Andren Homes
SALES & PROPERTY MANAGEMENT

The Santa Cruz County Property Management Guide

A practical guide for Santa Cruz County landlords — everything involved in managing your own rental, and what it looks like to hand it to a local manager.

140+ doors under management

5.0 stars · 80 Google reviews



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How to use this guide. Owning a rental in Santa Cruz County can be a great long-term investment — but managing one is a real job, with real legal exposure when a step gets missed. This guide walks through the whole job honestly: what each part involves if you do it yourself, what the law expects of you, and where a local manager earns their fee.

Read it cover to cover, or jump to the section you're dealing with right now. And if you'd rather hand the whole list to someone else, the last two sections show exactly what that looks like with Andren Homes.

SECTION 01

Renting in Santa Cruz County — the landscape

Santa Cruz County is one of the most landlord-demanding markets in California — strong demand, an older housing stock, and laws that reward owners who know the rules and punish ones who guess.

Why demand stays strong

Rentals here draw from several deep pools at once: UC Santa Cruz students and staff, tech commuters heading over the hill to Silicon Valley, healthcare and education workers, and people who want to live near the coast and can't yet buy. Vacancy is rarely the problem in this county. Finding a qualified tenant, pricing correctly, and staying compliant — that's the actual work.

An older, coastal housing stock

Much of the county's rental housing was built decades ago — beach cottages in Capitola and Aptos, mid-century homes in Santa Cruz and Live Oak, ranch houses in Scotts Valley and Watsonville. Older homes mean more maintenance, more habitability items to stay on top of, and disclosure duties that don't apply to newer construction (lead-based paint rules for pre-1978 homes are the big one). Salt air and winter storms are hard on roofs, decks, and drainage, and homes near the coast and creeks can carry flood-disclosure duties.

State law frames almost everything

- **AB 1482 (Tenant Protection Act)** caps annual rent increases for covered properties at 5% plus the regional cost-of-living change, never more than 10% total, and requires "just cause" to end a tenancy once a tenant has been in place a year. Some properties are exempt — many single-family homes owned by individuals, and newer construction — but the exemption usually has to be disclosed to the tenant in writing to count.
- **AB 12** generally limits security deposits to one month's rent for most landlords. (A narrow exception exists for some very small landlords — confirm whether it applies to you before collecting more.)
- **Local rules vary by jurisdiction.** Short-term rental permits and caps differ between the City of Santa Cruz, Capitola, and the unincorporated county, and ADU rules have their own local wrinkles. Before you count on vacation-rental income or an ADU strategy, verify the current rules for your exact address.

> **THE LOCAL BOTTOM LINE**
>
> The owners who do well here treat the rental like a small business: priced off real comparable rentals, screened carefully, documented thoroughly, and run inside the state and local rules from day one. The next eight sections are that job, step by step.

SECTION 02

Pricing your rental

Rent is the single biggest number in your investment — and the one owners most often set by gut feel. A methodical pricing pass takes an afternoon and pays for itself every month of the lease.

Start with real comparables

- **Comp rented homes, not wishes.** Look at homes actually on the market and recently rented within your neighborhood — same bedroom and bathroom count, similar square footage, parking, yard, and condition. A renovated kitchen in Pleasure Point and an original one are not the same comp.
- **Use a rent-estimate tool as a sanity check.** Our website runs a free Rentometer estimate — enter the address and see where your rent sits against comparable local rentals. It's a starting point, not a substitute for reading the comps yourself.
- **Adjust honestly.** Price up for the things tenants pay for — a second bathroom, in-unit laundry, a real yard, off-street parking, recent updates. Price down for the things they'll discount anyway — deferred maintenance, awkward layout, no parking near the beach in summer.

Why overpricing costs more than a lower rent

The math is simple and unforgiving. Every month a home sits empty, you lose a full month of rent — money that never comes back. A home priced a little high that sits for a month has effectively rented for less than a home priced right that leases in the first week. Overpriced listings also attract a weaker pool over time: qualified tenants rent the fairly priced homes first, and the longer a listing sits, the more the market reads it as a problem property.

Timing matters on the coast

Demand here is seasonal. Late spring and summer bring the deepest pool — families moving between school years and UCSC turnover. Winter listings usually take longer and may justify sharper pricing or a shorter initial term that lands your next vacancy in the strong season. If you can choose your lease start date, choose it so renewals come due in spring or summer.

DO-IT-YOURSELF CHECKLIST

- ✓ Pull at least five recent comparable rentals in your neighborhood
- ✓ Run a free rent estimate online as a cross-check
- ✓ Adjust for condition, parking, laundry, and outdoor space
- ✓ Re-check the price if you get showings but no applications — the market is talking

SECTION 03

Marketing & showings

Good marketing isn't about hype — it's about showing the home accurately to the widest qualified audience, fast, and handling every inquiry the same fair way.

Photos do the heavy lifting

Tenants decide which homes to tour from photos. Clean, declutter, open the blinds, shoot in daylight, and cover every room plus the exterior, parking, and yard. Honest photos matter as much as pretty ones: a home that looks like its listing gets better-matched applicants and fewer disappointed showings.

Write a complete, fair listing

- **Include the facts tenants screen on:** rent, deposit, lease length, what's included (parking, laundry, utilities, yard care), pet policy, and your screening criteria and application process.
- **Describe the home, not the tenant.** Fair-housing law applies to advertising. Talk about the property and its features — never about who would be "perfect" for it. Avoid phrases that suggest a preference based on family status, age, or any other protected characteristic ("great for a young couple," "quiet adult community," and similar).
- **List where tenants actually look** — the major rental platforms and local channels — and keep the listing, price, and terms identical everywhere.

Showings and inquiries

Speed wins good tenants: respond to inquiries the same day, offer real showing windows (including at least one evening or weekend option), and confirm appointments the day before to cut no-shows. Keep a simple log of who inquired and who toured. Apply your stated criteria consistently to everyone — the same application, the same screening, the same order of processing. Consistency is both good business and your fair-housing protection.

> **WATCH OUT**
>
> Rental scams target this market. Never hand over keys or a lockbox code before a signed lease and cleared funds, and be wary of applicants who want to pay extra to skip screening or move in sight-unseen. If an offer feels rushed, slow it down — the screening in the next section is where tenancies succeed or fail.

SECTION 04

Screening tenants

Screening is the highest-value hour in the whole landlord job. A careful, documented screening process prevents most of the expensive problems in this guide — late rent, damage, and evictions all get rarer when the front door is guarded well.

What a careful screening actually checks

There is no single magic number that makes a tenant a good one. At Andren Homes, every applicant is reviewed on the whole picture:

- ✓ **Credit history** — how obligations have been handled over time, not just a score in isolation
- ✓ **Income verified with recent paystubs** — current documents, matched to the application
- ✓ **Employment confirmed directly with employers** — we contact the employer rather than taking the application at face value
- ✓ **Rental history checked with previous landlords** — payment record, condition of the home at move-out, and whether they'd rent to this tenant again
- ✓ **The whole picture** — the pieces read together, the same way for every applicant

Fair housing isn't a footnote

Screening is where fair-housing law bites most often. Use written criteria, apply them in the same order to every applicant, keep your notes and records, and never let a factor the law protects — race, family status, disability, source of income, and the rest of the federal, state, and local lists — enter the decision. California also regulates screening fees and requires proper notices when a report is used in a decision. If you use a screening service, know what it reports and what you owe the applicant; if you screen yourself, build the checklist before the first application arrives, not after.

> **THE STANDARD WE HOLD**
>
> Every placement Andren Homes makes goes through the checks above — and our free re-placement promise stands behind them: if a tenant we placed leaves during their lease, we place the next tenant free. Section 9 has the details.

SECTION 05

Compliant leases & move-in

The lease is where good intentions become enforceable agreements. In California, a compliant lease is a specific document — and a defective one can quietly surrender rights you thought you had.

What belongs in a California lease

- **A complete written lease** naming all adult occupants, the rent, due date, late-fee terms, deposit amount, maintenance responsibilities, and rules for the property.
- **AB 1482 status, in writing.** If the property is covered, say so. If it's exempt (for example, many individually owned single-family homes), the lease needs the exemption notice in the form the law requires — without it, the exemption may not hold.
- **Required disclosures,** delivered on time: flood-hazard disclosure; lead-based paint disclosure and pamphlet for pre-1978 homes; bed-bug information; the Megan's Law database notice; and any known conditions of the property you're required to share.
- **Deposit handling that follows AB 12** — generally one month's rent — with the amount and terms stated plainly in the lease.

Move-in day sets up move-out day

Walk the property with a written condition checklist, room by room, and photograph everything — walls, floors, appliances running, meter readings, keys issued. Have the tenant sign the checklist, keep the photos with the lease file, and give the tenant copies. Two years from now, this folder is the difference between a smooth deposit accounting and an argument you can't settle. Also confirm the basics before handing over keys: funds cleared, utilities transferred, and emergency contact information on file.

Habitability is a legal standard, not a courtesy

California law requires rental homes to meet habitability standards — working plumbing, heat, water, weatherproofing, sound structure, and more — and those duties can't be signed away in a lease. Older coastal homes need particular attention: roofs and drainage before winter, heating systems serviced, and moisture problems dealt with early, before they become expensive ones.

General information for Santa Cruz County landlords — not legal advice. Lease forms and disclosure rules change; have your lease reviewed by a California landlord-tenant attorney before you rely on it.

SECTION 06

Day-to-day management

Once a tenant is in, management is a rhythm: collect rent predictably, fix things promptly, and write everything down. Most tenancies run smoothly on those three habits.

Rent collection

Make paying easy and expectations unmistakable — one clear method, one clear due date, and the late process spelled out in the lease. When rent is late, act on the lease timeline right away, politely and in writing. Owners who "wait and see" for weeks usually discover the problem grew while they waited. Section 7 covers what happens when late becomes non-payment.

Maintenance and vendors

- **Give tenants one clear way to request repairs**, and log every request with its date. A written trail protects you on habitability claims and deposit disputes alike.
- **Build your vendor list before you need it** — plumber, electrician, handyman, roof and HVAC help — licensed where the work requires it, insured, and priced before there's water on the floor.
- **Know an emergency when you see one.** No heat, active leaks, sewer backups, and electrical hazards can't wait for business hours. Everything else gets scheduled promptly — tenants who feel heard on small repairs take better care of homes and stay longer.
- **Respect entry rules.** California requires proper written notice before non-emergency entry. Build showings, inspections, and vendor visits around that notice, every time.

The quiet work: documentation

Keep the lease file current — statements, repair invoices, photos, inspection notes, and significant conversations confirmed in writing. It feels like overhead until the day it becomes the whole case: a deposit accounting, an insurance claim, or a dispute. Owners who manage well aren't busier than owners who don't — they're just organized in the small moments.

SECTION 07

When a tenant stops paying

Non-payment is the scenario every landlord dreads — and the one where calm, correct paperwork matters most. Rushing or improvising here usually makes things slower and more expensive.

Start with communication

Reach out as soon as rent is late. Sometimes it's a bank error or a one-time emergency with a real payment date attached; sometimes it's the start of a longer problem. Either way, you want to know early. Confirm any payment arrangement in writing, with dates — and don't let verbal promises drift week after week while the balance grows.

Notices have to be exactly right

If rent isn't paid, California's process runs on formal notices — typically a notice to pay rent or quit — and these documents have strict requirements for their content, timing, and how they're served. A defective notice can void the whole step and restart the clock. Notice periods, court days, and local rules all interact, and just-cause requirements under AB 1482 may apply to the property as well.

Eviction is a court process — use an attorney

An unlawful detainer is a lawsuit, filed in court and decided by a judge. The general path runs: proper notice served → the notice period expires unpaid → an eviction attorney files the unlawful detainer → the case is heard → if the court rules for the owner, the sheriff enforces the lockout. Self-help is illegal in California: no lock changes, no utility shutoffs, no removing a tenant's belongings, ever. The owners who get through this fastest are the ones who hand a clean file — lease, ledger, notices, communications — to an experienced local eviction attorney early.

> **HOW ANDREN HANDLES IT**
>
> We stay on top of ledgers daily, communicate early, serve notices correctly, and coordinate with the eviction attorney through the process — and owners can add Eviction Protection for $25/month, which covers eviction legal and court costs up to $2,000 for tenants we placed. It's detailed in Section 9.

General information for Santa Cruz County landlords — not legal advice. Eviction law is technical and fact-specific; use a California eviction attorney for any live case.

SECTION 08

Year-end taxes & bookkeeping

Tax season is where organized owners and everyone else part ways. The paperwork year is manageable — if the records were kept while the year was happening.

The records that matter

- **Monthly statements.** Every month should close with a clean statement: rent in, expenses out, management fees, and the balance. If you self-manage, a simple monthly spreadsheet beats a December shoebox.
- **1099s.** Landlords generally must send Form 1099-NEC to unincorporated vendors — plumbers, handymen, cleaners — paid $600 or more for services during the year, and managers send owners rent-reporting 1099s for rent collected on their behalf. Collect a W-9 from every vendor when they start, not in January when forms are due.
- **Schedule E.** Rental income and expenses are typically reported on Schedule E: rent, advertising, cleaning and maintenance, insurance, repairs, utilities, management fees, property taxes, mortgage interest, and depreciation.
- **Depreciation.** Residential rental property is generally depreciated over 27.5 years, and improvements have their own schedules. Getting the basis and placed-in-service dates right at the start matters for every year after.
- **Keep the paper.** Leases, invoices, receipts, mileage, and statements — retain them for years, not months. Digital copies in one folder per property make any question from a CPA, insurer, or the IRS answerable in minutes.

How management changes the workload

Andren Homes owners receive monthly statements through their online owner portal as the year goes, with rent distributions by direct deposit, vendor paperwork handled as vendors are paid, and a year-end package organized for their CPA — the year's numbers already reconciled instead of reconstructed. If you self-manage, build the same system for yourself: monthly close, W-9s on file, one folder per property, nothing left to memory.

General information for Santa Cruz County landlords — not tax advice. Confirm your specifics — entity structure, depreciation, and reporting — with your CPA.

SECTION 09

Do it yourself — or hire us

Everything in this guide is doable — the question is what your time is worth. Here's the same job, side by side.

The job	On your own	With Andren Homes
Pricing	Research comps yourself; hard to be objective about your own home	Priced off live local comps, adjusted until it leases
Marketing & showings	Your photos, your listings, your evenings and weekends	Professional marketing, wide listing distribution, showings handled
Screening	Your checklist, your calls, your fair-housing risk	Credit, paystub-verified income, employer and landlord checks — one documented standard
Leases & compliance	Your forms, your disclosures, your exemption notice to get right	Compliant California leases and disclosures, kept current
Rent collection	Your reminders, your late-night texts, your ledger	Systematic collection, direct-deposit distributions, statements in your owner portal, problems flagged early
Maintenance	Your phone rings; you find the vendor and chase the invoice	Requests logged, vetted local vendors dispatched, work documented
Tax paperwork	Your shoebox in December; W-9s and 1099s on you	Monthly statements and a CPA-ready year-end package
If a tenant stops paying	Your notices, your attorney search, your court timeline	Notices served correctly, eviction attorney coordinated

Andren Homes pricing — Holiday Rates

For new management clients signing by December 31, 2026: placement is **$750 flat** (regularly 75% of one month's rent), monthly management is **10% of rent**, lease renewals are **free**, and there are **no setup, advertising, or inspection fees**. Terms start with a 6-month minimum, then month-to-month. Placement-only service is 75% of one month's rent.

Optional Eviction Protection — $25/month: covers eviction legal and court costs up to $2,000, for tenants we screened and placed, after a 90-day waiting period. **Two guarantees, in plain terms:** if a tenant we placed leaves during their lease, we place the next one free — and we answer owner messages within one business day.

140+ doors under management · 5.0 stars (80 reviews) · BRE #02244498 · DRE #02002055

Andren Homes
SALES & PROPERTY MANAGEMENT

Find out what your rental could earn — free.

Start with the free Rentometer rent estimate on our website: enter your property's address and see where your rent sits against comparable Santa Cruz County rentals. Then, if you'd like a local opinion, book a free consultation — we'll walk through your home's pricing, what full management would look like, and answer every question in this guide as it applies to your property. No pressure and no obligation.

Call (831) 291-5043

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MEET YOUR LOCAL MANAGER

Logan Andren

Broker / Property Manager, Andren Homes

Logan lives in Soquel with his wife, Rebecca, and their twin daughters — plus two mini schnauzers. When he's not managing rentals, he's at the gym, out cycling, or playing guitar. And if a sink clogs at midnight, his team is on it.

Buying or selling a home in Santa Cruz County instead? Visit **andrenhomes.com** — the same local team handles sales, too.

The Santa Cruz County Property Management Guide is general information for Santa Cruz County landlords — not legal or tax advice. Laws change; confirm your situation with an attorney or CPA. Pricing shown is the Holiday Rates offer for new management clients signing by December 31, 2026; terms as described in Section 9.

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Property Management

SANTA CRUZ COUNTY, CALIFORNIA

140+ doors under management · **5.0 stars** · 80 Google reviews



Logan Andren
Broker / Property Manager

★ **HOLIDAY RATES** — for new management clients signing by December 31, 2026 ★

MOST POPULAR

Full-Service Management

Placement fee	**$750 flat** regularly 75% of one month's rent
Monthly management	**10%** of monthly rent
Lease renewals	**FREE**
Setup, advertising & inspection fees	**None**
Term	**6-month minimum** then month-to-month

Own a portfolio of **5+ units**? Ask about portfolio pricing.

PLACEMENT ONLY

Tenant Placement Only

75% of one month's rent, one-time

We market your property, screen applicants, and prepare the lease — you manage day-to-day after move-in.

Eviction Protection — $25/month

Optional add-on, per property. Covers eviction legal and court costs up to **$2,000** per eviction.

For tenants we screened and placed. A 90-day waiting period applies. Does not cover

OUR GUARANTEE

Free Re-Placement

If a tenant we placed leaves during their lease, we place the next one free.

OUR GUARANTEE

We Actually Get Back to You

We answer owner messages within one business day — guaranteed.

TENANT SCREENING

Careful Screening, Every Applicant

Careful screening on every applicant — credit history, income verified with recent paystubs, employment confirmed directly with employers, and rental history checked with previous landlords.

Owners get **24/7 portal access**, monthly statements, and rent distributions by **direct deposit**.

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