Gate Park (for free) with her perfect pitch, and Crosby, Stills, and Nash, not so perfect, but great lyrics. I admire talent, and listen to music in the car if I am not listening to NPR.

Subscriptions:

Newsweek out of habit, and *Smithsonian* out of love for treasures.

Perfect city visit:

New York for two nights, three days to catch two plays on Broadway and visit museums. I would try for one play 'up and coming' and hope one day to see a Tony winner, before it wins.

Other perfect city visit:

An early evening in downtown Aptos at the Bayview Hotel for a glass of wine with my friends to talk about the day or week; their successes and challenges – and always a little bit of politics.

If I could have dinner with 5 people:

I have chosen all contemporary people because we have serious problems in our country now, and I am concerned about solving them.

Tim Geithner, Secretary of the Treasury, and ask several questions about the economy and why some of the decisions have been made.

What is the plan to start the housing part of our economy? I want him to explain why we dump Freddie & Fannie?

Hillary Clinton, Secretary of State, and ask about the current Middle East, North Africa situations. Are they headed for secular democracy?

Bill Clinton, Past President, see questions above. I would be interested to watch his interactions with Hillary Clinton as they answer the same questions. Who interrupts whom? Plus Clinton's foundation is now one of the largest in the world, where is he really going with this? Why doesn't he help more inside the U.S.? Actually my guess is that he is heavily involved in the U.S. He would be expected to answer questions truthfully.

Jon Huntsman, Jr., Ambassador to China. To balance the discussion with Geithner who went to school in China for a period of time, and ask some of the same questions to Geithner & Huntsman. How can we win the trade game? Plus, Huntsman is the up-and-coming Republican. What is his solution for N. Korea, and other nuclear weapon states?

Joel Singer, C.A.R.'s man-in-charge. I would need him there because he can keep the conversation going and hopefully no one will notice that I am in way over my head.

My proudest real estate achievements:

There are actually two. One was getting a congressman to consider, and then change his mind on a point of sale issue. He took the point of sale out of the legislation, which actually opened up an opportunity for all homeowners, rather than just those people purchasing homes. The other was getting a committee at C.A.R. to ask NAR staff to be involved during the health care discussions, and to keep 1099 income people, all independent contractors at the top of their priority list; in order to protect REALTORS® as much as possible.

Rewards I have received, and positions I have held (because I think being offered a position of leadership is actually a reward):

From SCCAR, Community Service, REALTOR® of the Year, Chair, Local Government Relations, SCCAR Treasurer, SCCAR President-elect

From C.A.R.: Chair, Federal Committee, Vice Chair, Land Use and Environmental Committee, Executive Committee

From NAR: Federal Political Coordinator, 17th Congressional District



Barbara with Sandy Kaplan and Christa Shanaman (past presidents) receiving the SCCAR REALTOR® of the Year Award in 2009.



City of Santa Cruz Residential Rental Inspection and Maintenance Program

By Terry Rein
Bosso Williams, APC

*Real Estate
Legal
Matters*

The City of Santa Cruz Residential Rental Inspection and Maintenance Program (Santa Cruz Ordinance 2010-17) became effective on October 7, 2010 and, although the program officially started in January 2011, it is still in its implementation phase. The ordinance requires owners of rental properties within the City of Santa Cruz to register their leased property and eventually submit the property to inspection.

There are a lot of questions and controversy surrounding this program. Over half of all the residential dwelling units in the City are rental dwelling units. The City has stressed that the ordinance is designed to target thousands of suspected illegal units and negligent landlords. The City adopted the program because it has not been able to effectively respond to illegal and unsafe housing problems under the current code enforcement program.

Program opponents are concerned that the ordinance will focus on unpermitted construction that does not pose an immediate threat to residents or neighbors. Some landlords object to the fees (an annual \$45 registration fee and a minimum \$20 inspection fee), and to the intrusive nature of the program. A lawsuit was filed last fall challenging the ordinance.

The rental inspection program requires that all owners of one (1) or more residential rental dwelling units within the City of Santa Cruz register with the City and that their properties/units be inspected annually to insure they are being maintained. The program does not apply to:

- Legal accessory dwelling units;
- Rooms rented to single individuals in an owner-occupied single family residence;
- Hotel or motel units which are subject to the hotel occupancy tax;
- Units inspected by another governmental entity for housing and safety standards;
- Newly constructed multiple dwelling units (including condominium and townhome units that are rented) for a period of five (5) years after the Certificate of Occupancy is issued.

Under the ordinance, each owner shall initially register for the residential dwelling unit on a form provided by the City Planning Department by March 1, 2011. During the first three (3) years of the program, compliance inspections will be conducted only on dwelling units which are in violation of building, housing or sanitation codes. During this period, program fees and the self-certification program will be in effect.

The City is authorized to conduct an inspection of residential rental dwelling units to ensure compliance with applicable building, housing and sanitation codes and ordinances. Owners are required to provide access to all areas of residential property for inspection within twenty-one (21) days after the City has made a

request to inspect. If the unit is occupied by a tenant, the owner shall notify the tenant, and request that the tenant allow the inspection. The owner is not in violation of the ordinance if the tenant refuses to allow inspection. If an inspection is scheduled and entry is refused, the inspector may seek every remedy by law to secure lawful entry.

The inspector will be looking for interior unit conditions as well as exterior conditions. The inspector's focus will be on identifying substandard maintenance conditions that do not meet minimum standards established by local and state laws. Rental property needs to be maintained in a manner consistent with applicable laws, usually at a level consistent with the building codes in effect when the structure was constructed.

If a housing code violation is found, the owner will have the opportunity to correct the deficiency and a re-inspection will be scheduled. If the unit is in compliance, a rental housing inspection certification will be issued verifying compliance with code. Continued failure to correct any noticed violations will be dealt with through administrative civil penalties found under Title 4 of the Santa Cruz Municipal Code.

For properties that are eligible, the owner will be allowed to conduct an annual self-inspection of all the residential rental dwelling units, including exterior conditions and site conditions, and certify under penalty of perjury that the conditions of the property achieve the minimum standards listed on the Self-Certification Program Checklist. In addition to other limitations, an owner is eligible for the Self-Certification Program only if the property shall not have existing violations of building, housing and sanitation codes or ordinances, or past violations of building, housing and sanitation codes or ordinances within the last three (3) years.

A landlord is not allowed to recover possession of a unit in retaliation for a tenant exercising his or her right to file a complaint with the City advising that a building, housing or sanitary code or ordinance violation exists.

Of particular interest to real estate agents, when ownership of a residential rental dwelling unit changes, either the prior owner shall notify the Planning Department before close of escrow, or the new owner shall notify the Planning Department within sixty (60) days after close of escrow. If the Planning Department is not so notified, the existing rental housing inspection for the residential dwelling unit shall automatically terminate and be null and void.

More information concerning the Residential Rental Inspection and Maintenance Program can be found at:

<http://www.cityofsantacruz.com/index.aspx?page=1536> .

Legislative Watch



LGR Committee Shines

Renee Mello
LGR Committee Chair
Keller Williams Realty – SC
831-457-5500

Not to toot our own horn, but I couldn't be prouder of what our LGR committee accomplished over the last couple of months. As most of you know, the Vacation Rental Ordinance will be decided soon. At our December LGR committee meeting, it was brought forward that there was a significant number of Absentee Owners of affected property that may not even be aware of this proposed ordinance. We felt that, as property rights advocates, it was our duty to make these home owners aware of what was happening in Santa Cruz County.

REALTOR® Fred Antaki and Government Affairs Director Dale Gray were instrumental in moving this project forward. A list of absentee owners was ordered and scrubbed. Fred and Dale, with the help of Jeanne Buffa, marketing coordinator, developed the initial draft of the postcard. It was sent to the printing company and over 1700 postcards were sent to Absentee Owners making them aware of the Ordinance.

An additional 900 were sent to the Association office for REALTORS® to use to personally notify their clients.

In addition to the postcard, a Web page was developed to update the owners on upcoming meetings. You are invited to visit the website at www.mysccar.org/ordinance. This Web page will be used as a current and future depository for any information regarding issues that may affect private property rights within the Santa Cruz County.

Again, I want to thank everyone on the committee for all their hard work staying on top of the issues in the area. I also want to say a special thank you to Fred and Dale for making the notification of our Absentee Owners in a timely manner.

Complimentary ZipForms

Your zipForm® 6 account provides you with access to every C.A.R. Standard Form along with free enhanced add-ons to help you meet your real estate business needs - all within a single program. These features are exclusively available through your zipForm® 6 account:

Digital Ink

A conventional solution utilizing digital signatures to improve your efficiency all while reducing costs, saving time, eliminating delays, and serving customers better. zipLogix Digital Ink offers you the security and comfort of superior non-repudiation which means that a party in a dispute cannot refute the integrity of your digitally signed document. To learn more about zipLogix Digital Ink™, visit www.car.org/tools/zipForm6/esign/digitalink.

Form Advisor™

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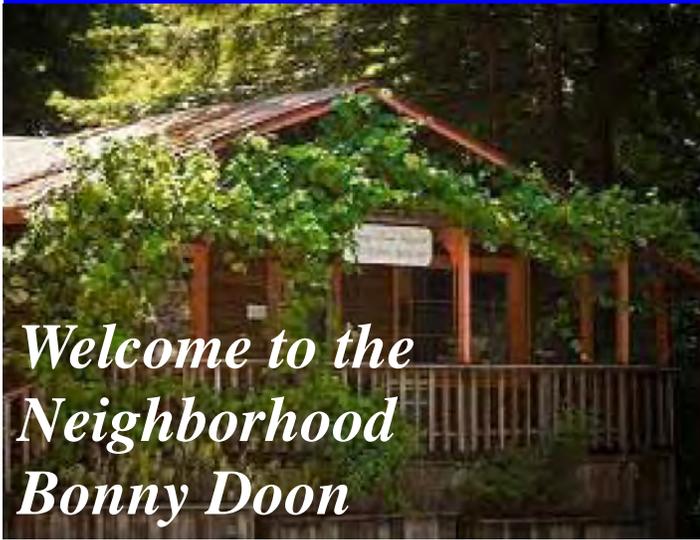


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Welcome to the Neighborhood Bonny Doon

Candie Noel

Bailey Properties

cnoel@baileyproperties.com

Natural and isolated; the two words best describing Bonny Doon, that is what draws people to it. It is a vast area with only a few roads. The large parcels of land range mostly from 1 to over 20 acres. The mountainous, often steep terrain is covered with red-wood forests and maritime chaparral. There is no town center, or shops of any kind. However, roads from Felton, Ben Lomond, and Boulder Creek all have routes to Bonny Doon. These roads were and continue to be the main arteries.

Settlement began in 1850 as a logging camp. When the County of Santa Cruz was created in the new state of California its growth began. The thirty five years from the end of the Civil War to 1900 saw many changes and development in Bonny Doon. It grew into a community with most of the activities centering around farms, dairies, orchards, vineyards, logging, and lime manufacturing. Roads were developed to meet those needs and the needs of the settlers.

Roads in California were developed from the coast to the inland areas. They were generally constructed to serve industries from uphill to downhill utilizing gravity. Logs to the sawmills, ore and fuel to the limekilns were transported downhill from above to the railroad or wharf below. The development of Bonny Doon roads gives us insight into the history of the area.

Steep Alba Road (also Ben Lomond Grade or Alba Grade) provided farmers at the north end of Empire Grade a route to Ben Lomond, their nearest place of trade. With 10% grades at the upper end it was steep going. There are reports of horses pulling driverless wagons into town. With a 10% grade at the upper end, drivers occasionally fell off causing injury and sometimes death.

Bonny Doon Road; aka Coast Grade, Liddell Creek Road, Lime Kiln Road, also includes former Ocean View Avenue. A part of the road from "Coast Road" to Bonny Doon was built by George Liddell, a civil engineer, who used it for his sawmill around 1851 on Liddell Creek. In 1858 Andrew Glassell used the road from his Limekilns at Williams' Landing (now the infamous Bonny Doon Beach) to the coast at the mouth of Liddell Creek. Around 1880 it became Bonny Doon Road.

Empire Grade aka Empire Grade was named after Empire Mining Company. The original road built during the 1850's went past the current road about 35 miles north into Big Basin.

Felton-Empire Road aka Felton Empire Grade, Felton-Bonny Doon Road, Bonny Doon to Felton Road, Felton and Ben Lomond Road, Bennett Street, Felton Grade, and Bonny Doon Road (whew). From the number of names you would think it had an interesting history. Wrong. There is almost nothing known about this road.

Ice Cream Grade aka Adams Road. Reverend Phelps R. Adams, an assemblyman for Bonny Doon petitioned the County for the road in 1893. The cost of the road, including two bridges crossing creeks and two small bridges crossing culverts was estimated to be \$1735. Due to the "Panic of 93", a time of national depression, the County did not have funds to build the road and bridges (nothing's changed has it?). The road, a cut-off for traffic from Bonny Doon to Felton, was important enough to the residents of Bonny Doon to raise the \$1735 through the sale of ice cream. Once completed the trip took 5 hours; two down and three hours back. In 1899 Holme Lime Company, unknowingly changed the road's name when it announced it was building a new lime kiln on the "Ice Cream" Grade in Bonny Doon.

Mention should be made of the other roads defining Bonny Doon; Martin Road aka Martin Road, Ocean View Avenue which is now the upper part of Bonny Doon Road, Pine Flat Road aka Pine Flat Road, and Smith Grade aka Smith Grade.

Natural resources were abundant. However, the lack of access to market restrained the development of the lime and lumber industries. In addition to the rugged, steep terrain, the coastline was unstable and untamable. There was no dependable transportation. Without commerce, Bonny Doon has been able to remain rural and isolated, and maintain its beauty.

What was life like as a child in Bonny Doon in 1877? School could be 2 miles away. Everyone walked. Before school the cows were milked, and the quarts of milk delivered on the way. After school, the cows were milked again. School plays and potlucks on holidays were held at the school. They were big events, and everyone in Bonny Doon came because there was nothing else to do.

Continued on Page 13





Boony Doon
Continued From Page 12

The kilns and lumber mills of the past are gone. The roads are paved, smooth, and are no longer 2 feet deep in dust from wagon wheels carrying heavy loads. Today's Bonny Doon features two fire stations, a lavender farm, Bonny Doon Elementary School, a private airport, several wineries, and Bonny Doon Beach. The paved roads take us to some of the County's best fishing holes, and hiking and horse trails. Many of these spots are part of the Bonny Doon Ecological Preserve. We can make a day of it by visiting Bonny Doon Vineyard and Beaugard Winery. Both are vintners of high-end, boutique vintage wines. And don't forget there is always sunbathing at Bonny Doon Beach, a nudist beach since the 1960's.

It is not the nothing to do place it was in 1877. But the residents continue to gather and keep in touch as they did in 1877. Two local websites provide information on what's happening in the community. The Rural Bonny Doon Association is all about keeping Bonny Doon "rural and natural". At www.bonnydoon.got.net you can get information about issues facing the community, how to get involved, and how to stay in touch. Volunteering is very important to this community. The Bonny Doon Volunteer Fire/Rescue made a major impact and was there on the spot to fight the Martin and Lockheed fires a few years ago.

In addition to the elementary school, the church, and the two fire stations, the Bonny Doon Garden Club, the Ladies of Bonny Doon, the Volunteer Fire/Rescue and the Mountain Biking Connection are among the many community organizations that keep the people of Bonny Doon connected. At www.bonny-doon.info you will find additional information events, local artists and authors, current community events, class and instruction.

Natural and isolated may well describe Bonny Doon, but it also has a great sense of community.



*Leslie
Appleton-Young
C.A.R.'s
Chief Economist
Presented the
2011
Housing
Forecast*



*See the full
report on
Page 20*

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From the desk of Dale Gray

Government Affairs Director

Excerpts from POLITICO: *Article* By *Jeanne Cummings* 01/21/2011

A year ago this week, the Supreme Court freed corporate America to fully engage in campaigns, prompting dire predictions that Big Oil, Wal-Mart or even foreign firms would suddenly flood the political marketplace.

That didn't happen. But at least one industry sector quietly and without controversy became a major player in the 2010 midterms – in a way that some campaign-finance experts believe could be the wave of the future for 2012 and beyond.

The model: the "REALTORS® Party," the moniker the National Association of REALTORS® gave to its \$6.5 million election effort, which backed a bipartisan slate of 103 pro-Realtor candidates and saw election of 66 of them.

Much of what the REALTORS® did in 2010 could have been done before the landmark Citizens United ruling – pooling contributions from individual REALTORS® and targeting pro-REALTOR® politicians for assistance.

But by 2012, some experts envision a day when industry groups will not only hit up their individual members, but their corporate accounts for campaign cash as well – and then target their spending in ways that have less to do with Democrat or Republican, and more to do with who is pro or con on their big issues.

The notion of a rise of well-funded, sector-based, business groups could add powerful new players into political system, conjuring up

the specter of an "Ethanol Party" or a "Utilities Party," which could pool resources and operate without any of the typical party loyalty tests, experts say.

"The business community is figuring out they need to be their own best advocate," said Greg Casey, president of the Business Industry Political Action Committee, which helps companies set up voter registration and education programs aimed at their employees. "There is a lot going on. In some cases, the REALTORS® could be the model."

But the REALTORS® association took its operation to a much larger scale. The association's independent advertising campaign was ranked 13th among all the 2010 outside groups – making it smaller than the major GOP and labor union players but bigger than the two Democratic groups cobbled together late in the campaign season, according to a tally by the Center for Responsive Politics, a nonpartisan watchdog group.

It maximized its impact by taking on sizeable roles in just 11 races, including some of the hardest fought contests, and its candidates won in eight of them. Of the candidates selected to receive maximum support from the association, five were Republicans and six were Democrats.

If you haven't done so already, contact SCCAR to make your contribution at 831-464-2000.

Email Us at MySCCAR.org!

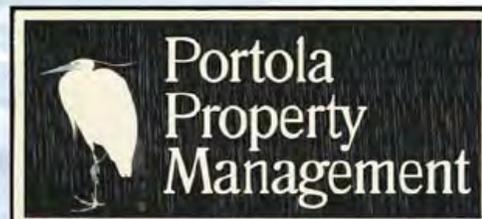
Late last year, to better reflect our membership, we changed our name to the Santa Cruz County Association of REALTORS®.

With this change came our new website address, mysccar.org and now we have our email tied to that url.

To reach association staff members, use their first name and [@mysccar.org](mailto:mysccar.org).

For the time being the old email addresses will continue to work, but they won't forever! Please begin using the new website and email addresses so you can be assured to always have access to the resources provided by SCCAR.

Happy St. Patrick's Day



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Homebuyers can 'R.E.A.P.' Rewards!

Sandy Kaplan, SCAOR Housing Foundation Chair
Santa Cruz Properties, 831- 471-8000

The Housing Affordability Fund (HAF) has just announced a new program called REALTOR®'s Energy Audit Program (R.E.A.P.). This program provides up to a \$250 rebate on a Home Energy Audit conducted by a certified HERS (Home Energy Rating System) inspector. This audit helps the buyer identify improvements that can be made to the home to reduce monthly utility bills. Improving the energy efficiency of a home

is a great way to counter rising energy costs and make the home more affordable. This audit can be performed either during escrow and used as part of an energy efficient mortgage or it can be completed within 60 days after close of escrow. C.A.R.'s HAF is dedicating \$250,000 towards this effort to help California homebuyers REAP great rewards. For more information, go to www.carhaf.org.

Thank You!

The SCAOR Housing Foundation recognizes and thanks the following Angel Investors. These members generously contribute funds to our Closing Cost Grant Assistance Program through escrow contributions, the 300/100 Campaign and special programs. Their contributions help make the dream of homeownership possible to first time low income buyers. To date we have over 100 new homeowners who are very grateful.

Escrow Contributors

Barbara Townend
Bobbie Nelson
Dave Deteso
Jeff McCormac
Judy Ziegler
Lela Willet
Margie Kiedrowksi
Sandy Kaplan

Special Program Contributions

Jeff McCormac and **Dave Deteseo** - Wells Fargo, Sharing Advantage Program. When a purchase closes or a loan is refinanced, Wells Fargo will make a \$300 contribution to a non-profit of your choice – Jeff and Dave chose the SCAORHF! If you know of a lender with a similar program please pass on the Housing Foundation information at www.scaorhf.org

300/100 Campaign Contributors

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Randy Ziganti
Sean Pate
Terry & Mike Rein
Tom Unger
Woutje Swets

Looking for a few good words!

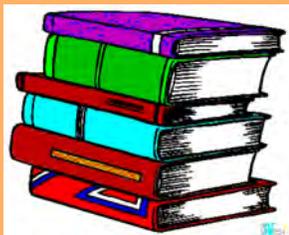
2011 will bring a special designation to the members of the Santa Cruz County Association of REALTORS®. The new designation will be earned by attending and passing a series of educational offerings specific to the Santa Cruz region. Classes will include: local building projects; Coastal Commissioner presentation; Commercial real estate, mobile homes, TIC's; county water resources; geology, biology and climate; statistical training; local school info; affordable housing programs; land use and planning; history and culture. All classes will be taught by experts in the fields and, where appropriate, city and county officials.

Normally you would expect a designation like this to be called something like "Santa Cruz Specialist" or Certified expert of the Santa Cruz area". However, due to legal ramifications in using the

words "specialist" or "expert", we need to steer away from using these words in naming our designation. "Graduate of"... has also been discouraged because of the similarity to the GRI designation.

This is where you, the members of SCCAR, come in. What can we call a graduate of this special set of classes? Please send us your best idea to name this designation, and in return, the winner will receive, 1) free attendance to one of the classes, or 2) a \$30 discount towards other SCCAR classes and the distinguished honor of naming the Santa Cruz County Association of REALTORS® first designation!

Betsy Tyler
Education Committee Co-chair
Monterey Bay Properties
831-476-9661



Education & Professional Development



Register Online by visiting our [Education Calendar](#) or our [Online Registration Center](#)

First Time Homebuyer Program Workshop

Wednesday, March 2, 9 - 10:30 am

Cost: Free to SCCAR members with pre-registration | \$30 Non-members

Instructors: Andrea Schenk, Santa Cruz Home Finance and Carlos Landaverry, County of Santa Cruz Planning Department

Help your buyers get the best deal! Learn how to layer first time homebuyer programs. Did you know your clients may be eligible for multiple programs to assist them with down payment and closing costs that could potentially open up more properties for them? This workshop will cover the various down payment and closing cost assistance programs available in Santa Cruz County and show you on how they can work together. A light snack will be provided.

Managing Lists with Excel

Friday, March 4, 9 – 10:30 am

Cost: \$10 SCCAR Members, \$25 Non-members

Instructor: Randy Turnquist

Tune Up Tuesday: Money Mind-Set, Sales Training

Tuesday, March 8, 1 - 2:30 pm

Cost: Free to SCCAR Members with RSVP

Instructor: Carole Rose, a Master Practitioner of Neuro-Linguistic Programming

Break through your financial ceiling and how to make triple your income in 2011! It's not just what top producers do that makes them different; it's beliefs— or "Inner Sales Consciousness." Learn why 20% of salespeople earn 80% of the income. You're your unconscious financial ceiling Develop a 6-figure "Inner Sales Consciousness" Get a technique to make you feel incredibly confident before any presentation Experience 3 NLP Processes to move into the 20% NOW

Matrix Essentials

Wednesday, March 23, 10:30 am – 12 pm

Cost: Free to SCCAR members who RSVP

Instructor: MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: Application Navigation, Inputting Search Queries, Map Search, Reporting & Results Options, Driving Directions, Adding Search Fields, Saving Searches, Emailing & Printing.

REALTORS® Property Resource™

Friday, March 23, 1:00 pm – 2:30 pm

Cost: Free to SCCAR Members who pre-register
Instructor(s): MLSSListings, Inc.

RPR offers REALTORS® the competitive edge via comprehensive property data and powerful presentation tools within a single website that includes: Tax Assessment MLS Content Foreclosure Data Liens / Permits Neighborhood Information Economics Mortgage & Deed Recordings REO / Short Sale Data Property Zoning Flood Plain Maps School District Data Demographics

Duane Gomer's License Renewal

Friday, March 25, 8:45 - 11 am

Instructor: Randy Turnquist

What the program will cover: All Brokers & Sales persons 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. Salespersons on their FIRST four-year renewal that got their license before 10/1/2007 will receive 3 hour home-study mandatory courses of Agency, Ethics, Trust Funds, Fair Housing, and Risk Management. You only have to take these five courses. There will be an optional review to prepare you to pass the easy exams. Money-back guarantee.

Don't Forget
To Wear The Green on
March 17th



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

What are Your Continuing Education Requirements?

Department of Real Estate
www.dre.ca.gov

Salespersons Renewing for the First Time

Real estate salespersons that qualified by passing the examination and submitted a license application prior to 10/1/2007, and are renewing an original license for the first time, must complete five separate three-hour DRE-approved continuing education courses in Ethics, Agency, Trust Fund Handling, Fair Housing and Risk Management.

Real estate salespersons that qualified by passing the examination and/or submitted a license application on or after 10/1/2007, and are renewing an original license for the first time, must complete 45 clock hours of DRE-approved continuing education consisting of:

- Five separate three-hour courses in the following subjects: Ethics, Agency, Trust Fund Handling, Fair Housing, and Risk Management;
- A minimum of 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.

Brokers Renewing for the First Time

Real estate brokers renewing an original license for the first time must complete 45 clock hours of DRE-approved continuing education consisting of:

- Five separate three-hour courses in the following subjects: Ethics, Agency, Trust Fund Handling, Fair Housing, and Risk Management;
- A minimum of 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.

Second & Subsequent Renewals

All real estate brokers and salespersons must complete 45 clock hours of DRE-approved continuing education consisting of:

- **Either** 12 hours of continuing education courses in the following subjects: Ethics, Agency, Trust Fund Handling, and Fair Housing **OR** one six-hour survey course that covers the four mandatory subjects (Ethics, Agency, Trust Fund Handling, and Fair Housing);
- One three-hour course in Risk Management; and
- At least 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.

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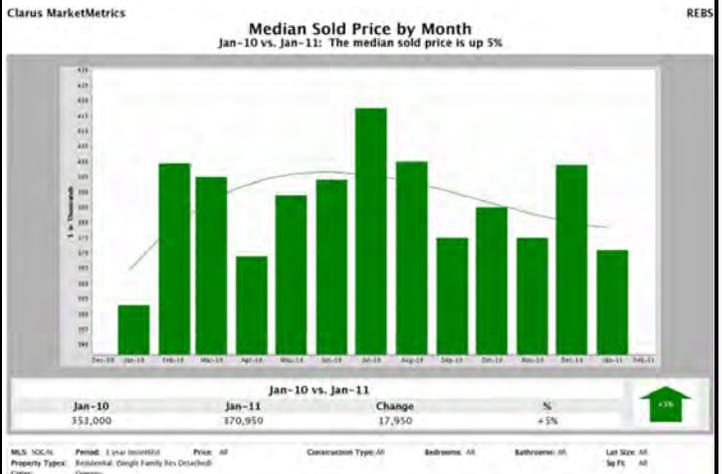
Tip of the Month

Should I use Average or Median Price with my Clients?

As a refresher, the median price is the middle price point of a group. If we are talking about Sold Properties, half sold for more than the median price and half sold for less. Tracking the movement of median prices over time provides a good visual indicator of the direction market forces are pushing prices.

Average is calculated by taking the sum of the prices (sold in this case) and dividing by the number of properties that you had. If you had one very high selling price or one very low selling price, it could skew the number in one direction. It's a less accurate depiction of the market as a whole.

Clarus MarketMetrics[®] uses Median Price in all of its reports. Use these dynamic graphs to show your clients what's happening in their local market.



For more information on the benefits of Clarus MarketMetrics[®], join them for a free one-hour webinar. Multiple sessions are available at www.clarusresource.com/webinars.

Salespersons and Brokers - Second & Subsequent Renewals Effective on or after 7/1/2011

For subsequent renewals effective on or after 7/1/2011, all real estate brokers and salespersons must complete 45 clock hours of DRE-approved continuing education consisting of:

- **Either** 15 hours of continuing education courses in the following subjects: Ethics, Agency, Trust Fund Handling, Fair Housing, and Risk Management **OR** one eight-hour survey course that covers the five mandatory subjects (Ethics, Agency, Trust Fund Handling, Fair Housing, and Risk Management);
- At least 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.



Social Media Terms A-Z

Social Media is a melting pot of new tools and trends. With these new tools and trends come new words or phrases. To help you better assimilate this new information and perhaps pique your interest in getting started in social media, below is a list, (not exhaustive mind you) of commonly used terms.

SOCIAL MEDIA TERMS

Active Rain: The largest social network for real estate professionals. Launched in 2003, Active Rain has nearly 209,000 members.

Avatar: The image, picture, or username a person uses to identify themselves on social-networking sites.

Badge: An image, usually squared and displayed on a blog, which signifies the blogger's participation in an event, contest, or social movement

Blog Post/Entry: Content published on a blog. Entries may include pictures or embedded videos and links URLs for online sources used.

Blogroll: An assembly of blog URLs – blogs that the blogger reads regularly – displayed at the sidebar of the blog

Blogs: A website where individual(s) provide entries of any type of content from video and podcasts to traditional text and photos in order to inform or create discussions; presented in reverse chronological order

Comments: Replies or opinions in reference to the topic at hand; usually left on blog posts

Groups: Communities within social media sites that allow users interested in particular topics or activities to share information, posts, and messages with other members.

Hyper-local community: A group of people from a specific location who interact in online communities and use social media tools

Message Boards/Forums: An online discussion site; people looking to discuss particular issues or needing support post threads (a message) on the forum or message board in hopes to gain more information or start a conversation

Micro-blogging: A form of blogging where the entries/posts are limited to a certain amount of characters or words, i.e. Twitter.

Multimedia: Media and content in different forms such as videos, pictures, etc. Examples include YouTube and Flickr

Online community: a group of people using social media tools and sites on the Internet

Podcasts: Online audio or visual recordings syndicated on the Internet and available to download to portable media players such as an iPod

Profiles & Pages: The pages on social networking sites where a person or business displays their contact information, pictures, posts and files.

RSS Feed: Really Simple Syndication; a system that generates frequently updated information from a site (i.e. blog posts, online articles)

Reader: Aggregates information from RSS Feed into one site

Search Engine Optimization (SEO): Is the process of improving the volume and quality of traffic to a web site from search engines via "natural", "organic" or "algorithmic" search results. (Wikipedia, Search Engine Optimization)

Social Bookmarking: A method for people to search, organize, store and share items (i.e. blog posts, online articles, pictures, etc.) of interest using the item's URL

Social Media: A term used to describe tools and platforms people use to produce, publish and share online content and to interact with one another. Social media tools include blogs, podcasts, videos, microblogs, wikis, etc.

Social Networking Sites: Large sites that host multiple communities comprised of people with profiles who have with similar interests. These sites offer a place where people engage with one another online and share content. Example communities include:

- **Facebook:** An online community for people to connect or reconnect with others. Enables people to share videos, pictures and information about themselves. One of the fastest growing social networks of the past two years.

- **LinkedIn:** A professional online community used to network with fellow professionals; an online resume sharing site

- **YouTube:** An online site for uploading and discussing videos; Videos can also be embedded from YouTube onto other social media sites such as blogs or social networks

- **Flickr:** Online site for storing, sharing and commenting on photos

- **Twitter:** A micro-blogging community where posts and links are 140 characters or less. **Tweet:** The post/entry made on Twitter. **Hashtag:** Similar to regular tags, these are keywords associated and assigned to an item of content with a hash mark (#) attached to the front of the word. Hashtags make it easier to follow a topic of interest discussed on Twitter

Tags: A keyword or term associated and assigned to an item of content (i.e. blog post, video, photo, etc.). Usually added to an item of content to enhance search engine optimization and make it content easier to organize and find

Threads: Messages or posts under a single forum topic or the comments and trackbacks of a particular blog post.

Webinar: An online seminar

Web 2.0: Is the business revolution in the computer industry caused by the move to the Internet as a platform, and an attempt to understand the rules for success on that new platform

Widget: A mini application that performs a specific function and connects to the Internet

Wiki: Webpage(s) used to collect content about a topic. Anyone with access to the page(s) can edit or modify the information



Affiliate News

Spring into Action for Spring!

Dennis Spencer
 Affiliate Committee Chair
 WIN Home Inspection
 831-621-6303
dspencer@wini.com

Springtime is rapidly approaching, soon the days will be longer and warmer, the sweet smell of freshly budding spring flowers will fill the air, and it will be the perfect time for... volunteering! That's right, I said volunteering. Yep, giving up a beautiful spring day for the opportunity to serve others is the best way I can think of to really appreciate all that we have. Did you know that SCCAR organizes a day (actually a half day) where we in the real estate industry can serve the elderly in Santa Cruz County? I participated last year and can assure you that it is time well spent. Our group assisted seniors with some house cleaning, rearranging furniture, gardening, and cleaning. The people that received our efforts were very appreciative! According to the SCCAR website: "RSVP is a community outreach program offered each year to qualified seniors who cannot otherwise perform certain household tasks due to physical or financial constraints. Seniors and the homebound living in the Santa Cruz area can now request free assistance with these tasks through the REALTOR® Service Volunteer Program (RSVP) on May 18, 2011. The deadline to request assistance is March 31, 2011". Please consider donating your time. With this volunteer opportunity you'll get to make someone else happy, meet new people, connect with your community, and rub elbows with others in the industry. This opportunity comes with a money-back guarantee that you will get far more out of it than you can possible put in! To register, contact Andrea Harbert, Communication & Marketing Director, at SCCAR or visit www.mysccar.org/rsvp to download an application.

As any REALTOR® will attest, spring is also a great time to buy or sell a home. So, from my perspective as a home inspector here's a short list of items for a spring sale or purchase that will help a seller sell, and move a buyer to buy:

- Get the winter storm debris off of the roof and out of the gutter system. Tree debris traps moisture against the surface material and leads to premature deterioration, not to mention it may make the house appear less than perfectly maintained.
- Trim all vegetation 6 to 12 inches from the structure to allow air to circulate around the siding material, eliminate avenues for pest infestation, and provide a pleasing appearance.
- Change the batteries in the smoke detectors. Twice a year is a good rule of thumb and it's easy to remember if you combine it setting you clocks forward or back.
- Change the filters in the furnace, or better yet schedule a cleaning and servicing of the furnace with a reputable HVAC technician and have him leave a sticker on the unit describing the service performed and the date.

That's it, four items that will make a property more likely to sell, or more appealing to purchase, and (this one is all about me) will be four less items to show up in the inspection report!

The Affiliate Committee organizes several events and programs throughout the year, and we can always use *your* help. Step up, get involved, we're a great group and always welcome participation. Also, I would like help with articles for this column. If you are an affiliate and would like to submit an informational/educational article for publication please do so! It's one of the perks of membership and I highly encourage you to use it! Okay, just one more item...for those of you who tuned in to KSCO 1080 on Saturday the 26th at 2pm and listened to Renee Mello from Keller Williams and yours truly discuss home inspections, I thank you.

Don't Miss the First Tune Up Tuesday of 2011!

March 8th, 1 – 2:30 pm at SCCAR

Motivational speaker, Carole Rose will show you how to break through your financial ceiling and triple your income for 2011! This is a FREE event to SCCAR's members who register in advance. Call SCCAR at 831-464-2000 to register.

Signature Affiliates Reap Big Rewards

This sponsorship is designed to increase Affiliate exposure to the SCCAR Membership on a regular basis as outlined below.

Benefits of being a 'Signature' Affiliate:

- Increased exposure to networking opportunities with REALTORS® and Brokers
- Spotlight in SCCAR monthly Inside Real Estate newsletter 4 times per year
- Recognition on the SCCAR website along with company logo
- Your company will receive two half page ads that will appear in the monthly SCCAR Inside Real Estate newsletter
- Name and company will appear on the eScoop, our online event recruitment tool distributed to 1,100+ members
- Your company will be featured on the SCCAR website banner for one month that will direct members to view your company information
- Your company will receive two tickets to the SCCAR summit, an annual event attended by over 200 members.

Contact us to find out how you can take advantage of these benefits by becoming a Signature Affiliate at 831-464-2000.

March 2011

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2 First Time Homebuyer Class 9—10:30 am	3 Tour & Marketing Meeting 8:30 am	4 LGR Committee 8:30 am Managing Lists with Excel 9—10:30 am	5
6	7 Events Committee Meeting: 11 am	8 Money Mind Set 1-2:30 pm Housing Foundation 2:30 pm	9 Broker Mtg. 1—2:30 pm Fundraising 1:15 pm	10 Tour & Marketing Meeting 8:30 am	11 Board of Directors 8:30 am Legal Update 10 am—12 pm	12
13	14 Affiliate Committee 8:30 am	15	16	17 Happy St. Patrick's Day!  Tour & Marketing Meeting 8:30 am	18	19
20 Spring Begins! 	21 Education Mtg. 9:30 am	22	23 Matrix Essentials 10:30—12 pm REALTORS® Property Resource 1—2:30 pm	24 Tour & Marketing Meeting 8:30 am	25 Duane Gomer's License Renewal 9 am	26
27	28	29	30 Budget & Finance 8:30 am	31		

Housing Update 2011 With Leslie Appleton-Young

SCCAR members packed the house on February 11th to hear the latest on the state and local Housing Market. Leslie Appleton-Young, C.A.R.'s Chief Economist provided an thorough presentation that highlighted attendee concerns. Some of the topics Leslie covered were:

- New Cal HFA funding program “Keep Your Home California” is being offered. Find out more at: <http://www.car.org/legal/2011-news-announcements/>

- Fannie Mae and Freddie Mac: 90% of the loans made in 2010 were bought by FNMA or FDMC. If these groups go away or are changed dramatically it is highly likely there will be changes in lending. This could lead to increased interest rates, increased loan costs and increased down payment requirements.

- New upper FHA loan limits are going back to \$625,000 by September 30th; this is down from \$729,000.

- Employment figures: CA had a 12% unemployment rate in 2010. This is expected to be better by 1% in 2011.

- National statistics are NOT reflective of CA. The US as a whole is less robust than CA.

- Local statistics are measured in terms of month’s supply of homes (i.e.: how many months it would take to sell the existing number of homes on the market)

- Santa Cruz, 4.4 month supply
- Aptos, 8.3 month supply
- Scotts Valley, 7 month supply

- According to trends in Supply and Demand, 2009 was the bottom of the market. Small increases are expected over the next few years. There should be an urgency to buy for 2011 due to the lower prices and low interest rates. Rates are expected to increase as well as loan costs and possible increases in down payment requirements.

- Market is best suited for first time buyers and investors.

To view the entire presentation please log onto the Members website under Member Resources at www.mysccar.org.

See pictures from this event on page 12