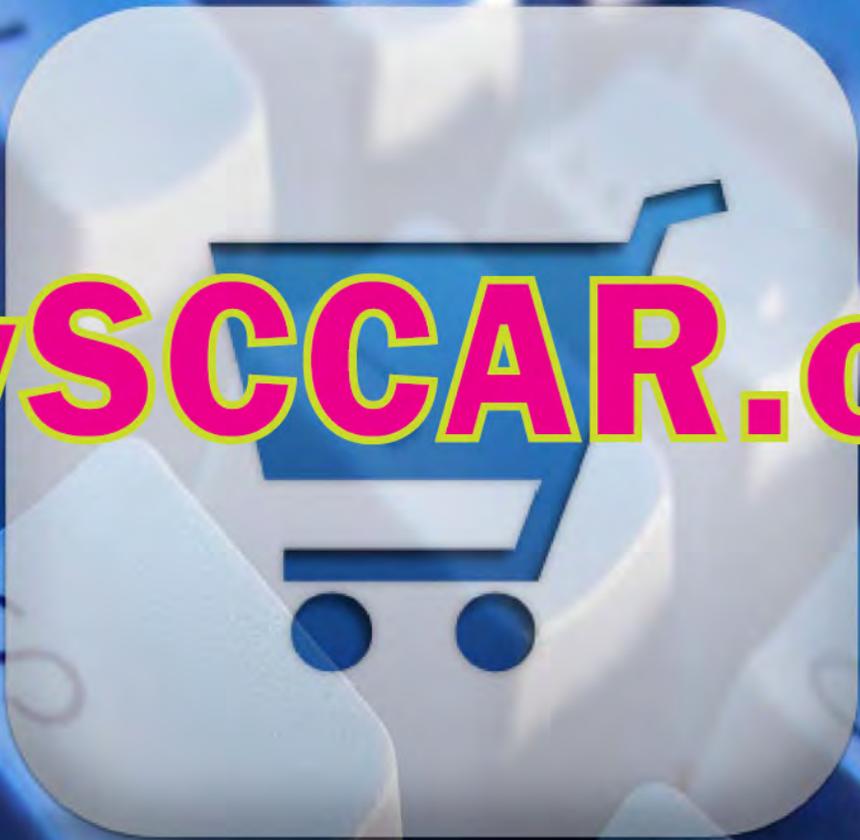


inside REAL ESTATE

Santa Cruz County's Real Estate News Source

A publication of the Santa Cruz County Association of REALTORS®

October 2010



MySCCAR.org

**Introducing Your Association's New
Web Address and eCommerce!**

Your Association Gets a New Online Address & Ecommerce!

Your Association, newly named the Santa Cruz County Association of REALTORS® (SCCAR), now has a new website address that better reflects our new name and your membership...introducing

mysccaor.org

The current url, www.scaor.org, will be in effect and will point you to mysccaor.org for the time being.

In addition, SCCAR has just launched our new ecommerce function that will allow you to sign up for events and classes online. We hope this simplifies the process and saves you time! View our online registration center at:

<https://scaor.3dcartstores.com/>

This page can also be accessed by visiting our Member Resources area at www.scaor.org.

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Santa Cruz County Association of
REALTORS®



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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
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2525 Main Street, Soquel, CA 95073
(831) 464-2000
(831) 464-2881 (fax)

President's Message

SCCAR'd for Life



Steve Allen
2010 Association President

Allen Property Group, Inc.
831-688-5100
steven@allenpginc.com

Being a second generation REALTOR®, I literally grew up in a real estate office. After graduating college, I went to the City to ambitiously do what came naturally: sell skyscrapers. It wasn't long before I missed the quality of life here in Santa Cruz County and yearned to be back. I can remember fifteen years ago, thumbing through slick pages of *Coastal Homes* and reading multi-page ads from the Santa Cruz power brokers who controlled their respective beachfront communities. To me, these REALTORS® were bigger than life; they had the marketing budgets, convertibles and expertise to get the job done, and they did it while getting to live in paradise.

Today, the recession has altered the way in which we do business. We have helped our clients adapt to a market in which it is not a given that they will see 8 percent annual appreciation, or any appreciation for near future. As practitioners, we are still getting the job done, but many of the expense accounts and marketing budgets from the past decade are gone. I cannot express how moving it is to see our members continue to volunteer time and efforts even when they are struggling. Visiting with many of you over the past year, there appears to have been a paradigm shift in that a larger part of our business is comprised of community, Association and philanthropic involvement...I would say this is the upside to having more time on our hands, but we all know that we are all working just as hard and hopefully smarter.

Organized real estate has also changed with the times. Locally

we have made difficult and prudent decisions to counter shifts in membership and budget. We all know that politics is a necessary evil to the real estate industry, but over the past few years, our industry has consistently been outspent by numerous special interest groups who definitely don't have aligning interests with real estate professionals. Our California Real Estate Political Action Committee (CREPAC), which used to be in the top 10 of the state's political action committees (PAC's), now ranks 37th. This is all the more reason to support the special REALTOR® Action Assessment which you will see on your next month's dues billing and hopefully clarifies why your C.A.R. Board of Directors voted to approve the assessment at this time.

On a smaller note, your local Board of Directors has voted to officially revise our acronym from SCAOR (Santa Cruz Association of REALTORS®) to SCCAR (Santa Cruz County Association of REALTORS®). Why do we not use SCCAOR? Already in use by our sister association, the Santa Clara County Association of REALTORS®, and frankly, we think SCCAR is better! Stay tuned for an alternate website and new e-mail addresses for staff that are being completed at minimal cost. We will make sure the old addresses still get you where you want to go as well.

In closing, even though the past few years have been challenging,

Continued on Page 7



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EQUAL HOUSING LENDER

Real Estate Legal Matters

Deficiency Judgment Issues After A Short Sale

By: Terry Rein
Bosso Williams, APC



Short sales are driving the real estate market. According to the California Association of REALTORS®, there were approximately 90,000 short sales in California during 2009, and that number is increasing. As short sales have become more popular, lenders have become more creative (and sometimes deceptive) in what they require from borrowers as a condition of approval of the short sale. Some lenders now require that borrowers agree that the lender may pursue them for the difference between the sales price of their home and their unpaid mortgage balance (sometimes referred to as a “deficiency judgment”), even when the lender’s right to seek a deficiency after foreclosure would be barred. Other lenders may approve a short sale, but the approval letter will state that the lender waives the right to seek a deficiency “as provided by applicable laws”; however, California law does not expressly provide anti-deficiency protection after a short sale. Finally, some lenders agree to release the lien, but the approval letter does not address the issue of whether the lender will pursue a deficiency judgment against the seller.

Currently, California law does not expressly give seller/borrowers anti-deficiency protection after a short sale. Anti-deficiency protection is given only after foreclosure if the loan is a “purchase money security interest” (Code of Civil Procedure 580b) or if the lender exercises its power of sale through the nonjudicial foreclosure process (Code of Civil Procedure 580d).

California Senate Bill 931 is new legislation on the horizon which, if approved, will require the holder of a first deed of trust that is secured by residential property to accept, as full payment, the proceeds of a short sale to which it agrees, and would obligate that lender to fully discharge the remaining amount of the borrower's indebtedness on the deed of trust following the short sale. The lender would not be allowed to seek a deficiency judgment against the borrower, except if the borrower commits fraud or waste with respect to the real property that secures the first deed of trust or first mortgage.

This bill gives anti-deficiency protection only with respect to

the first deed of trust. The rights of a lender in second position would not be affected by this legislation. The purpose of the bill is to ensure that the borrower is no worse off financially after a short sale than after a foreclosure.

REALTORS® involved in short sale transactions should always be concerned about whether a client who is considering a short sale will be faced with a deficiency judgment after a short sale. To protect sellers in short sale transactions, sellers must be strongly advised to consult with an attorney and tax advisor early in the transaction. Sellers should be extremely cautious about proceeding with a short sale unless the Lenders EX-

PRESSLY and UNCONDITIONALLY waive the right to seek a deficiency judgment.

Remember that cancellation or forgiveness of debt may be considered taxable income by taxing authorities. Sellers must be advised to consult with his/her accountant or tax advisor regarding potential liability for any tax consequences arising from the Short Sale. And most importantly, sellers must be reminded that the **BROKER AND AGENT ARE NOT PROVIDING TAX, LEGAL, BANKRUPTCY OR ACCOUNTING ADVICE RELATING IN ANY WAY TO THE PROPOSED SHORT SALE.**

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County Vacation Rental Ordinance Being Proposed

Candie Noel

*Local Government Relations Chair
Bailey Properties, Inc. 831- 688-7434
cnoel@baileyproperties.com*



At their June meeting, the County Board of Supervisors, at the request of a memorandum from John Leopold, directed the Planning Department to draft an ordinance regulating vacation rentals in residential areas. According to Leopold's memorandum, vacation rentals have "caused growing problems for residential neighborhoods in coastal communities. Increased numbers of vacation homes/rentals have stirred discussion about the preservation of neighborhood integrity, decreases in rental housing for local residents, public safety, and increased rents. The more universal complaints include loud, late-night parties, traffic, and garbage."

The vacation rental ordinance would regulate:

- the location of new vacation rentals; i.e. no new vacation rentals can be within 200 feet of an existing vacation rental.
- the number of rentals an owner can have during a given time frame, including minimum stay.
- the maximum number of tenants.
- the size of gatherings and types of venue.
- parking; on site only, no street parking.
- how the vacation rental can be advertised & marketed.

In addition, all vacation rental owners will be required to pay a transit occupancy tax (TOT).

The Housing Advisory Commission (HAC) presented the

draft proposal for public comment at their September 21 meeting where approximately 130 people packed the Green Acres School multi-purpose Room. A strong majority of the approximately 40 citizens who spoke were opposed to the vacation rental ordinance, with a mere handful supporting it.

The speakers were a diverse group. The expected vacation rental owners were there. Surprisingly, many who spoke in opposition to the ordinance were residents who lived next door to a vacation rental, and in areas with a large number of vacation rentals. Many of the vacation rental owners were not new to Santa Cruz, but had inherited the vacation rental from a parent or grandparent. A few vacation rental owners from Boulder Creek also spoke about the negative impact the ordinance would have for their personal financial condition. Also speaking were representatives from the Santa Cruz Business Council, The Senior Coalition, and the Santa Cruz Republican Party; all opposed.

Those supporting the ordinance argued they were living in a business district not a residential area, and the necessity to balance the neighborhood with families.

The speakers opposed to the ordinance asked for positive guidance from the County rather than a negative ordinance. Their

comments of opposition are summarized below.

- Infringement of property rights, property rights, and property rights.
- Financial impact to the owner. (a) forced to sell home if the rental income is lost or decreased, especially in this economic downturn. b) special districts have proven to decrease property values
- Economic impact to the community: (a) visitors contribute to the health of small business, especially in off-season by eating at restaurants, shopping at grocery stores, buying souvenirs, recreational activities, (b) lost sales tax revenue to the County, (b) service people such as house cleaners, handymen, painters, gardeners, etc. would lose business
- Data needed to support ordinance: (a) data must be provided to show the number of police complaints that have been made. (b) data must be provided showing why the cur-

rent laws on the books can't be used to enforce any problems caused by vacation renters.

- Integrity of the neighborhood: (a) this has been a vacation based community since the late 1800's. Some vacation rentals are third generation owned. (b) owners screen tenants prior to renting (c) neighborhood "watchdogs", don't we all have one.

To some degree we will all be affected by this ordinance. To learn more please plan to attend the planned meetings. October 6 The Housing Advisory Commission will hold a special meeting to review the draft and the public comments from the September 21 meeting. The Planning Commission will hold a public hearing October 27 and review the HAC recommendation. November 6 The Board of Supervisors will hold a public hearing to review the Planning Department recommendations. The final ordinance will then go to the California Coastal Commission for approval.

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P045151 4/04



Education and Professional Development



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[Google Applications for Business](#)

*Strategic Social Marketing
for REALTORS® Series*

Wed. Oct 6, 10:00am-12:00pm
Cost: \$20 SCAOR Members
(\$30 at the door) \$40 Non
Member (\$50 at the door)

Instructor: Social Marketing
Guru Hilda Ramirez, Founder
of Got 2B Social

In Google Applications for Business, the 5th workshop in this series, we will cover the Google Reader, Alerts, Maps, Profiles and more. Come and learn about a variety of applications that will help you enhance your ability of being located online.

[Tune Up Tuesday Deferred Sales Trust](#)

Tues. Oct. 12, 1:00-2:30pm
Cost: FREE- Reservations a
must. Call SCCAR at 831-464-
2000 or send email to
lflint@scaor.org

Instructor(s): Carl Worden,
Exchange Solutions

[Matrix - Essentials](#)

Mon. Oct 18, 10:30am - 12:00
Instructor(s): MLSListings, 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 Results; Driving Di-

rections; Adding Search Fields; Map Search; Saving Searches; Reporting & Results Options; Emailing & Printing.

[Mastering Matrix](#)

Mon.Oct.18, 1 - 3pm
Cost: Cost: Free. RSVP a must.
To register send an email to
lflint@scaor.org or call the
SCAOR office at 831-464-2000

Instructor(s): MLSListings, Inc.

This 90 minute course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: Sorting Results; Statistics from Results; Customizing Results; Building Hotsheets; CMAs from Results; Emailing Results; Auto Emailing; Area Statistics.

[Online Reputation Management](#)

*Strategic Social Marketing for
REALTORS® Series*

Wed. Oct 27, 10:00am-12:00pm
Cost: \$20 SCAOR Members
(\$30 at the door) \$40 Non
Member (\$50 at the door)

Instructor(s): Social Marketing
Guru Hilda Ramirez, Founder
of Got 2B Social

In Online Reputation Management, the 6th workshop in this series, you will learn how to use applications like Google to find out what is being said about you; The pros and cons of using YELP and other review based sites; Maximizing Social Site Testimonials.

[Clarus MarketMetrics, Investor & Realist](#)

Fri. Oct 29, 1 - 3 PM
Cost: Cost: Free. RSVP a must.
To register send an email to
lflint@scaor.org or call the
SCAOR office at 831-464-2000

Instructor(s): MLSListings, Inc.

This course will also include Clarus Market Metrics & Investor. This 90 minute course will provide you with the basic skill requirements for the Realist application. Upon completion you will have learned: Application Navigation; Foreclosure Reports; Map Labeling; Map Search; Saving Searches; Inputting Search Queries; Reporting & Results Options; Data Exporting. Clarus Market Metrics is a simple to use, market orientated tool designed specifically for the real estate professional to better understand the local market and communicate those insights to clients easily and effectively. Market Metrics pro-

vides real estate professionals with a powerful set of localized reports that contain market trend and pricing information in a highly visual format. Clarus Investor is a property analysis tool that allows agents to help buyers interested in investment real estate to obtain a quick picture of the property's value and profit potential. Expand your market and profits with the power of Clarus Investor.

[Matrix Essentials](#)

Fri. Oct 29, 10:30 - 12 PM
Cost: Cost: Free. RSVP a must.
To register send an email to
lflint@scaor.org or call the
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Instructor(s): MLSListings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned:

Continued on Page 7

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Almost the 2011 President

Candace Bradfield
2010 President Elect



My day started at 5 am and I was excited and ready to go! As I stepped out of my door I was delighted to see my ride waiting to whisk me off to the airport...Chicago bound! It was hard for the smiles to leave my face. How did I get here? President Elect, wow... Vice President, 2nd in waiting, almost the 2011 President of our Association of REALTORS®...very cool. My mind was turning flips as it usually does, reflecting on life's grand plan.

I have to first say, "I never thought I would be selling real estate as a profession." Growing up in a home where purchasing power was the topic of discussion at the dinner table, (my father was a real estate broker) my mind would wander picturing myself on stage or in movies acting like Greta Garbo or some phenomenal actress... you know bright lights and all. Well that didn't pan out, but I was fortunate enough to end up in the land of the beautiful peo-

ple. A place where you could wear purple and orange leopard print leggings, sing your heart out in the streets of downtown, and leave a job during the day when the surf is up and still make a living. I had died and gone to heaven, Santa Cruz, I found my world. With gratefulness I can now say, "I am happy to be in the real estate profession." Life has a way of showing you what you are really made of!

I am delighted to have met some of the kindest, smartest, funniest, most courageous, hard working, caring, a little nutty sometimes, awesome human beings living and working in this wonderful town and it gets better every day!

So, arriving in Chicago was like honey butter on my bread, partly because the plane had a little hydraulic problem, and we made it safe...eek! The other being invited to repre-

sent the leadership from our Santa Cruz County Association of REALTORS®. Almost two thousand Association Executives and incoming Presidents attended, it was a very proud moment for me.

The NAR Leadership Summit featured issues REALTOR® association leadership face daily, trending topics, NAR updates and the opportunities for the chief staff executives and president-elect to begin planning the year ahead...who knew! I was flabbergasted and it was wonderful!

I am forever grateful that I had Kathy Hartman by my side. There is a time and place for everything, and with her direction I looked like a pro!

The grand theme was SEIZE THE DAY...Today's Challenges, Tomorrow's Opportunities. There were acrobats, twirling, spinning and miraculously flipping like no other seen before!

Like REALTORS®, they prove that practice, persistence and trust makes perfect! The NAR Leadership gave great inspirational speeches about unwavering commitment and passion toward our members. I walked away in the end knowing that leadership is a collaborative event and I am very lucky to be surrounded by a strong body of members in Santa Cruz County.

Thank you to my leadership team for your commitment to excellence. You encourage me to rise every day with purpose.

Thank you leaders, thank you my friends.

Candace Bradfield

President's Message

Continued from Page 3

I am still very glad to be a REALTOR®. You should all be proud members of one of the best professions and equally proud of the positive impacts you make around Santa Cruz County.

Sincerely,

Steve Allen
2010 President
Santa Cruz County Association
of REALTORS®

steven@allenpginc.com

Education & Professional Development

Continued from Page 6

Matrix Essentials -continued

Application Navigation; Inputting Search Results; Driving Directions; Adding Search Fields; Map Search; Saving Searches; Reporting & Results Options; Emailing & Printing.

[Using Video to Promote Your Listings Online](#)

Strategic Social Marketing for REALTORS® Series

Tues. Nov 2, 1:00pm-3:00pm
Please note day & time change
Cost: \$20 SCAOR Members
(\$30 at the door) \$40 Non
Member (\$50 at the door)

Instructor: Social Marketing

Guru Hilda Ramirez, Founder
of Got 2B Social

In Using Video to Promote Your Listings Online, the 7th workshop in this series, You will learn about YouTube and a host of other sites to help you list and gain the maximum amount of exposure for your listings online; Find out how these tools can help you build Search Engine Optimization; Learn the benefits of uploading to private player sites and how to email to clients for best results.

[Blogging 101 for Real Estate](#)
Strategic Social Marketing for REALTORS® Series

Tues. Nov 16, 1:00-3:00pm

Please note day & time change
Cost: \$20 SCAOR Members
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Member (\$50 at the door)

Instructor(s): Social Marketing
Guru Hilda Ramirez, Founder
of Got 2B Social

In Blogging 101 for Real Estate, the last workshop in the Strategic Social Marketing series, Hilda Ramirez will cover using Wordpress Themes; Popular Plug-ins and Widgets; What to Blog About?; Hyper Local Content; Lead Capture Techniques. For a complete list of workshops in this series click on the pdf link above.



ATOSC Provides One Tasty Ticket!

Tickets are now on sale for the 6th annual 'A Taste of Santa Cruz' being held on November 4th at the Cocoanut Grove, 5:30 – 9 pm. This event continues to offer the same low ticket price of \$30 in advance.

Visit www.atosc.com to purchase your ticket on line. Our

very successful layout providing you with plenty of 'Space to taste' will be in effect.

This year will once again boast delicious tastes and fabulous wines from over 30 local restaurants, wineries and breweries. We have some new restaurants and wineries on board who will

be showing off their best for event attendees.

To see this year's line up, visit www.atosc.com/participants.

The silent and live auctions will feature some fabulous items and exotic vacation packages – get your Christmas shopping done

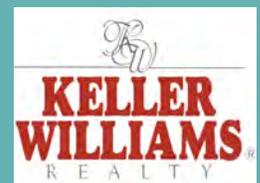
early...and pick up a little something for yourself. Don't forget all proceeds from this event go to helping low income families become homeowners in our community through the [Closing Cost Grant Program](#)

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❖ Advocacy

Keeping our members abreast of industry issues through SCCAR's Local Government Relations Committee (LGR), the Government Affairs Director (GAD), the Board of Directors (BOD) and the Association's Executive. Plus members benefit from ongoing state and national legislative advocacy

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Santa Cruz County Association
of REALTORS, Inc.

Still Using Pro Search? Get Ready For Nov. 15th!

MLS Subscribers, **after November 15**, your MLS search, client management, statistics and related functionality will be conducted exclusively in Matrix (listing management will remain unchanged).

There are many innovative features inside Matrix that can help you be more productive, beginning with two very important tasks that you must complete prior to November 15 for a smooth transition:

1) Transfer your contacts list from Pro into Matrix.

You will not be able to access contacts in Pro after Nov.15, so move them over now using our handy 'export' button in the 'My Clients' tab.

2) Create new saved searches for your clients inside Matrix.

You will not be able to access saved searches in Pro after Nov.15. This is also an opportunity to explore the home page widget in Matrix which displays at a glance

any changes in your top 10 saved searches, among other features.

In addition to the two items above, we strongly encourage you to take advantage of our many training resources available on the [MyNewPro](#) online information center – including training videos, live webinars, How To guides and more. We have a checklist of important to-do's as well as a calendar of upcoming Association training events as well.

MLSListings will send a final reminder prior to November 15; however, please consider setting aside the time now to ensure a smooth and gradual progression over the next 10 weeks to become comfortable working efficiently in Matrix. We appreciate your ongoing support as your dependable, trusted partner in real estate information services.

If you have questions regarding the Progression, please visit [MyNewPro](#) for our FAQs and other updates.

Upcoming Free Matrix Training At SCCAR

October 18

10:30 am – 12 pm
Matrix Essentials

[Register](#)

October 18

1 – 3 pm
Mastering Matrix

[Register](#)

October 29

10:30 am – 12 pm
Matrix Essentials

[Register](#)

RPR Now Available at pro.mlslistings.com

MLS subscribers now have a new button on the homepage at pro.mlslistings.com: a link to the REALTORS® Property Resource™ (RPR), empowering MLSListings' REALTORS® as the go-to source for trusted, complete, and reliable data about real estate and home-ownership.

An initiative of the National Association of REALTORS® (NAR), RPR is an online real estate library/archive that will provide real estate professionals with comprehensive data never before aggregated in one location.

When fully implemented, RPR will include public record information, details of prior transactions, MLS-provided information, zoning information, transfer tax information, neighborhood, school, demographic and psychographic information, maps, trends and more.

RPR also features a mobile app compatible with most mobile devices.

As the first large-scale MLS to officially roll out RPR, MLSListings subscribers have exclusive access to the introductory site; our reciprocal access partners will not be able to access the information. The introductory rollout will contain most of the features planned for RPR; zoning information will be added at a later date.

MLSListings will keep users apprised as additional features are developed and implemented to their full capacity.

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C.A.R. Special Assessment Affecting Your 2011 Dues

REALTOR® Members, based on prior communications you have received from SCCAR, you may already be aware of the fact that C.A.R.'s Board of Directors voted to add a special assessment to the 2011 dues. We have included the points below to help you better understand why this special assessment is necessary at this time.

Why now?

- The influence of REALTORS® has diminished. C.A.R.'s California Real Estate Political Action Committee (CREPAC) used to be ranked in the top 10 of the state's PACs. It now ranks 37th.
- C.A.R.'s Political Action Committees (PACs) consistently have been outspent by numerous special interest groups who often are in opposition to issues supported and represented by C.A.R.
- For nearly 10 years, C.A.R.'s dues have remained unchanged.
- Given today's challenging legislative environment and the ongoing threats facing the real estate industry, C.A.R. would be remiss if it did not take ac-

tion at this critical time and raise C.A.R.'s legislative profile at all levels.

- Increasing C.A.R.'s profile at the local, state, and national levels requires a great deal of resources—especially funding—to ensure the interests of REALTORS® are well-represented.

- Over the last three years, the percentage of REALTORS® who contributed to C.A.R.'s PACs decreased to 20 percent from 30 percent in 2006.

Effectiveness of C.A.R.'s PACs

- C.A.R.'s PAC money supports candidates who share the attitudes, values, and beliefs of the real estate industry.
- C.A.R.'s PACs have an exceptional success rate. In the 2008 primary election, 98 percent of the supported candidates -- sharing the attitudes, values, and beliefs of the real estate industry -- were elected.
- C.A.R. has been successful in the legislature by:
 - Supporting the state home buyer tax credit.
 - Strengthening buyer protections.

- Preventing unnecessary point-of-sale retrofits.
- Defeating efforts to transfer liability to agents for the home inspector's report.
- Preserving dual agency.
- Preserving the mortgage interest deduction.
- Defeating attempts to impose transfer taxes.
- Defeating independent contractor withholding.
- Promoting the California Housing Finance Agency's (CalHFA) impact on the housing market.

- There still are ongoing threats to REALTORS® and the industry that continuously must be challenged. The budget crisis is forcing the legislature to search for all possible sources of revenue. In anticipation of this, C.A.R. has defeated:
 - Withholding on all independent contractors.
 - Sales tax on services like commissions.
 - Transfer taxes.

Directing of special assessment funds

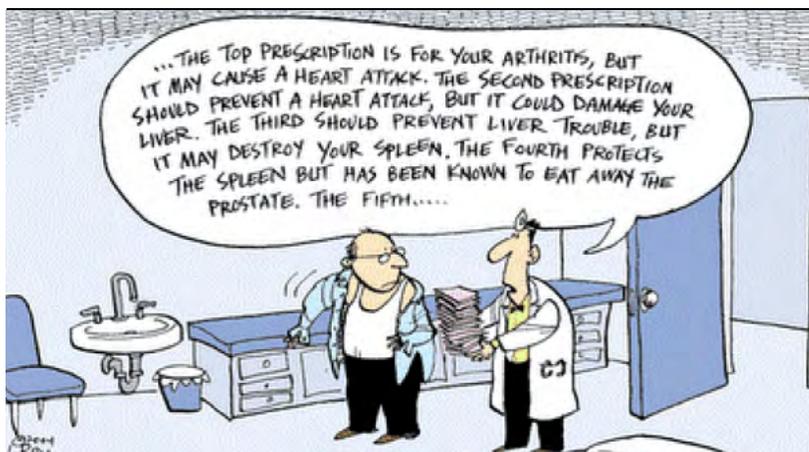
- C.A.R.'s PACs are bipartisan and represent the "REALTOR® party."

• Members may elect to have their \$49 go toward C.A.R.'s general fund for non-candidate political issues. This fund is used for educational and mobilization efforts on issues specifically impacting REALTORS® and similar efforts that do not involve contribution to candidates.

• Members who wish to direct their special assessment to the general fund for non-candidate contributions may do so by letting their local association know, in writing, that they have elected to redirect their portion of the special assessment.

• Members who do not want their dues to be directed to anything affiliated with politics should be reminded that currently their dues support issues and legislative activities. This is just an extension of the type of activity their general dues already support.

For more information about the REALTOR® Action Assessment, please look at the Frequently Asked Questions (FAQ) posted on [car.org](http://www.car.org) at <http://www.car.org/governmentaffairs/RAA/RAAFAQ/>.



CLOSING GIFT SUGGESTION

Check out Lori Collins Burgan's "Moving with Kids: 25 Ways to Ease Your Family's Transition to a New Home". Library Journal writes of the work, "A nonsense, compassionate guide to helping children deal with the stress, trauma, and potential excitement of relocating...there are no other comparable titles in print. Easy to read and eminently useful, this is the ideal parents' helper when faced with a move across town or across the world."



Affiliate News

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 Affiliate Committee Chair
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4th Quarter Crunch Is Here!

With less than 100 days left in 2010 it's easy to get distracted near the end of the year and veer off course, below you will find five steps to help you stay on track.

Step 1: Re-Visit Your Goals that you set for 2010

Look back on the goals you created for 2010 and reevaluate what you have been able to accomplish this year and see what you could improve on in 2011.

Step 2: Time Management

Take inventory of your daily habits and see which ones are assisting your success and which ones are taking away from your success. Focus on the activities that support your goals.

Step 3: Review the Numbers

Nothing speaks the truth more than good old straight numbers. Review the goals that you set and see where you have fallen short or if you are on track keep up the momentum.

Step 4: Accountability

Make yourself accountable for the goals you have set, one of the best ways to accomplish this is to make others aware of your goals. Just by telling others your goals creates more accountability rather than keeping these to yourself. Peers or life coaches can make great accountability partners.

Step 5: Stay on Track

As the days get shorter and the

colder weather starts to move in, it becomes harder and harder to keep motivated. By following the steps above will find you can keep on track until the end of the year.

"If you don't know where you are going, you'll end up someplace else" Yogi Berra

Reminders

Please mark your calendars now for the SCAOR Holiday Open House on December 8th, 4-6 pm. The holidays will be here before you know it, so please make a plan to attend.

Free education from your local Affiliates! Every second Tuesday, Affiliates offer education seminars to help assist you in

your business. Check out the education calendar for [upcoming classes](#).

Once again the Affiliate committee plans to "adopt" a local Santa Cruz family and provide all the holiday trimmings including food and gifts. If you would like to help us create a beautiful holiday for a family, please contact Norma Milete Membership Director, [\(email\)](#), at SCCAR for more information.

We are always looking for additional Affiliate members. For more information about becoming a new affiliate member and to learn about the benefits, please contact Norma Milete at the Association (831) 464-2000.

Maximize the look of your Clarus Investor® property analysis report

One of the best features of the Clarus Investor® program is the easy-to-read, colorful property analysis report produced by the program. This can be one of the most compelling sales tools you provide to your real estate investor client as they look for an instant snapshot of a property's profit potential. The 7-page report is comprised of two summary pages and five pages of supporting charts and graphs. Because the report combines both a text summary and supporting illustrations, a potential client can instantly identify whether or not the property is worth investing in.

looking report. For example, you may be inclined to use the "Miscellaneous" field on the Expenses tab as a short-cut to capture all of the expenses incurred in the first year.

Keep in mind that the more information you can add to the program, the more complete your report will look. By adding the appropriate value to each of the aforementioned fields on the Expenses tab, your report will look more complete. Below is the corresponding chart which draws info from the Expenses tab.

Operating Expenses

Notice that in an instant, your client can see exactly where the first year of expenses will be allocated.

Clarus Investor Input Form

Take the time to fill out every field in the Clarus Investor® program to ensure a robust-



6th Annual



A Taste of Santa Cruz

A community event to help bridge the gap to home ownership



Cocoanut Grove Ballroom and Bayview Room
THURSDAY, NOVEMBER 4TH 5:30 - 9:00 pm

FOOD

Cuisine from more than 30 local restaurants & wineries

FUN

100+ silent and live auction items from local businesses & artisans

TICKETS

\$30 per ticket/\$35 at the door

Tickets available online at www.atosc.com or at the Santa Cruz County Association of REALTORS®, 831-464-2000

Platinum Sponsor:

Bank of America  **Home Loans**

In Kind Sponsor:

 Bailey Properties

Proceeds Benefit:



Gold Sponsors:







Media Sponsors:







OCTOBER 2010



SUN	MON	TUE	WED	THU	FRI	SAT
					1 LGR Meeting 8:30 am Oktoberfest 4-6 PM	2
3	4 Affiliate Committee Meeting 8:30am Events Committee 11:00 am	5 C.A.R.- Anaheim	6 Social Media —FREE Webpages 10 AM C.A.R.- Anaheim	7 Tour & Marketing Meeting 8:30 am C.A.R.- Anaheim	8 C.A.R.- Anaheim	9
10	11  COLUMBUS DAY SCCAR Closed	12 Foundation Meeting 2:30 pm Tune up Tuesday 1:00 pm	13 Fundraising Meeting 12:00 pm Broker Group 1:00 pm	14 Tour & Marketing Meeting 8:30 am	15 Board of Directors 8:30 am	16
17	18 Education Committee 9:00 am Matrix Training 10:30am & 1 pm	19	20	21 Tour & Marketing Meeting 8:30 am	22	23
24	25	26	27 Budget & Finance Mtg. 8:30 am Social Media Reputation Mgmt 10 AM	28 Tour & Marketing Meeting 8:30 am	29 Matrix , Realist & Clarus Training 10:30am & 1 pm	30
31 Happy Halloween! 						

NEW REALTOR® MEMBERS SEPTEMBER 2010

David Lyng Real Estate
Juliette Donovan

Main Street REALTORS®
Ron Ward

Sereno Group
Craig Springbett

SunRa Corporation
Jonathan Schantz



October Store Sale
A Frame Signs



\$33.00 Each
(Regularly \$37.50)