

REALTOR®

Your local association news source



2020 Vision Becomes 2020 Hindsight

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KEEP AN EYE OUT!

2021 Dues are
being sent the first
week of November.

It is hard to believe that 2020 is nearing its end. While I'm sure many of you are ready to quickly move on to a new year, which has always represented fresh starts and new beginnings, let's not forget everything we've learned this year, here are a few:

1. Our Community Rocks: Our community came together to support one another during the pandemic and the wildfires by donating our time, resources, and supplies as well as providing shelter to those in need. Let's feel proud!

2. We Survive and Thrive: We had a period of time where our industry was completely shut down and no one knew what to expect. New rules and guidelines were released, and we quickly pivoted, adjusted, and became remarkably tech-savvy, even if the transition didn't feel graceful. Give yourself a round of applause!

3. Not Everything Changed: Relationships didn't disappear because they are the cornerstone of real estate! We just adapted our communication, our tasks, and our processes — because the end result stayed the same. We continue to serve our neighbors and our communities. Your clients need you now more than ever!



Morgan Lukina
SCCAR 2020 President

President's Message Cont'd

4. New Opportunities: Agents have made home tours more accessible by providing virtual tours and walkthroughs. Many people and industries have realized it is possible for more workers to work from home. As a result, people can live where they want to live and have a better quality of life. If this lasts, we can possibly see less traffic and better air quality!

5. Appreciation and Gratitude: We all have many things we miss, including traveling and attending in-person events, and we realize how much we took seemingly simple things for granted. But they will come back! Until then, we have a beautiful town to "shelter" in. Lucky us!

Rather than countdown the remaining days of this year, I hope we all remember, myself included, that it hasn't all been bad! This year was not what I ever would have expected but I think we are all coming out stronger together.

It has been my honor to serve as your President this year and I am taking many life lessons with me. A sincere thank you to the SCCAR staff, our Board of Directors, our members, and affiliates for your encouragement, sense of community, support of one another, positive examples, and showing each other what is possible when we all band together in times of crisis. If you don't recognize me next time you see me in person, it's because I've aged 10 years since 2019.



Hey, Send Us a Text!

SCCAR is now offering texting capabilities to our suite of communication tools to further assist our members. Utilizing the technology most of us are already using, you can now text our phone number (831-464-2000) to reach out to us. Additionally, we can reach out to you! But don't worry, we are not going to bombard you with texts. Texts will be reserved for only the most important/urgent information. Please note, this is an opt in service and you can opt out of any time. Go ahead and give it a try!

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President-Elect Message

Pete Cullen
2020 SCCAR President-Elect
Bailey Properties

Last year I had the honor and privilege to be nominated and elected as your 2021 Association President. Implicit in my accepting the nomination, was the understanding that in addition to serving our Association locally, I would be spending a good deal of time traveling in 2020 as your President Elect to several C.A.R. and NAR events both statewide and nationwide. I started off the year with our 2020 C.A.R. winter business meetings in Anaheim. On the horizon for the year were trips to Sacramento, Long Beach, Chicago and New Orleans to name just a few. In March, everything changed.

Your Association leadership spent the next two or so months responding to the Covid-19 crisis. Within days of the issuance of the stay at home orders our lives and our businesses were turned upside down. Initially there was a great deal of uncertainty and confusion as we navigated the mixed messages coming from the Federal Government, the State, the County, NAR, C.A.R. and neighboring Associations. I am proud of the work that was done by our Association leadership during these challenging first two months. To be sure, at the outset, our membership looked to us for answers to questions to which we did not always have clear answers. During this time, a great deal of work was being done behind the scenes crafting a strategy for going forward and creating the framework for the new normal in our profession.

Our current President Morgan Lyng and our Executive Director Kathy Hartman focused their full attention on sifting through the huge amount of often conflicting information flooding their inboxes on an hourly basis during those first two months and responding to numerous questions related to the correct protocol for showing properties and doing business as part of the new normal. At the same time, your

board of directors and committees along with Association staff were working diligently, analyzing options and coming up with feasible plans for going forward. Everyone involved in leadership in our Association and our dedicated staff, deserve a huge thank you for their tireless work helping our members succeed as we move into a new frontier in how real estate is done.

The postscript to everything we have been dealing with related to Covid are the fires. To say that 2020 has been a challenging year for Santa Cruz County is an understatement. Please know that your Association is here to support our members any way that we can.

As your incoming President for 2021, I am looking for your feedback and suggestions. How can we continue to serve you, our members, at the highest level? What innovations and creative solutions do you

have for navigating the new normal? Please e-mail your suggestions to contact@mysccar.org.

I will end this message with one of my favorite quotes from Helen Keller, "Alone we can do so little; together we can do so much!"

With Gratitude and Appreciation,
Pete Cullen



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SCCAR Holiday Schedule

SCCAR services will not be available the following days.
Normal business hours will resume the next business day from
the date(s) listed.

Wednesday, November 11 - Veterans Day
Thursday & Friday, November 26-27 - Thanksgiving Holiday
Thursday, December 24 - Closing at noon
Friday, December 25 - Christmas Holiday
Thursday, December 31 - New Years Holiday
Friday, January 1, 2021 - New Years Day

DANGER STILL LURKS IN THE AFTERMATH OF THE WILDFIRES

This has been a bittersweet year for all of us. Pandemic, wildfires, political strife, but at the same time, an explosive and profitable real estate market.

I am the owner of GeoDisclosure, we produce Natural Hazard Disclosure Reports. It is my job to raise the awareness by reporting on potential hazards and dangers properties are subject to in the natural and the unnatural world. This has my job for over 20 years on the Central Coast of California.

For decades, I have been warning my clients of the greatest hazard that threatens this area: wildfire. We just experienced the greatest wildfire event in Santa Cruz County's modern history, the CZU Wildfire Lightning Complex. Yes, the "perfect storm" occurred with an unusual late-summer heat wave, followed by a prolific lightning storm over forest land that had not burned much for a hundred years. Add to that an understaffed and overwhelmed CalFire and the result? A monster wildfire that scorched 86,509 acres, including the oldest California State Park (Big Basin), and the destruction of over 925 family homes.

The fire was officially contained on Sept. 22nd, but spot fires still persist, popping up from smoldering roots and terrifying the locals who scramble to put them out.

We now have some very serious lingering effects from this devastating fire of which people need to be aware.

Foremost is the increased threat of mudslides and debris flows this winter. This is a result of destruction of soil-anchoring vegetation by fire combined with an alteration of surface soil chemistry by intense heat, making the surface unable to absorb rainfall. The amplified runoff carries soil, rocks, trees and boulders down steep slopes and focuses the flow into canyons and gulches, forming a high speed 'locomotive' wall of debris that can obliterate anything in its path: a very dangerous act of Nature!

These flows originate from the top of the mountains and flow down the narrow canyons to come to rest at the bottom, sometimes miles away, damaging properties along its path. What is particularly nefarious is that properties far from the burn zone can be impacted by mudflows that can occur without warning. A short cloudburst at the top of the mountain can initiate a debris flow. Depending on the severity of the rain season, property owners who have never experienced runoff, flooding,

or a debris flow event before, may have their first experience with them this winter and possibly into the next year as well.

What can these property owners do? Not much can be done to stop this act of Nature, other than building a mega-ton concrete deflection wall around their property. Practically, one must prepare to evacuate one's property upon being alerted of a possibly impending rainstorm.

The County of Santa Cruz will be notifying property owners of this risk and sending alerts, hopefully with a 24-36-hour lead time. Residents in these areas are highly encouraged to leave when told to do even though they may be experiencing evacuation fatigue. Code Red, social media platforms, radio and TV will coordinate in sounding the alarm if there is potential.

In general, areas likely to be affected this winter are in the San Lorenzo Valley west of Hwy 9, Big Basin Way between Boulder Creek and Big Basin State Park, and most of the Swanton Road area. A debris flow potential map has been created by geologists which delineate areas more likely be affected and by how much. This map is available on-line at:
https://landslides.usgs.gov/hazards/postfire_debrisflow/detail.php?objectid=299

We at GeoDisclosure will be including this map in our reports for any affected properties. We wish everyone near the CZU fire zone a safe and hazard free winter.

Thank you, Chris Gordon



GeoDisclosure

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PROPOSITION 15

Split Roll: A Tax on Consumers

Under Proposition 13, a residential property's overall tax rate is limited to 1 percent, with commercial and industrial property tax rate limited to 2 percent.

A "split roll" applies a different tax rate to commercial properties than to residential properties, removing the protections of Proposition 13 from commercial properties, allowing a higher tax rate on these properties.

All previous attacks on Proposition 13 have come up short. But now, proponents of the now infamous 'split roll' initiative have qualified to be placed on the ballot for their new \$12 billion property tax increase on Californians.

So where will these \$12 Billion dollars come from? Most likely, you, the consumer.

Split roll has been in the works for years as a way to generate more money for state spending, and as is normally done when state politicians want more money, they use schools and the need for more money for schools as the bait to get you to support them.

Although proponents of the initiative call it "tax reform", we really know that it is an increase in taxes. That snazzy little slogan won't work on many of us that know that this is a huge tax increase and not only on commercial or industrial property owners, but to us, the consumers.

Before entering the world of Government Affairs, I spent a decade as a restaurant franchisee and I can tell you firsthand that when my expenses increased (Common Area Maintenance Fees, Taxes, minimum wage, etc.) so did the cost of goods sold. As business owners and property investors we can only absorb so much, then the rest is passed down to the consumer.

Before committing to a yes vote on this "tax reform", do your homework. The devil is in the details.



*Victor Gomez
SCCAR GAD
gad@mysccar.org*

A photograph of an empty room with light-colored walls and a wooden floor. A white door is open on the right side. A semi-transparent white banner is overlaid across the middle of the image, containing text.

Help with Housing

Submit and Find Available Housing at
CZU-housing.com



Your REALTOR® Action Fund Dollars at Work!

SCCAR, through government affairs staff and committed REALTOR® members, has well-connected, politically astute individuals working hard to ensure that issues affecting our industry are addressed in a manner that will benefit our community. Much of the work we do involves building and maintaining strong relationships with public-sector officials so the flow of information between us and them is constant, comprehensive and trusted.

Below is a snapshot of work conducted in 2020 on behalf of SCCAR. We encourage you to support these important efforts with an additional contribution of \$49 or \$148 to RAF when submitting your 2021 SCCAR Dues payment!

Public Policy

We constantly monitor policy issues throughout our various jurisdictions to educate ourselves, our members and local public officials about the impact policy decisions have on the real estate industry. Here is an abridged list of topics addressed during 2020:

- General Plan Update (Scotts Valley)
- Housing Element Compliance
- City of Santa Cruz Rental Registry Opposition
- County and Watsonville Sewer Lateral Ordinance Updates
- Residential Entitlements Advocacy
- Modifications to Help REALTORS
- COVID-19 Shelter in Place
- Eviction Moratorium Opposition Advocacy
- Loosening ADU Restrictions

Government Relations

Over the past year, we have met face-to-face with the following (partial list) to communicate REALTOR® views with both our state and local representatives:

Mayor Rebecca Garcia, Watsonville	Councilmember Derek Timm, Scotts Valley
Carlos Landaverry, Watsonville Housing Dept.	Guy Preston, SCCRTC
Mayor Justin Cummings, City of Santa Cruz	Mayor Kristen Petersen, Capitola
Supervisor Ryan Coonerty	Supervisor John Leopold
Assemblymember Robert Rivas	Assemblymember Mark Stone
Senator Bill Monning	Councilmember Donna Meyers, City of Santa Cruz
Lee Butler, City of Santa Cruz Planning/Building	Mayor Randy Johnson, Scotts Valley

Through this engagement, SCCAR is at the forefront of policy discussions. Officials recognize us as a group to consult early and often when crafting a local ordinance, adapting an existing one or proposing legislation in Sacramento.

Member Engagement/Education

An extremely important component of our work is how it is communicated back to you. We constantly strive to keep all information up-to-date under the "Advocacy" section of our website. Additionally, we send out government affairs-related articles through our weekly Local Government Watch, SCCAR newsletter and weekly eScoop. Lastly, each year we host our "Mayors' Breakfast" which serves as a key opportunity for members to engage with local government leadership.

Make your \$49 RAF contribution with your 2021 Dues Payment to help us keep up the good work!



**WE NEED
YOU!**

SCCAR Seeking 2021 Committee Participants

Participation on a committee is an excellent way to acquaint yourself with the inner workings of the Association, network with your colleagues and contribute to the betterment of the Association and community. As an SCCAR member in good standing, we encourage you to apply for service on one of the committees below!

Finance Committee*

Serves as the fiscal arm of SCCAR by making recommendations to the Board of Directors regarding all financial activities and requests for non-budgeted items. Must be a REALTOR® member in good standing to serve. (Meets monthly)

Education Committee

Researches, plans and presents an annual agenda of industry-related seminars, events and/or workshops to meet the present and future needs of members working within the Association's Strategic Plan. (Meets monthly)

Events Committee

Plans and promotes a variety of projects and events for SCCAR member participation. Organizes and implements the SCCAR annual golf tournament fundraiser, enabling the Association to make various donations to community organizations. (Meets quarterly)

Grievance Committee*

This is a three (3) year term and requires mandatory training. Review complaints seeking disciplinary action in accordance with the C.A.R. procedures. Only SCCAR REALTORS® member in good standing can volunteer to serve. (Meets as needed)

SCCAR Housing Foundation

A non-profit organization providing funds to help low income first time home buyers through grants and fundraising events. Term is 3 years. Meets monthly.

Local Government Relations (LGR)

LGR focuses on real estate-related issues and concerns affecting the real estate industry. Offers input on legislative matters, environmental and community issues that are of concern to property owners and REALTORS® with primary emphasis on local issues. Meets once a month)

Modern Real Estate PROS (MREP)

MREP's goal is to provide newer members in the real estate profession a platform to network and build relationships and increase awareness of SCCAR benefits and activities.

RSVP Planning Committee

Plans and implements annual REALTOR Service Volunteer day and/or Care-A-Van events to local seniors.

Professional Standards Committee*

This is a three (3) year term and mandatory training is required. Enforces the REALTOR® Code of Ethics by holding hearings of alleged violations. It is the role of the Professional Standards Committee to serve as panelists at disciplinary and arbitration hearings. Must be a SCCAR REALTOR® and have served on the Grievance Committee (Meets as needed)

*Sign up online at
mysccar.org/committees
or email contact@mysccar.org*

* Indicates that you must be a REALTOR® to serve on these committees

LICENSE RENEWAL, MLO & NOTARY WEBINARS



November 4, 6, 10, 14, 19 & 23 : 8-Hour MLO CE

8 HOUR CE-DBO SAFE COMPREHENSIVE WEBINAR: PROFESSIONAL MLO EDUCATION meets the renewal requirements for both DBO and DRE licensed MLO's. Final project is a group discussion on a case study. NO 8 hours of online reading. Live Instructor. No camera needed, just a computer with speakers. The instructor will answer questions via the chat box.

November 21: 45-Hour DRE CE Webinar

Renew your License with Duane Gomer Education the easy way. One plan fits all and includes six 3 hour courses: Agency, Ethics, Fair Housing, Trust Fund Handling, Risk Management, Management and Supervision and 27 hours of Consumer Protection. Meets both Salesperson and Broker Renewal requirements. No camera needed, just a computer with speakers. The instructor will answer questions via the chat box.



November 24: Notary Public Webinar

Our always popular 6-Hour Live Notary Public Education Webinar is designed to prepare all new and renewing notary publics to pass the State Exam on their first attempt. We'll not only discuss the latest laws and regulations, we'll also review the fundamentals of Jurats, Affidavits, the Journal, fingerprinting, forms of identification, sworn statements, and more. No camera needed, just a computer with speakers. The instructor will answer questions via the chat box.

Internet Marketing Using A Virtual Tour, Your Most Efficient Real Estate Advertising Medium

By Darrell Monda, CEO and President of TourFactory Bay Area



In April 1998 I attended the Kodak annual conference in Las Vegas and met Ann Sperling who was the founder of Home Debut, a small start up in Spokane, Washington. At that time, I was on a retainer with Kodak's digital team licensing their brand to digital imaging software firms that used the Kodak brand on their packaging to gain shelf awareness and market share.

Ann had started TourFactory as a platform Real Estate Agents could use to show their prospective clients a new way of marketing, a photo-based CD Rom which could be inserted into an IBM laptop computer to share with their prospective clients. At that time, almost all agents used the local newspaper as their main advertising source as well as open house signs.

In early 1999 a new platform was made available for Real Estate Agents, the world-wide internet. As a result TourFactory became the first company to use the internet to market properties for Real Estate Agents.

Fast forward to 2020 and the virtual tour is a 24-7 open house and is now the most important advertising tool for real estate agents, replacing traditional print media. With over 98 percent of new home seekers going online to real estate search engines, the old virtual tour has been replaced with additional sophisticated tools

to aid the agent in securing the highest price, in the shortest amount of time, to sell the client's listing.

TourFactory offers our agents the latest technology to help them market their listing. Our iGuide product engages buyers longer with an immersive 3D walk through experience along with a 99.6% accurate PDF floor plan. With 360-degree photos of each room and a custom measurement tool, the iGuide provides the ultimate marketing tool. iGuide is only offered by TourFactory Bay Area!

TourFactory also offers virtual staging which allows agents to "stage" their listings at a fraction of the time and cost of physical staging. Our virtual staging has a 48-hour turnaround time from the time the photos are uploaded and provides a powerful and easy-to-use visualization tool that allows buyers to see the true potential of a home. You can also "virtually clean" the listing in which unattractive furniture and décor is removed from the photo and replaced with stylish virtually staged furniture.

If a buyer doesn't see it, it won't sell. A virtual tour partner should be committed to putting an agent's listing and brand in front of thousands of potential buyers. Potential buyers need to have accessibility to the tour 24-7. Syndication to the most popular real estate websites and search engines, such as Realtor.com, Google, Yahoo, Move, Trulia, Zillow and Hot Pads, as well as video sites like YouTube, Blinkx and DuPont Registry, are a must. Research shows these sites are where most potential clients go first before they even decide on a real estate agent.





WELCOME
WE'RE GLAD YOU'RE HERE!

NEW REALTOR® MEMBERS

Amanda Adams, Compass
Kalena Allard, Coastal Property of CA
Michelle Fluent, Keller Williams Realty - SC
Marshall Keneipp, Vanguard REALTORS
Caroline Latorre-Herning, Keller Williams Realty - SC
Laura Quick, Keller Williams Realty - SC
Daniel Saphorghan, eXp Realty
Robin Seagrave, Sol Properties Advisors
M. Rene Stepps, ReMax Gold
Jonathan Twaddle, BCE & Associates
Mackenzie Valentine, Bailey Properties, Inc.
Brian Wellikson, Coldwell Banker Realty
Lauren Valk Wills, David Lyng Real Estate

LIFRO

Kirk Diccio, RENBO, Inc.

RETURNING

Sandy Vela, Vela Estates, Inc.

TRANSFERS

Kelly Alpert, Ocean Street Realty
Daniel Chole, Keller Williams Realty - SC
Jesse Collins, Berkshire Hathaway Home Svc.
Claudio Coto, The Turtlestone Group
Rachel Daso, eXp Realty
Stacia Fanara, Compass
Bert Faucher, eXp Realty
Colleen Hilker, Keller Williams Realty - SC
John Law, Kendall & Potter Prop Mgmt.
Vicki Leisses, Berkshire Hathaway Home Sv.
Pamela Minnis, Coldwell Banker Realty
Nanette Schuster, David Lyng Real Estate



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THE KEY TO ENDING DISCRIMINATION IN REAL ESTATE ISN'T THIS AD.



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If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

If you experience or witness discrimination in real estate, we urge you to report it.

Visit hud.gov/fairhousing to file a complaint with the Department of Housing and Urban Development.



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Santa Cruz County Housing Statistics

July 2020: Santa Cruz County - Single Family Residential

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	33	63	44	40	\$1,385,088	\$1,152,500	\$611.00	99%	\$60,943,900	1,961	26,324	2.1
Ben Lomond	7	10	8	24	\$788,875	\$780,000	\$519.00	102%	\$6,311,000	1,688	36,444	1.3
Boulder Creek	16	27	21	35	\$670,476	\$688,000	\$455.00	100%	\$14,080,000	1,471	32,494	1.4
Brookdale	0	1	1	130	\$250,000	\$250,000	\$379.00	84%	\$250,000	660	3,615	0.5
Capitola	6	15	11	24	\$1,096,727	\$1,110,000	\$709.00	100%	\$12,064,000	1,386	4,186	2.4
Corralitos	2	5	0									
Davenport	1	2	0									
Felton	13	18	16	20	\$691,187	\$679,000	\$532.00	100%	\$11,059,000	1,396	36,256	1.8
Freedom	2	3	0									
La Selva Beach	3	9	4	27	\$1,105,250	\$1,055,500	\$539.00	95%	\$4,421,000	2,056	13,036	3.4
Los Gatos	16	36	11	40	\$1,393,000	\$1,387,000	\$555.00	101%	\$15,323,000	2,498	193,038	4.9
Mount Hermon	0	1	0									
Santa Cruz	72	113	62	28	\$1,548,727	\$1,140,750	\$712.00	101%	\$96,021,119	1,977	47,857	2.3
Scotts Valley	20	29	16	40	\$1,102,268	\$1,124,750	\$511.00	100%	\$17,636,300	2,203	22,586	2.8
Soquel	6	16	12	45	\$1,332,041	\$1,230,500	\$519.00	101%	\$15,984,500	2,497	36,486	1.9
Watsonville	22	42	17	45	\$813,605	\$695,000	\$430.00	100%	\$13,831,300	1,958	50,509	3.2
Summary	219	390	223	42	\$ 1,014,770	\$1,082,750	\$526	99%	\$267,925,119	1,813	41,903	2.3

July 2020: Santa Cruz County - Common Interest Development

City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	11	36	14	60	\$648,180	\$627,500	\$558	98%	\$9,074,531	1,167	1,639	3.5
Capitola	2	0	1	0	\$545,000	\$545,000	\$267	100%	\$545,000	2,042		0
Freedom	6	8	9	18	\$699,111	\$655,000	\$526	99%	\$6,292,000	1,125	1,285	1.1
La Selva Beach	0	0	1	1	\$347,700	\$347,700	\$257	100%	\$347,700	1,351	2,222	0
Santa Cruz	0	3	2	35	\$795,000	\$795,000	\$583	98%	\$1,590,000	1,377	1,176	3
Scotts Valley	26	44	17	20	\$713,229	\$689,000	\$586	99%	\$12,124,902	1,164	4,340	3.3
Soquel	8	20	5	63	\$808,400	\$859,000	\$485	100%	\$4,042,000	1,699	1,708	3.5
Watsonville	8	17	9	35	\$462,277	\$424,500	\$394	101%	\$4,160,500	1,128	1,147	3
Summary	61	128	58	29	\$627,362	\$641,250	\$506	99%	\$ 38,176,633	1,382	1,931	2.2

Data provided by MLS Listings, Inc. and compiled by the Santa Cruz County Association of REALTORS®



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