

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

A publication of the Santa Cruz County Association of REALTORS®

May 2011



NATIONWIDE **OPEN HOUSE** WEEKEND



ATOSC
Kickoff
June 6th!

There's Power in Numbers!
Join the nation's largest open house campaign

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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 Association's calendar of events.

**Santa Cruz County Association of
REALTORS®**
2525 Main Street, Soquel, CA 95073
(831) 464-2000
(831) 464-2881 (fax)

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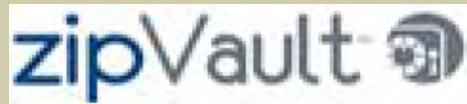
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**One Secure Location for All Transaction Documents**

Summer is almost here and soon you'll be relaxing on a beach somewhere. But what happens if that escrow you've been working on starts to unravel and the only thing holding it together is the signed walk-through inspection in your desk 2,000 miles away?

With zipVault™ online document storage, your newest FREE feature inside of zipForm® 6 Professional, you'll be back at your desk in seconds. Hold all of your transactional documents in one location available online from any computer with internet access. Have clients and vendors fax or email documents directly to your zipVault™ for you to view. And best of all, zipVault™ will hold your files for up to 5 years through C.A.R.'s member benefit. What are you waiting for? For more information, visit

www.car.org/tools/zipForm6/brokerservices.



Message From The President

Greetings fellow REALTOR® and Affiliate Members!

Candace Bradfield
SCCAR President 2011
bradfield@cruzio.com

It is hard for me to believe that one-third of 2011 has already flown by since taking office as your President in January. It seems that the Association is a constant beehive of activity and I have to let you know how proud I am of the REALTOR® and Affiliate volunteers on the 2011 Leadership team. I would like to encourage you to take advantage of all of the programs and educational opportunities that our Association has to offer.

On Saturday, April 9 our Association leadership participated in “Bowl for Kids Sake”, a fund raiser for Big Brothers Big Sisters of Santa Cruz County, and raised \$1,040. This is their largest annual fund raising event and an opportunity for us to work together, have fun and make a difference in a child’s life. If you didn’t make it this year, then join us next year for this meaningful event.

“Spring Fling” is on the horizon! Time to mingle with your fellow REALTORS® and Affiliates to enjoy yummy BBQ (tri-tip, chicken, sausages, beans, garlic bread, salad) live music, baking contest, 50/50 raffle, margaritas and great friendships! This is the life. This festive event will take place at the Association on Wednesday, May 25th from 11:30-2:00. For more details or to purchase tickets, visit our events [calendar](#) or contact SCCAR at 831-464-2000.

2011 REALTOR® Nationwide Open House Weekend: There’s Power in Numbers! Join SCCAR and other state and local REALTOR® associations across the country in hosting the nation’s largest open house campaign. This event, which began on a local level a few years ago, is a weekend when REALTORS® across the country are invited to hold open houses in their area. It is designed to drive buyers’ attention and interest to homes for sale and offers opportunities to educate the public

about the benefits of home ownership. Plan to join this historic event by holding Open Houses on June 4th and 5th. Further details can be found on page 12.

REALTOR® Volunteer Program ([RSVP](#)) still needs volunteers! This wonderful program helps seniors and the homebound living in the Santa Cruz area to do household tasks they cannot perform. We have twenty four homes to visit and we need your help. Thank you for your generosity. It is gratifying to see our members giving a gift that will benefit everyone.

Again, on behalf of myself and your 2011 Leadership Team, I would encourage you to take advantage of the benefits and opportunities that your Association has to offer. Please let us know how we may better serve you.



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Steve Allen, CCIM Principal Broker/President

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What is Mashable?

Looking for a top source for news in social media, technology and web culture? Mashable is it.

This site offers the latest on social media, video, tech gadgets, everything mobile and much more! Mashable’s content services an audience that ranges from the novice user to social media enthusiasts.

Check them out at <http://mashable.com/>

Reverse Mortgages



Call me for information on Wells Fargo
Reverse Mortgage for PURCHASE



Richard (Dick) Cornelisen
Reverse Mortgage Specialist
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Now your home can work for you!
Call today for more information.

Borrower must be at least 62 years old. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A.
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EQUAL HOUSING LENDER

The Santa Cruz County Association of REALTORS®
Invites you to attend our Annual

Spring Fling BBQ

\$10 SCCAR Members
\$25 Non member anytime

Price Includes:
Tri-Tip, Chicken, Sausages, Beans, Garlic Bread, Salad, Margaritas, Wine & Beer

Limited parking available
Please carpool
No parking at
Little Tampico's

Get your tickets today!
Purchase [online](#), complete and fax this form to 831-464-2881 or call SCCAR 831-464-2000. We anticipate this event to sell out quickly. It is recommended that you make your reservation by May 20th as there is no guarantee that tickets will be available at the door.



Wednesday, May 25

11:30am-2:00pm

2525 Main Street in Soquel, CA

MARGARITAS
BY MARGARITAS A-GO-GO

LIVE MUSIC & 50/50 Raffle

BAKING CONTEST

Entry forms for the Baking Contest must be submitted by May 18th. No cost to enter entry forms are available at [www.mysccar.org](#)

Sponsored by:



Name: _____ Company: _____

Phone: _____ Email: _____

How many will be attending?: _____ (include yourself)

Name of Guest(s): _____

VISA

MasterCard AMEX

CHECK No.: _____

Name on card: _____ Signature: _____

Account #: _____ Exp. Date: _____ Zip Code: _____



The Santa Cruz County Association of REALTORS®
Invites You to Show Us Your Sweeter Side!



Spring Fling Baking Contest

**Get your 'Bake On' at this years Spring Fling BBQ!
Surprise us with your culinary expertise and
delight us with your homemade delectable's**

Wednesday, May 25th



**PRIZES !
1ST, 2ND &
3RD PLACE
WINNERS**



**Judge: Michael Clark
Owner & Head Chef at
Michael's on Main Restaurant**

Name: _____ Company: _____

Phone: _____ Email: _____

**Entry Forms are Due by May 18th
Fax Entry Form to 831-464-2881 or call 831-464-2000**

Bring your delectable's to the Association no later than 11am on May 18, 2011 the day of the BBQ

Choose a category below (or categories if you're feeling really inspired)

Cakes Cookies Pies Breads Surprise Us!

Welcome to the Neighborhood Capitola



**Candie Noel,
Bailey Properties, Inc.
cnoel@baileyproperties.com**

In 1882 Frederick A. Hihn subdivided a section of "Camp Capitola" into 25 lots. The 50 x 100 foot parcels sold for \$100 to \$300 each, depending on.....location, location, location. Folklore has it that Hihn's named the area Capitola to suggest it would become the Capitol of the State of California.

It didn't make Capitol, yet Capitola by the Sea is renowned as the oldest beach resort on the west coast, and has been designated by Sunset Magazine as one of the best beach towns to live and visit. Fifteen historical landmarks, the Village, the Esplanade, Venetian Court, New Brighton Beach, Capitola Wharf, O'Neill's, Trader Joe's, Gayle's Bakery, Shadowbrook, Riverview Pathway, Depot Hill, the Jewel Box, Capitola Mall, Margaritaville, and yes, the Rispin Mansion. All are tucked into the 1.61 square miles of the City of Capitola.

Around 1837 Soquel Landing or La Playa de Soquel was mostly ranch land. Following the Gold Rush of 1848, the wharf was built. Soquel Landing developed into a schooner landing to service trading ships on their way to San Francisco. It was also a shipping point for local lumber and potatoes. Around 1869 Frederick A. Hihn discovered the area, and being the entrepreneur he was, envisioned the area as a beach tourist stop along his Santa Cruz Railroad Company.

In 1874 the resort was established, and Camp Capitola quickly gained a reputation as a prime tourist and recreation destination. Visitor accommodations were mostly canvas tents. A few small cabins could be rented for \$1.00 a day for adults and 50¢ a day for children and horses. The little village grew to over 3,000 visitors each summer. Visitors came from San Francisco, the Central Valley, and Pajaro/Watsonville via the Santa Cruz and Southern Pacific railways. Los Gatos and San Jose visitors traveled the Old Santa Cruz Highway. They came for the mild climate, mule rides, dancing, concerts, fishing, hunting, billiards, bicycling, steam

baths, surf bathing, and the always, ever popular saloons.

The esplanade was designated the commercial area and was filled with small shops, a modest hotel, rental cabins, and a spacious tent campground. The few hundred residents who supported Camp Capitola lived in the residential area surrounding the commercial district. The structures were mostly rugged shacks with a few Victorians and some small cottages. Walking the Village streets today you can see many of the old residences. It is easy to envision exactly how it used to be.

In just 25 years from the establishment of tent camping, the modest hotel in the commercial district was outgrown. In its place Hihn built a grand hotel making Capitola home to one of the top seven

Continued on page 7



Capitola

*Continued from
Page 6*



coastal resort hotels in California. Hotel Capitola was ranked with the likes of the Del Coronado, Manhatten Beach, Del Monte, the Piedmont, San Francisco's Cliff House, and Santa Cruz's Sea-Beach. The 160 room, Queen Anne style hotel stretched from where the Capitola Theatre was to the water's edge. It was considered to be "the heart of Capitola".

There were views from every window. The lobby, dining room and solarium were filled with potted palms and flowers. French doors from the dining room and ballroom opened onto a central courtyard that was like a beach pavilion. The area was illuminated by strings of Japanese lanterns. Guests flocked to the ballroom for the era's "dirty dancing". They danced to the hotel's theme song, "The Grand Capitola, or the Phantom Waltz". Ladies stood behind a sheet with only their hands or scarf exposed. The man would take the lady's hand or scarf. The music would start. The sheet was lowered. The partners discovered each other. Scandalous!

In 1919 Henry Rispin purchased Camp Capitola from Hihn. Rispin now owned the entire waterfront, Hotel Capitola, cottage and bathhouse buildings, resort concessions, and 30 acres along Soquel Creek where he built his personal 8 acre estate. Rispin's plan was to transform the resort into the "Riviera of the New World". Camp Capitola was renamed "Capitola-by-the-Sea".

The Mediterranean feel, the cute bungalows, the stucco shacks, the colorful Venetian Court, and the Six Sisters are a part of today's

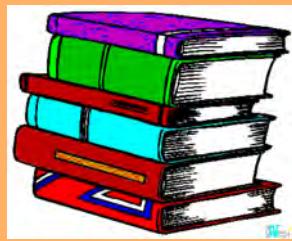


Capitola-by-the-Sea. The Village of Capitola is lined with small shops where the trendy and funky meet, and is a favorite destination spot for visitors and for locals. It is more than a quaint, charming place to walk, shop, dine, and spend a lazy day at the beach. The Grand Capitola Hotel may be gone, but its spirit lives on. Don't miss the summer music and dancing on that very spot.

Take a walk right outside the "commercial district" and you will find many of the old cottages and Victorians of Camp Capitola. Be sure to stop at 410 Capitola Avenue, a 1920's farm cottage and the home of the Capitola Historical Museum. You can pick up a self-guided tour that will take you to 15 historical buildings including the oldest house built in Capitola from around 1887, a 1919 coastal vacation cottage, the first City Hall, the Pfister House which has been in the family since it was built in 1890, the train depot, and many more.

Capitola-by-the-Sea continues to be the place people from the Central Valley, San Jose/Silicon Valley, and San Francisco visit year after year. It swells with people when it hosts its many annual events including the Rod & Custom Classic, Bikers on the Bay, the Kite Festival, and the Halloween Parade. The Village streets are open to pedestrians only for the Art and Wine Festival which draws quality local artists showing their creations. The river walk is lined with people taking in the infamous Begonia Festival floats. The 15,000 participants of the annual Wharf to Wharf will finish the race at the wharf where the original Soquel Landing wharf was built.





Education

&

Professional Development



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

Don't Be the Proverbial Horse that's Led to Water

Betsy Tyler

Co-chair SCCAR Education Committee

Monterey Bay Properties

[bettystyler.com](mailto:betty@bettystyler.com)

831- 476-9661

What I learn each time I listen to an attorney talk real estate or attend a risk management session initially puts a little worry in the back of my mind. The horror stories about a good deal gone bad and the resulting lawsuits send shivers down my spine. But as I process the information I realize that it's good to be made aware of the possibilities of problems... so that you can avoid them! The importance of staying up on current real estate related issues is at an all time high and the classes offered at SCCAR are there for the taking!

Today's clients are well informed and expect their agent to be even more informed. There is little tolerance for naiveté or un-answered questions. Staying at the top of your game is imperative to surviving in the new real estate business. You can't just tell today's buyer that it's a "good time to buy." They're going to want to know why, "show me why and prove it."

Staying informed, educated and aware of all things real estate is no easy task. SCCAR strives to "Create Better REALTORS®." The various opportunities through education, summits, speakers and general networking provide priceless knowledge. Classes on social

networking, local statistics, organizing your database, lender panels, low-income housing assistance, the issue of mold in homes, these and more are continually available. You, the REALTOR®, just have to take advantage of what's out there. Don't be the proverbial horse that's led to water, but won't drink. You'll be thirsty and in need of this knowledge someday, but you won't find a water trough around to save your life!

Staying educated is a small investment in your career. When someone asks "Oh, you're in real estate?" And then follows with "Am I better off letting my house go back to the bank or doing a short sale?" you can jump on that with an intelligent and well prepared series of questions and answers. That lecture you listened to last month at SCCAR will come back to you and you'll not only impress the questioner, but everyone in the conversation, resulting in a positive perception as an intelligent professional. Be ready for the referrals. Visit www.mysccar.org/educationcalendar to see what's coming up! Good luck out there!

This Month's Educational Offerings on Page 11

Store Sale For May

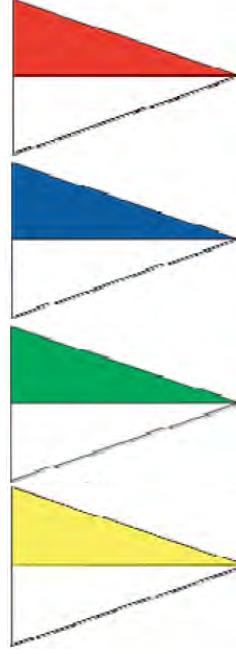
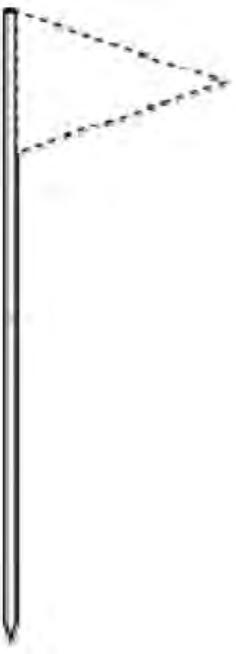
***Great for Open House
Tours!!!!***

Flags – Assorted colors w/white

\$6.00 Members

Flag poles (white)

\$6.00 Members



SCCAR Turns 90!

In honor of 90 years of serving our local real estate industry, SCCAR will be celebrating with a commemorative luncheon on Wednesday, July 13th.

Please join us for this historic occasion and save the date! The event will be held in the beautiful Sun Room at the Cocoanut Grove.

Keep an eye out for further details on our [website](#), eS-coop, [Facebook](#) or [Twitter](#) for further details. We look forward to sharing this momentous occasion with you!



Remember the 70's?

While preparing for this year's celebration, we came across some groovy photos from 1974!



Guess who? 1981 President David Lyng



1974 Installation



1978 & 1980 President Perry Bryant



1972 President Vernon Spaugh



1976 President Norma Stone with 1975 President, Margaret de Laive



Gloria Stockton



1974 President Don Burklo and company



Aceves v. U.S. Bank Lender Liability for Wrongful Foreclosure

Terry Rein
Bosso Williams, APC

**Real Estate
Legal
Matters**

The foreclosure process is messy business. Lenders have recently been accused of irregularities in documentation by foreclosing lenders. Evidence has been uncovered showing that foreclosure affidavits have been signed by bank employees without proper verification. Adding to lenders' concerns is the recent "wrongful foreclosure" case of *Aceves v. U.S. Bank*, NA, 120 Cal. Rptr.3d 507 (2011), where a court held that a borrower had a valid cause of action against a lender who foreclosed on the borrower's property after promising to work with the borrower in reinstating and modifying the loan.

The borrower had obtained an adjustable rate loan from a bank to purchase real property secured by a deed of trust on her residence. About two years into the loan, she could not afford the monthly payments and filed for bankruptcy under chapter 7 of the Bankruptcy Code (11 U.S.C. §§ 701–784). She intended to convert the chapter 7 proceeding to a chapter 13 proceeding (11 U.S.C. §§ 1301–1330) and to obtain financial assistance from her husband to reinstate the loan.

The borrower contacted the bank, which promised to work with her on a loan reinstatement and modification *if she would forgo further bankruptcy proceedings*. In reliance on that promise, plaintiff did not convert her bankruptcy case to a chapter 13 proceeding or oppose the bank's motion to lift the bankruptcy stay. While the bank was promising to work with plaintiff, it was simultaneously complying with the notice requirements to proceed with nonjudicial foreclosure. Ultimately, the lender did foreclose on the property without negotiating with the borrower to reinstate and modify the loan.

The borrower sued the lender on several theories, including promissory estoppel and fraud. At the trial court level, the court found that the borrower had failed to state a cause of action against the lender, and dismissed the case without leave to amend. The borrower appealed.

E-mail Tip #3

WIIFM

Your subject line should clearly state "what's in it for me" (WIIFM).

From the subject line they should know:

- a) what you want them to do
- b) the benefit of reading the email – or –
- c) what's in the email.

But, you won't have room for all 3, so pick one.

On appeal, the court held that the borrower's complaint had stated a claim for promissory estoppel or fraud. The elements of a promissory estoppel claim are "(1) a promise clear and unambiguous in its terms; (2) reliance by the party to whom the promise is made; (3) the reliance must be both reasonable and foreseeable; and (4) the party asserting the estoppel must be injured by his reliance. The elements of fraud are similar to the elements of promissory estoppel, with the additional requirements that a false promise be made and that the promisor knew of the falsity when making the promise.

The court stated that the lender's promise to work with the borrower on a mortgage reinstatement and loan modification, if she no longer pursued relief in the bankruptcy court, was a clear and unambiguous promise. In other words, the lender promised that it would not foreclose on the borrower's home without first engaging in negotiations with her to reinstate and modify the loan on mutually agreeable terms. The court said that the borrower relied on the lender's promise, the lender expected her to so rely, and that it was reasonable that she did so. The court emphasized that the lender actually had no intent of following through with its offer to negotiate to reinstate and modify the loan. Finally, the borrower was injured by the loss of her property through the foreclosure proceeding.

The case was remanded to the trial court to give the borrower the opportunity to pursue her claims for promissory estoppel or fraud. While the borrower was not entitled to get her house back, she had the right to proceed to trial on her claim for damages. While not a total victory for the borrower, this case does serve as a reminder that the courts will provide some protection to borrowers if lenders offer to negotiate reinstatement or loan modifications with no intent of following through on those promises.

NOW IS THE TIME TO INVEST IN REAL ESTATE!

Subscribe to the **INVESTORS EDGE** for information about current Foreclosures, Notices of Default, and Trustee Deeds (REOs) in your area of interest.

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Legislative Watch



Santa Cruz County Vacation Rental Ordinance - Update

Renee Mello, LGR Committee Chair

Keller Williams Realty – SC

renmello@aol.com

831- 457-5500

The LGR Committee has been following and participating in the process of crafting a Vacation Rental Ordinance for Santa Cruz County with specific attention to the Live Oak area. After several public meetings over the last several months by the Housing Advisory Committee and the County Planning Commission, the ordinance finally landed in the lap of the Board of Supervisors on Tuesday, April 5th. Many stakeholders, including SCCAR representatives, were in attendance. Once again there was a floor of public comment, most of which had been articulated many times before.

After the public and Supervisors comments, the ordinance was sent back to the County Planning Department for further redrafting to attempt to address the concerns of individual Supervisors. However, there was an unexpected twist to the process! Included in the motion to send the ordinance back was an Urgency Ordinance establishing a **MORATORIUM ON ALL NEW VACATION RENTALS**. What is a new Vacation Rental you ask? It is a property within the Coastal District that has not been previously used as a vacation rental. So if you have a client who is looking to

make some income from their property that was not previously used as a Vacation Rental, it can't currently be done.

This moratorium is in effect for 45 days from April 5th with an extension provision. It will most likely be extended until the ordinance is finally approved by the Board of Supervisors AND can be presented to the Coastal Commission. The Coastal Commission's next meeting is in July and many feel it will not make that agenda so it will be at their next meeting later in the year.

Many stakeholders feel that this moratorium is unfair and, if you follow the media reports, you know that there is a movement to have the Board of Supervisors reverse that decision. It is of particular concern to the real estate industry that might have properties in escrow that are specifically being purchased for vacation rentals. It will be interesting to see what redraft the Planning Department will introduce and if the Urgency Ordinance regarding the moratorium will be reversed. The next meeting of the County Board of Supervisors regarding this ordinance is on May 24th. We hope to see you there.



This Month's Education Offerings

All About Mold

Monday, May 2, 10 - 11:30 am

Cost: \$10 SCCAR Members, \$20 SCCAR Members at the door, \$35 Non-member

Instructor(s): Holland J Woolley, ARE Inspections

And A Little Asbestos Too... Attend this seminar and learn: History of Mold, Sampling Methodology and Conflicts of interest

Myths & Facts about VA and FHA Financing

Tuesday, May 10, 1 - 2:30 pm

Cost: Free to SCCAR Members who pre register, \$15 SCCAR Member at the door, \$30 Non member anytime

Instructor(s): Tai Boutell, Santa Cruz Home Finance & Dimitri Timm, Princeton Capital

This class will cover: A purchase loan plus a construction loan all in one, sell your listing that is in need of repairs, no work needed prior to close, help your buyer purchase a home that needs improvements, FHA and VA property requirements, what fees are Sellers responsible for on a VA and FHA loan and much more.

Matrix Essentials

Friday, May 13, 10:30 - 12 pm

Cost: Free to SCCAR members who RSVP

Instructor(s): 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.

Mastering Matrix

Friday, May 13, 1 - 2:30 pm

Cost: Free to SCCAR Members

Instructor(s): MLSListings, Inc.

This course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: Sorting Results, Statistics from Results, CMA's from Results, Area Statistics, Customizing Results, Building Hotsheets, Emailing Results, and Auto Emailing.



Open houses open doors to buying opportunities! So what could be better than a weekend full of open houses, encouraging people to tour homes and learn more about the benefits of home ownership. That's the promise of the 2011 REALTOR® Nationwide Open House Weekend. Plan to be a part of the campaign, hosted by SCCAR and participating state and local REALTOR® Associations on Saturday and Sunday, June 4-5.

The Nationwide Open House Weekend offers buyers a stress-free way to visit homes for sale in different neighborhoods where they might want to live. For sellers, the weekend provides a high-visibility effort to promote traffic and drive home sales.

Candace Bradfield, SCCAR President, says open houses remain a good way to showcase properties.

"There is an outstanding inventory of homes today that offer buyers their choice of amenities and price points. Low interest rates are compounding great values available. The time is right to participate in the open house campaign," Candace said.

The event was inspired by a state-wide open house held two years ago by the Washington Association of REALTORS®. Impressed by its effectiveness, REALTORS® expressed interest in taking it nationwide. About 60 percent of state and local associations responded in 2010 by holding the first nationwide open house event. 2011 will dramatically expand the campaign, with even greater numbers expected to participate.

What Can You Expect?

Plan to join this historic event by holding open houses on June 4 and 5. REALTOR® efforts will be advanced by:

- * Promotional support from SCCAR, including advertising, media relations, related outreach efforts.

- * A brief article you can customize and use in your own newsletter and/or on your Web site.

- * Blue REALTOR® balloons to display at your open houses to increase their visibility (Please refer to local sign ordinances at <http://www.mysccar.org/signs.php> for proper usage).

There's Power in Numbers!

2011 REALTOR® Nationwide Open House Weekend

June 4 & 5, 2011

Brokerages will be encouraged to:

- Rally widespread interest among their agents, to increase the scope and power of the nationwide open house event.

- Support agents' efforts with promotional materials, such as hand-out maps of participating open houses. Review tips for safe and successful open houses.

Promotional materials and resources are available for REALTORS® participating in REALTOR® Nationwide Open House Weekend at www.realtor.org/topics/nationwideopenhouse.

For more information on how to get involved, contact the Santa Cruz County Association of REALTORS® at 831-464-2000.

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From the desk of Dale Gray

Government Affairs Director

AB 885 Septic Regulations – It's Back!

The State Water Resources Control Board, Division of Water Quality – responding to a massive outpouring of state-wide opposition, notified the Legislature and public of their decision to put planned septic regulations on hold, a decision with tremendous implications for more than a million California homes and rural communities in particular.

A consequence of the passage of Assembly Bill 885 in the year 2000, the regulations as originally presented would require inspections of septic systems every five years and institute more stringent requirements that could require many homeowners and businesses to have to entirely replace their systems. Originally, designed to address problems along the state's coast, AB 885 grew out of one area's specific problem – a pollution situation in Santa Monica Bay that was attributed to septic tanks in sandy soil along the beach.

Under AB 885, the new regulations were supposed to be in place by January 1, 2010, but the law included an automatic six-month delay, making the regulations official by July 2010. The State Water Resources Control Board crafted the proposed regulations, ostensibly to protect groundwater and surface water quality from wastewater discharge.

There were many reasons to oppose the regulations coming out of AB 885, but most importantly it effectively establishes another unfunded mandate to local governments, requiring already struggling counties to assume the added burden of monitoring and reporting to the State Water Resources Control Board. Worst of all, it places an additional undue burden on private property owners to assume the added costs of testing and in some cases replacing septic systems altogether. This is a prospect that rural homeowners can ill afford in the current economic conditions.

Recognizing the tremendous threat these regulations posed to residents of many rural districts and property owner's state-wide, hearings were organized involving County leaders and other concerned parties across the state to develop a better understanding of the impacts of the regulations and seek ideas for modifications to the legislation.

The State Water Resources Control Board is now initiating the development of a State Policy for Water Quality Control for Siting, Design, Operation, and Management of Onsite Wastewater Treatment Systems (OWTS Policy). The adoption of policies for water quality control has been certified as an exempt regulatory program under the California Environmental Quality Act, so the State Water Board will be preparing substitute environmental documentation to analyze the potential environmental impacts of the proposed OWTS Policy.

The AB 885 regulations are now coming back! [Click here](#) to view the first public notice. Although purportedly much improved, the state is still working on the details and we are told have been in conversations with the environmental health directors.

Notice has recently been given that the State Water Board has completed an OWTS Policy Scoping Document for public review. Public scoping meetings are planned to gather input from public agencies and interested persons on the scope and content of the substitute environmental documentation that will be prepared for the proposed OWTS Policy.

The SCCAR LGR Committee has been following this issue for many months due to the "Point of Sale" provision in the proposed local ordinance designed to address this mandate in Santa Cruz County.

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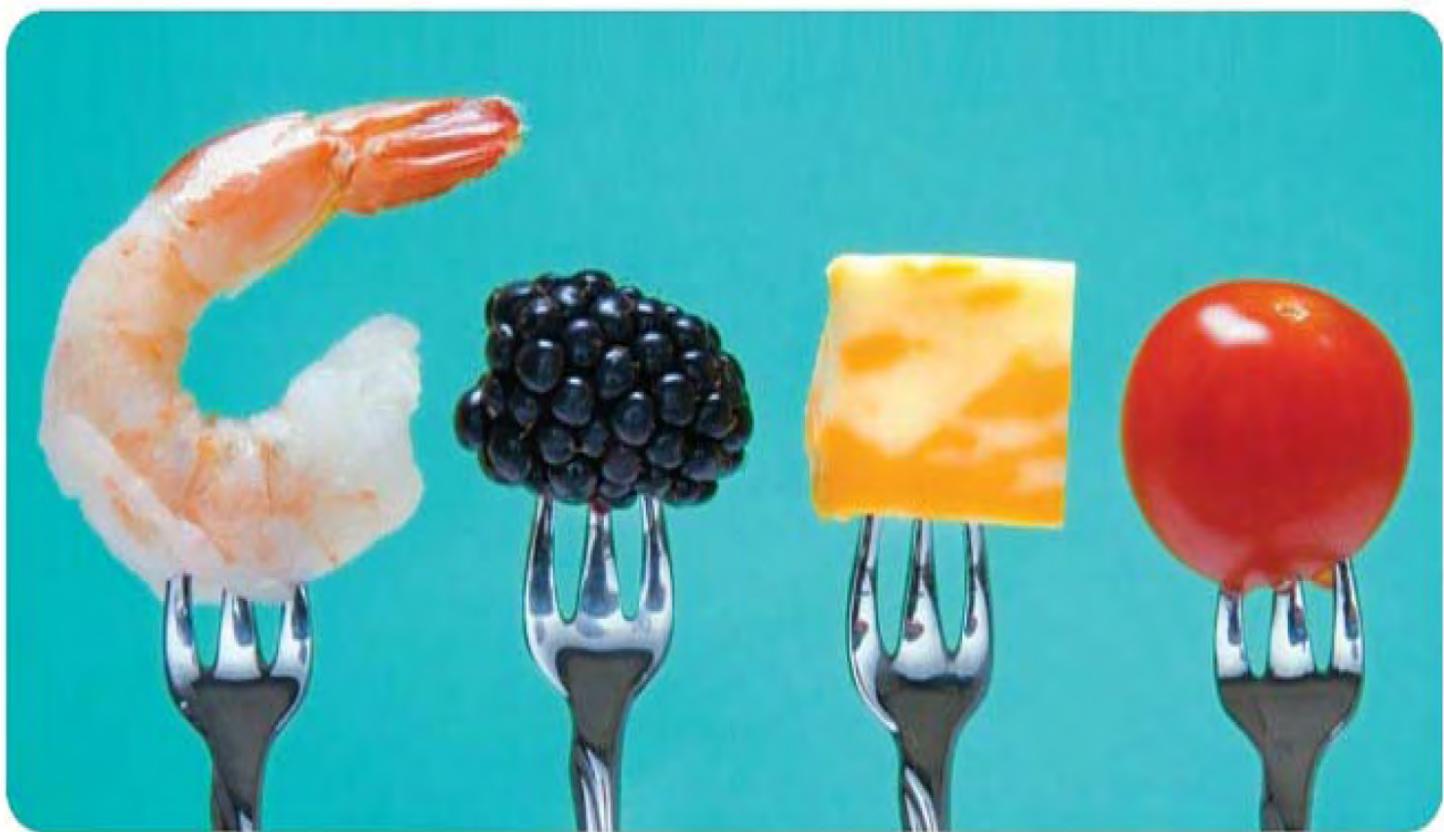


*Contact Andrea today to reserve
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Pick Your Space at Taste!

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



'A Taste of Santa Cruz' is holding the Booth Kickoff Monday, June 6th at 9 am. Be sure you are seen at the highly successful, delicious and FUN community fundraiser of the year!

The 7th Annual 'A Taste of Santa Cruz' is slated for November 3rd at the Cocoanut Grove 5:30 – 9 pm. This year's event is already shaping up to be another hit! Booth spaces are chosen on a first come first served basis, so be sure to get here early.

Please bring a [sponsorship packet](#) and payment the day of the kickoff. This event draws nearly 800 attendees every year

and exposes you and your company to the Santa Cruz community.

All proceeds from this event fund the Santa Cruz Association of REALTORS® Housing Foundation's Closing Cost Assistance Grant Program, whose grants help low income first time homebuyers in Santa Cruz County become home owners.

Keep up on who will there and what's happening by following us on twitter www.twitter.com/atasteofsc.



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A Taste of Santa Cruz



Affiliate News

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



Affiliate Spotlight

Patrick Hennessy
Central Coast Home Loans
831 663-0391
www.centralcoasthomeloans.com



It is Official, Spring has Sprung!

If there is any one thing I love about my job, it's driving to inspections in the spring time. Home inspectors, like appraisers, log a lot of "windshield time" and that's not such a bad thing when it's spring time. The sun is out, flowers are in bloom, and the hills are green. All of this rolls by the panorama of my windshield and makes me very appreciative of the beautiful place in which we live, work, and play.

Santa Cruz County Association of REALTORS® has noticed that spring has sprung and is excited about sharing the season with all of its members. They've put the finishing touches on the planning for the annual "Spring Fling" which will be held at the association on May 25th from 11:30 to 2 pm. You're all invited to drop in and partake of the festivities, food, and camaraderie. This event will also feature, live music, 50/50 raffle and our ever popular Baking Contest! If you have a great homemade recipe you want to show off, please [click here](#) for an entry form. Mark your calendars and join us for a great time! [This event](#) sells out fast, so sign up today.

Spring also brings to mind the term that struck fear in to my being as a young boy....the dreaded "Spring Cleaning". This ritual cost me more than one balmy day of fishing or bike riding in my youth, but looking back I see that it was necessary and really helpful, especially to my mother. So, on May 18th, as a tribute to my mother's memory I'm getting ready to do some "spring cleaning" for some deserving folks right here in Santa Cruz. And you can help too! It's time for the annual **RSVP** day (Realtor Service Volunteer Program). Myself, and many other selfless volunteers will be assisting elderly and deserving people of Santa Cruz for a few hours. We'll be helping them by doing chores around the house that they can no longer do. It's a great way to help people in our community, make new friends, and in my case, honor the memory of my mother.

This year we have double the number of people requesting assistance and we need more volunteers to be able to help them all. Please join us! Contact Andrea Harbert at the Association to volunteer your time or complete and return a Volunteer [Application](#).

The recipients are always very grateful and the volunteers always feel they get more than they gave. It's a win, win situation. Come help your community and spend some time with your fellow real estate professionals, you'll be glad you did!



Central Coast Home Loans

Patrick Hennessy is President and acting broker of Central Coast Home Loans (CCHL). Patrick is a Certified Mortgage Planning Specialist (CMPS), who has been operating in Prunedale since 1992. (Go to <http://www.cmplsinstiute.org> to learn more about CMPS certification.) NMLS #275091

Central Coast Home Loans offers a wide variety of loan programs including Conventional, Non-traditional, USDA, VA, FHA and Reverse Mortgages. Central Coast Home Loans has been doing FHA loans since 1999.

Patrick's company core values are to stay educated and be innovative by consistently increasing knowledge in the mortgage industry. He offers a variety of community education seminars, from first-time homebuyers to senior citizens seeking reverse mortgages. "I listen, then guide clients by using my knowledge and experience in meeting their long and short-term financial goals," said Patrick. An informed decision a client makes is the best. Patrick is supported by a team of highly trained people. Claudia Milam, a licensed mortgage loan originator NMLS #298709, Griselda Figueroa, Operation Manager and her assistant Rebecca Norman all add to Central Coast Home Loans success as an excellent company to get your home loan.

Central Coast Home Loans is located 7901 San Miguel Canyon Road (cross street Moro) in Prunedale. Should you need guidance from a certified specialist, give Patrick a call at 831 663-0391 (office) or 831 262-3378 (cell). Or visit his web site at www.centralcoasthomeloans.com

E-mail Tip #6

Appeal to their need to know

Most people scan email and open what they deem important. Typically first by sender (boss, spouse, etc.) then by subject line. Intrigue them. Appeal to their need to be on the inside track. How? Run it by peers, family, etc. Ask them to tell you if they would feel out of the loop or missing out on something big if they delay opening.

May 2011

SUN	MON	TUE	WED	THU	FRI	SAT
1	2 Events Committee Meeting: 11 am Mold & Asbestos 10—11:30 am	3 C.A.R. Sacramento	4 <u>Legislative Day!</u> 	5 C.A.R. Sacramento	6 C.A.R. Sacramento	7 C.A.R. Sacramento
8	9 Affiliate Committee 8:30 am NAR Washington D.C.	10 <u>Tune Up Tuesday</u> FHA & VA Loans 1—2 pm NAR Washington D.C.	11 Fundraising 1:15 pm NAR Washington D.C.	12 <u>Tour & Marketing</u> Meeting 8:30 am NAR Washington D.C.	13 <u>Matrix Essentials</u> 10:30 am—12 pm <u>Mastering Matrix</u> 1 - 2:30 pm NAR Washington D.C.	14 NAR Washington D.C.
15	16	17 SCAOR Housing Foundation 2:30 pm	18 RSVP Work Day!  Realtor Service Volunteer Program	19 <u>Tour & Marketing</u> Meeting 8:30 am	20 Board of Directors 8:30 am	21
22	23 Education Committee 9:30 am	24 Nominating Committee 1 - 3pm	25 Budget & Finance 8:30 am Spring Fling & Baking Contest 11:30 am— 2pm	26 <u>Tour & Marketing</u> Meeting 8:30 am	27	28
29	30 SCCAR Office Closed Memorial Day	31				

NEW REALTOR® Members April 2011

Bailey Properties

David Horvath
Laura Strawn
Marc Davis
Alexandra Newman

Century 21 Showcase

Kelly Rogge

New CA Short Sale Website Helps REALTORS® & Consumers

In another important step toward helping homeowners and REALTORS® navigate the complex and difficult short sale process, C.A.R. has launched a new California Short Sales website (www.shortsalescalifornia.org).

This new website provides resources, news and tips to help REALTORS® and Consumers keep up to date on the short sale process. REALTORS® can find related content that may help in handling a short sale.

Helpful information and tips for consumers who are in a short sale situation are available through the Consumer Section.