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DECEMBER 2016

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



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IN REVIEW

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Upcoming Holiday Closures

*SAR will be closed in observance of these upcoming holidays.
Please mark your calendars accordingly.*

Closed for Christmas:

Thursday, December 22nd @ 12noon – Monday, December 26th
Open on Tuesday, December 27th

Closed for New Year's:

Friday, December 30th – Monday, January 2nd
Open on Tuesday, January 3rd

Closed for Martin Luther King, Jr. Day:

Monday, January 16th



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Be the One – It's Your Time to Shine

//You are the master of your destiny. You can influence, direct and control your own environment. You can make life what you want it to be.//

My challenge to you in 2016 was to Be the One. I want to personally thank everyone who accepted the challenge.

Today, leadership has expanded into the market place. Congratulations to newly elected Sue Frost, Sacramento County Supervisor and Ron Greenwood, Carmichael Water Resources Board and to the many others who are making a difference in their local community.

Thank you to the SAR committees...

CanTree

Education

Equal Opportunity/Cultural Diversity

Housing Opportunity

Government Relations

Grievance & Professional Standards

Internship

Leadership Academy

Masters Club

Marketing & Communications

Regional Meetings

Scholarship Trustees & Fundraising

Volunteer Coordinating

Young Professionals Network

Commercial Council

...for giving of your time to build a stronger association and influence in the market place. You saw the need and made a difference. We could not have accomplished what was done without you.

To highlight a few accomplishments, the Education Committee is now licensed by CalBRE to teach pre-licensing classes. In December, Marketing & Communications launched live streaming of the SAR Main Meeting and in 2017 will launch short videos on marketing, software & hardware tips.

Near and dear to my heart, several committees collaborated with CanTree to raise \$118,000 to support the Sacramento Salvation Army to be able to feed 30,000 families in 2017 as well as 5,000 families this Christmas Holiday.

Thank you SAR Staff for your support.

It has been my honor to serve as your President this past year.





DAVE TANNER

On behalf of the entire Staff of the Sacramento Association of REALTORS®, I want to take this time to thank each and every one of our more than 6,850 Members for giving us the opportunity to be your real estate Association of choice. We do not take it for granted that you have given us this chance to serve you.

We wish you all the very happiest of Holidays and look forward to working to support each of you in the New Year.



2016 Recap



SAR Officers and Directors Installation Luncheon –

January 12th

The prestigious Northridge Country Club served as the venue for the installation of 2016 SAR President Ed Anderson. The beautiful lunch event was punctuated by the passing of the gavel from Immediate Past President Ron Greenwood. The Country Club was full as cohorts and family watched Ed unveil his theme for the year: "Be the One." This theme urged SAR Members to "be the one" who others look to for professionalism and expertise. After a year packed full of meetings, commitments, media interviews and more, President Anderson can look back on a job well done!



CanTree CrabFest –

February 20th

Hang Ten! The SAR CanTree Committee's 7th annual CrabFest once again sold out as attendees gathered at the Citrus Heights Community Center to "catch a wave." This year's theme, "Surf City," featured awesome beach decorations and great selection of raffle prizes, while the silent auction drew top bids. Attendees also enjoyed a live performance from a local band. Over 500 attendees participated in this fundraising effort, which ultimately raised over \$22,800 for the SAR Christmas CanTree. The CanTree Committee Chair, Liz Andersen, led the charge for this great event and was certainly grateful for all of the time and effort that was contributed by the committee members and other volunteers. Great job!



Masters Club Awards Dinner –

April 8th

The Masters Club represents SAR Members who are in the top tier of production. This event celebrated Masters Club Members' achievements throughout the year and welcomed incoming Masters Club President Kellie Swayne. Her theme of "Playing with the Best" represents the professionalism, drive and endurance Masters Club Members possess to "kick their goals" each year. This dinner event also bid adieu to 2015 MC President Lori Logan and served as an installation for the 2016 – 2017 Masters Club Steering Committee.



Young Professionals Network Vendor Fair and BBQ – May 3rd

Following a great Main Meeting featuring local real estate reporter for the Sacramento Business Journal Ben van der Meer, the SAR Young Professionals Network (YPN) hosted their 9th annual Vendor Fair in SAR's back parking lot. The "Sacramento Proud" themed event drew more than 45 vendors whose decorated booths showcased the finest in real estate products and services. Special guests included Kings Court Dancers, Sac Republic Soccer players and Sacramento Rivercats Mascot, Dinger! The event drew hundreds and attendees enjoyed an all-you-can-eat BBQ lunch. After a full day, SAR's YPN raised over \$2,650 for the SAR Scholarship Fund. Great work, crew!



Scholarship Awards/June Main Meeting – June 7th

For 54 years, SAR has been awarding scholarships to some of the top students in the Sacramento area. Since 2001, we have had over 430 accomplished students pass through the Scholarship Program, receiving over \$515,000 over the years. For 2016, the Scholarship Trustees were proud to present scholarships to 41 deserving and talented students during our June Main Meeting. Applauding their achievements were friends, family and many supportive SAR Members. The Scholarship program supports students from Sacramento County pursuing real estate, business and a variety of other fields at many different institutions across the U.S. Many of the students who have received SAR Scholarships are the children, nieces, nephews and relatives of SAR Members. Remember to keep this in mind for any college-bound students you may know.



SAR Scholarship Foundation Trust – Learning Tree and Fundraisers

The SAR Scholarship Foundation is one of SAR's oldest charitable causes and each year there is a scramble to raise enough funds to award to the applicants. The SAR Scholarship Learning Tree creates a source for a lasting endowment for the Scholarship Foundation. Each root, trunk, branch, leaf and bird represents an opportunity for donors to be part of SAR's Scholarship history. Major Donors this year included **MetroList®**, who made a \$10,000 donation for a trunk section of the Learning Tree. **Lyon Real Estate** raised \$380 with their vendor fair, **Farmer's Insurance** raised \$1,000 with their 3rd annual Sac State tailgate party and **Coldwell Banker Sierra Oaks & Sac Metro** raised \$4,630 with their St. Patrick's Day event. All donations help fund the upcoming year of scholarship students and for this, SAR is forever grateful!





Cultural Diversity Summit – June 29th

Connecting with as many cultures as possible is a constant goal for SAR and its leaders. The cultural melting pot that is Sacramento offers REALTORS® an opportunity to serve many different communities with one of the biggest purchases of their lives. The Cultural Diversity Summit called together leaders from various real estate groups including NAHREP, Realtists and AREAA to discuss the challenges each culture faces and how we all can work together towards an important goal – affordable and fair housing. Panelists included **Lucy Garcia**, *President of NAHREP*, **Franco Garcia**, *President-Elect of SAR*, **Pamela Smith**, *President of Realtist*, and **Daniel Takata**, *President of AREAA*. Keynote speaker and Sacramento City Councilmember **Eric Guerra** touched on the importance of housing in every community and how REALTORS® are at the forefront of providing this to current and future clients.



8th Annual Sip & Support – August 12th

Vegas, Baby! The 2016 Christmas CanTree Season kicked off at the “Viva Las Vegas” Sip and Support fundraiser. Attendees enjoyed wine tasting, catered BBQ dinner and casino tables featuring blackjack, craps and roulette. More than 200 attendees enjoyed dancing, silent auction and a raffle, as well. This sold-out event raised over \$15,5000 for the benefit of the Christmas CanTree – another glorious success for the CanTree Committee!



SAR Volunteers Help the Community

Volunteering remains the easiest way for SAR Members to get involved with their association. There are regular monthly volunteer opportunities and many require no priorexperience/skill level. Some of the great organizations that were helped this year included the **American River Parkway Foundation**, **Rebuilding Together**, **River City Food Bank** and the **Sacramento Food Bank**. The SAR YPN also joined in with a “Month of Giving,” where they helped a different charity every week for the month of August. A particularly moving volunteer opportunity was helping clients make healthy food choices at the **River City Food Bank** the week of Thanksgiving. Hundreds of families were also given turkeys to help them have a special holiday. You can always contact SAR to find out what upcoming opportunities are available.



Emerging Trends – September 29th

Keeping Members (and all local professionals) abreast of the changes of the market is a responsibility SAR regards highly. Another group dedicated to this is the SAR Commercial Advisory Committee. By developing the “Emerging Trends” seminar, the committee was able to call upon local leaders in commercial real estate, development and economics to give a report on the market and where it is going in the near future. The event, presented by Trainor Fairbrook, featured moderator **Randy Getz** (CBRE), panelists **Denton Kelley** (LDK Ventures), **Ali Youssefi** (CFY Development), **Ron Vrilakas** (Vrilakas/Groen Architects), **Sandy Sharon** (Kaiser Permanente, Area Manager) and keynote speaker **David S. Taylor** (David S. Taylor Interests).



Masters Club Golf Tournament – October 10th

On the Columbus Day holiday, real estate professionals from the greater Sacramento area gathered for an exciting day of golf, networking and tons of fun. Proceeds from this great event were to benefit local charities. The beautiful North Ridge Country Club served as the backdrop and hole sponsors decorated their booths and carts according to this year’s theme of “Around the World.” The day wrapped up with a cocktail party and Awards Gala Dinner, awarding winners of the “Closest-to-the-Pin,” “Longest Drive,” “Hole-in-One,” and “Putting Green” contests. This year the net proceeds of MC Golf Tournament benefitted three local charities (listed below; MC Annual Breakfast). Congrats to the Masters Club Steering Committee for a successful tee-off!



Masters Club Annual Breakfast – November 18th

This awards breakfast, held at the beautiful Del Paso Country Club, paid homage to the success of the Masters Club charitable giving for the year. The special guest speaker was Marcos Breton, Author and Columnist with the Sacramento Bee. This event proudly awarded **\$5,000** checks to each of these three deserving charities: [Foster Youth Education Fund](#), [Wind Youth Services](#) and [Women’s Empowerment](#).





SAR Internship Program - 2016

Did you know that SAR has one of the only internship programs of its kind in the country? This is a segment of our Association many are unaware of but should be quite proud of. Thanks to the tremendous efforts of a small, but mighty Internship Committee, the program is growing and improving each year. Under the leadership of **Chair Victoria Millan**, we had 13 interns in both the spring and fall. Interest in the program had dropped off in 2015, so the committee boosted their outreach to students by participating in career fairs, speaking in real estate classes and asking Los Rios Committee College instructors to join their committee. The Committee's latest feat was convincing CalBRE to accept the Intern Class as a Real Estate Practice course. This should attract even more students. Lest we forget, the program could not exist without the assistance of our dedicated mentors who work ten hours per week with interns. If you have an interest in helping introduce an intern to the exciting world of real estate, please contact Judy Shrivastava at judy@sacrealtor.org or 437-1207 for a mentor application. The submission deadline is January 3.



Christmas CanTree – 2016 Season

In addition to the CanTree fundraisers featured above, there are also many other fundraisers put on by Members' businesses/offices that help this great cause. **Keller Williams, Elk Grove** featured an Oktoberfest fundraiser, **Berkshire Hathaway HomeServices Drysdale Properties** featured a Bratfest/Bier Garden fundraiser and **Lyon RE Fair Oaks** had their 19th annual Chili Feed and Silent Auction. All of these events, both big and small, make up the whole that is the SAR Christmas CanTree. The long time tradition of building the actual "CanTree" took place at two locations this year: Mel Rapton Honda and Sunrise Mall. These builds are only achievable with the help of many dedicated volunteers. These annual monuments are powerful reminders of how important charitable giving is – especially during the holiday season. This year, the SAR CanTree was extremely proud to present a \$118,000 check to the local chapter of the Salvation Army!



The events featured in this Year-End Recap still only make up a portion of the total efforts put forth by committed SAR Members. Hundreds of SAR Members serve on committees, as the Board of Directors, and as volunteers throughout the year. The involvement of these Members are what keep SAR pushing forward and achieving new levels of charitable giving and status in the local real estate industry. Thank you for your continued support throughout the years!

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LOOKING BACK AT 2016 LOOKING FORWARD TO 2017

Challenges to the Real Estate Industry: As 2016 began, we were recovering from the legal challenges to the independent contractor status of real estate agents. Fortunately, the Bararsani, Redfin, and similar cases nationwide, resolved without leaving precedent for future battles. 2016, however, did bring *Horiike v Coldwell Banker*, challenging the scope of fiduciary duty in a two agent, dual agency situation. On November 21st, the California Supreme Court ruled that Seller and Buyer agents from the same broker owe a fiduciary duty to each other's clients. This decision could end Dual Agency in California since brokerages, especially large multi-office brokerages, may find it impossible to protect the fiduciary duties which they owe to each client. Combined with Bararsani-type attacks on independent contractor status, the business model under which brokerages currently operate may dramatically change in 2017 and beyond.

New Laws Affecting Real Estate Brokers: 2016 was more a year of implementing post-Recession changes. Dodd-Frank led to increased lending regulation designed to ensure that borrowers can actually afford to pay their loans. A number of laws went into effect concerning the use of team names, brokerage operations, and changes to Disclosure requirements, mostly in landlord-tenant situations. 2017 will likely bring more of the same, starting with the Water Conservation requirements taking effect January 1st. New disclosure laws concerning PACE loans will hopefully eliminate the shock suffered by many buyers and sellers of solar-equipped homes. Unfortunately, California again failed to extend debt forgiveness tax relief.

Looking forward to 2017 and President Trump: In January 2017, Donald J. Trump will become our 45th President. He's spent his life in real estate development and management and his real estate holding constitute the bulk of his holdings. So it is safe to conclude that a President Trump will be a supporter of real estate investment and ownership. And with a Republican majority in the House and Senate, there is a good chance that he'll get his proposals through. Here are two areas to watch that may drive real estate in 2017:

1. Tax Reform - Proposals to reduce income taxes and ease regulation on lenders and builders could boost the economy, enabling more people to afford a home, which in turn could stimulate the growth of property values. It remains to be seen whether these cuts will be offset by reducing or eliminating the mortgage interest deduction and other favorable real estate tax treatments.

2. Fannie Mae and Freddie Mac will change - Both Trump and the Republican Party want to do away with or at least shrink these organizations. However, the now reformed organizations own or insure over 45% of all loans made in the U.S. No plan has emerged as to what will happen here, but it is likely that eliminating them entirely could adversely affect the availability of real estate loans... something that Trump is not likely to support. Similarly, look for new restrictions on the availability of FHA loans, possibly limiting their use to low-income, first time buyers, who lack the 20% down payment typically required in conventional loans.

Summary: Overall, we may be in for a roller coaster ride while this shakes out. The one bottom-line reality here is that President Trump will have a hard time getting anywhere near a balanced budget if his combination of reducing taxes and increasing spending does not find a means of raising more income. There likely is not much he can do to change the big Federal entitlements such as Social Security and Medicaid, so for his economic plans to be successful, his target must be the creation of more jobs, reducing unemployment, and increasing tax dollars. Can he do it? We'll all watch and see.

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Together we'll go far



MASTERS CLUB CORNER



MASTERS CLUB
SACRAMENTO ASSOCIATION OF REALTORS®

Masters Club Annual Breakfast

The Annual Masters Club Breakfast not only celebrates the achievements of the Members who have reached this prestigious level, it also celebrates the fundraising accomplishments of the Masters Club throughout the year. Attendees enjoyed a delicious breakfast at the Del Paso Country Club and listened intently to special guest speaker and Sacramento Bee Columnist Marcos Breton. The highlight of the morning was the check presentation to three very special charities: Foster Youth Education

Fund, WIND Youth Services and Women's Empowerment. Each charity received \$5,000, proceeds from the Masters Club's fundraising efforts throughout the year.

You, too, can apply for Masters Club! Qualifications for this year are \$4.5 million in production AND 8 closed ends OR 20 closed ends. All information, including rules and a new online application, can be found online at <https://www.sacrealtor.org/members/masters-club>.

JIM A. ANDERSON, MASTERS CLUB STEERING COMMITTEE MEMBER

As a REALTOR® in Sacramento for the last 18 years, I have seen our hand-to-hand communication deteriorate. By this I mean that we, as REALTORS®, have little face-to-face time with each other. I do understand with the changing of the times and the capabilities of current technology, it may seem face-to-face time is unnecessary. Thinking back to when I got into the real estate business, we used to "talk" on the phone, drive an offer over to an agent's office to meet them and "hand" the offer to them. Again, I understand that this is what we now accept as "the past."

In recent transactions, I have noticed that some of my real estate colleagues do not even take the time to return a phone call or return an email. This is very frustrating to buyers and sellers, as well as to us as REALTORS®. You and I are the front for the clients; they expect us to get the answers, responses and all correspondence returned to them in a timely manner. This can NOT be done if we, as colleagues, will not give each other the courtesy of a response in a timely manner or at all.

My frustration comes typically when submitting my buyers' offer. Two days after submitting an offer I may get an email saying "thanks, I received your offer."

I make a return call asking when my buyers will receive a response from the sellers for the offer we submitted two days ago. I hear nothing back from the listing agent and continue to request a response. Then I receive the call from my buyer: "I see the home has gone pending; does this mean that they accepted a different offer?"

How many times has this happened to you when representing a buyer; when they find out their offer was not accepted before you do?

I just wanted to bring to light that we are all professionals and should treat one another as such.

This is the profession we have chosen. Let's all give one another, as colleagues, the respect we deserve and communicate.

Happy Holidays!!!

Jim A. Anderson

Masters Club Steering Committee Member

NAR DIRECTOR'S MEETING —

Summary of NAR Director's Meeting

SAR Members appointed as NAR REALTOR® Emeritus are as follows:

Lynda T. Calvert
 Louise Caplan
 Craig Dunnigan
 Wayne A. Kuykendall
 Clay Sigg

NAR agreed to continue sponsoring the Within These Walls exhibit at the Smithsonian National Museum of American History for an additional seven years.

NAR will urge FHA to void the requirement that an appraisal stays with the property.

The Commitment to Excellence Advisory Board received conceptual approval to develop the C2EX program as a voluntary program for members with recognition granted for achieving certain milestones. A more detailed program to be reported to the Directors in May 2017.

The REALTOR® Party developed procedures for local associations to follow when pursuing support of candidates for elected positions whose districts cross association boundaries.

Much discussion occurred regarding changing the method for selecting NAR Directors to reduce the influence of locally-selected candidates and to increase the influence of state-selected candidates. The proposal was soundly defeated. If passed, SAR would have lost at least one of our current three NAR Directors.

The SAR selected NAR Directors for 2017 are Leigh Rutledge, Judy Covington and Eva Garcia.



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SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
December 13	9:00am – 12noon	zipForm® & e-Signatures MOBILE	\$30	<ul style="list-style-type: none"> Accessing your zipForm account using zipForm® Mobile Companion Manage, monitor and create transactions Using Digital Ink (tablets only) Using Touch Sign (tablets only) 	David Metten
December 14	12noon – 1:30pm	Business Planning for the New Year <i>Take Action in 2017!</i>	\$25	<ul style="list-style-type: none"> Step 1 – Set the Stage Step 2 – 2016 in Review Step 3 – 2017 Planning Step 4 – LET'S DO IT! 	Marc Thompson, Mason-McDuffie Mortgage Corporation
January 9	9:00am – 1:00pm	Moving Your Business to the Next Level	\$30	<ul style="list-style-type: none"> 3 fundamental principals 6 core reality checks 10 key steps to moving forward How to strategically change your business 	Carl Medford, CRS
January 13	11:30am – 1:30pm	Paid Social Media & Paid Search <i>Lunch & Learn</i>	\$20	<ul style="list-style-type: none"> Why you should use paid social media options Strategy and tips How to set up ads on Facebook How to target the right people on social media 	Peter Delle
January 18	11:30am – 1:30pm	Video 101	\$15	<ul style="list-style-type: none"> Learn the power of video and be the local expert Make videos in less than 15 minutes Leverage your videos and promote them on Facebook Ads Make your first video in class 	Marc Thompson, Mason-McDuffie
January 19	9:00 – 11:00am	Effective Real Estate Blogging	\$20	<ul style="list-style-type: none"> How to write posts How to effectively share content online Where to find content/post ideas How to build trust with the public and many other practical tips 	Ryan Lundquist, Appraiser

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit ims.sacrealtor.org. Questions - contact **Patricia Ano** or call 916.437.1210. (Please contact us for non-Member pricing) Prices listed reflect early-bird fees.

Cancellation policy: if you cannot attend a seminar for which you have registered, you may send a substitute. You will receive a full refund when cancelling 48 hours in advance. If you cancel less than 48 hours in advance, your registration fee will be forfeited.

*This course is approved for continuing education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors or lecturers. You must attend **90%** of the class, pass a written exam and have **proof of identification** to qualify for BRE Credits.

Upcoming Volunteer Opportunities

Home & Landscape Expo: Friday – Sunday, January 27th – 29th | 2 & 3 Hr Shifts

Location: Cal Expo **Duties:** help out at the SAR Booth where SAR Retail Director Carl Carlson will be selling a variety of our incredible LEDs. Talk to passersby about LEDs, the local real estate market or just the weather – you're there to be visible to the public as experienced real estate professionals!

Contact Tony (tony@sacrealtor.org | 916-437-1205) to sign up.



JANUARY CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
2 SAR Closed	3 Canceled – All Regional Meetings Visit www.sarcaravans.org CanTree Committee (B) 10:30am – 12noon SAR Charity Research Committee (P) 12:30 – 2:00pm Volunteer Coordinating Committee (T) 10:30 – 11:30am	4 No Events Scheduled	5 Canceled – Real Estate Finance/Affiliate Forum Internship Committee (B) 12noon – 1:30pm	6 No Events Scheduled
9 Move Your Business to the Next Level (T) 9:00am – 1:00pm Education Committee (B) 9:00 – 10:30am Leadership Academy (B) 1:00 – 2:30pm	10 Canceled – All Regional Meetings Visit www.sarcaravans.org SAR Intern Interviews 11:00am – 4:30pm	11 CAMP (EC) 8:00am – 12noon SAR New Member Orientation (B) 1:00 – 4:30pm	12 Masters Club Steering Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee (B) 11:30am – 1:00pm	13 SAR Closed 7:30 – 8:30am Public Issues Forum (B) 9:30 – 10:30am Sacramento Area RE Exchange Network (T) 10:00 – 12:30pm Paid Social Media and Paid Search (EC) 12noon – 1:30pm 2017 Installation Dinner (Offsite) 7:00 – 9:30pm
16 SAR Closed – MLK, Jr. Day	17 Regional Meetings (Various) Visit www.sarcaravans.org MetroList – Course 1 (T) 9:00am – 12noon NARPM Luncheon (EC) 10:30am – 2:00pm SAR Charitable Foundation BOD (B) 12:30 – 2:00pm Scholarship Fundraising Committee (B) 1:00 – 2:00pm MetroList – Course 2 (T) 1:00 – 4:00pm	18 IREM (P) 9:00 – 10:00am Video 101 (EC) 11:30am – 1:30pm Intern Class (B) 2:30 – 4:30pm SAR New Member Orientation (B) 6:00 – 9:30pm	19 BOD Meeting (B) 9:00 – 11:00am Effective Real Estate Blogging (EC) 10:00 – 11:00am WCR Luncheon (EC) 10:00 – 11:00am YPN Advisory Committee (T) 10:00 – 11:00am Commercial Council Meeting (B) 3:00 – 4:00pm	20 SAR Broker/Manager Forum 9:30 – 10:30am IREM Lunch & Learn (EC) 12noon – 1:30pm
23 MetroList – Course 1 (T) 9:00am – 12noon MetroList – Course 2 (T) 1:00 – 4:00pm	24 Regional Meetings Visit www.sarcaravans.org Housing Opportunity Committee (B) 10:30am – 12noon	25 SAR Closed 1:00 – 2:00pm	26 No Events Scheduled	27 No Events Scheduled
30 No Events Scheduled	31 Regional Meetings Visit www.sarcaravans.org Regional Professional Standards Training (EC) 1:00 – 4:00pm			

Calendar Information

*For Regional Meeting locations and times, visit www.sarcaravans.org or contact Tony Vicari at tvicari@sacrealtor.org or 437-1205.

*Various locations – Call for details
** closed meeting

Meetings subject to change.

(EC) Mack Powell Event Center
(B) Board Room, 2nd Floor
(T) Training Room, 2nd Floor
(U) Upstairs



RIVER CITY FOOD BANK

Giving thanks...and turkeys

SAR volunteers gathered for the 3rd time this year at the River City Food Bank, this time two days before the Thanksgiving holiday. It was safe to say they had never seen crowds like this before: hundreds of food bank clients lined up, stretching down 28th street and wrapping around the block down S Street. Sacramento's oldest, continuously-serving food bank offers clients nourishing victuals every month, distributing appropriate quantities based on family size. This month, however, allowed more than 300 people to take home a turkey in addition to their monthly provision. Serving this organization on a day so close to Thanksgiving really stressed the fact that hundreds of families need help, even if just to enjoy a single meal. Volunteers certainly ended the day with a heightened view of how thankful they should be this holiday season.



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Pending sales drop, may indicate slow month for November

OCTOBER

Pending sales, those that are already in contract, dropped for the month of October. Month to month, pending sales decreased 16.4%, from 1,444 to 1,207 units. Pending sales are generally an indicator of activity for the upcoming months, when many will be counted as sold once the escrows close. Compared with October 2015, pending sales totaled 1,240.

Closed escrows also dropped, decreasing 3.8% from 1,647 to 1,584 this month. Compared with last year, the current number is up 4.2% (1,520 sales). Equity sales – those that are non-REO or non-Short Sale – accounted for 93.1% (1,475 units) of sales for the month. The remainder of sales were REO/bank-owned (31 units/2%) and Short Sales (38/2.4%). Other types of sales (auction, probate, etc.) accounted for 2.5% or 40 sales. The types of financing used for the sales this month included 192 cash (12.1%), 834 conventional (52.7%), 389 (24.6%) FHA, 101 (6.4%) VA (Veterans Affairs) and 68 (4.3%) used Other* types of financing.

Inventory remains tight throughout Sacramento County with the total Active Listing Inventory decreasing 10.2% from September to October (2,774 to 2,492). Compared to October last year, the current number is down 7.6% (2,697 units). The Months of

Inventory decreased, dropping slightly from 1.7 Months to 1.6 Months. The Months of inventory for October 2015 was 1.8.

The median sales price increased marginally, up .8% from \$318,500 to \$321,000. Compared with October 2015, the current price is up 10.7% (\$290,000). The total dollar value of all closed transactions for the month totaled \$558,823,398. This figure is down 2% from the \$570,458,748 total last month, but 13.3% higher than the total value of October 2015.

The average DOM (days on market) for homes sold this month increased from 26 to 28 days. The median DOM also increased, rising from 13 to 15. The Median DOM has risen steadily every month from the low in May (9 DOM). These numbers represent the days between the initial listing of the home as “active” and the day it goes “pending.”

The chart below shows the zip codes with the most sales for the month. Elk Grove (95758) led with 87 sales, followed by Antelope, Folsom and Elk Grove (95624). Elk Grove zip codes made up three of the top five, accounting for 218 or 13.7% of all sales. Sales from these 10 zip codes made up 43% (680) of all sales for the month.



Additional reports, including condominium sales and sales breakdown by zip code, are available on SAR's [statistics page](#).

For questions regarding this data, please email [Tony Vicari](#).

**Other financing includes 1031 exchange, CalVet, Farm Home Loan, Owner Financing, Contract of Sale or any combination of one or more.*



MLS STATISTICS

November 2016

MLS STATISTICS for October 2016

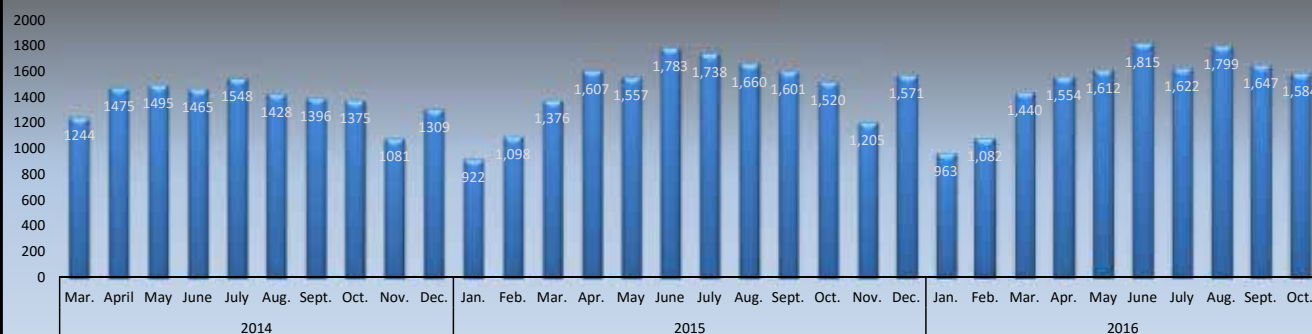
Data for Sacramento County and the City of West Sacramento



SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month	1,788		2,080	-14.0%		1,917		-6.7%
Active Listing Inventory †	2,492		2,774	-10.2%		2,697		-7.6%
Active Short Sale (included above)	58		55	5.5%		89		-34.8%
Pending Short Lender Approval	101		125	-19.2%		229		-55.9%
Pending Sales This Month	1,207		1,444	-16.4%		1,240		-2.7%
Number of REO Sales	31	2.0%	47	-34.0%	2.9%	50	3.3%	-38.0%
Number of Short Sales	38	2.4%	26	46.2%	1.6%	57	3.8%	-33.3%
Equity Sales**	1,475	93.1%	1,541	-4.3%	93.6%	1,388	91.3%	6.3%
Other (non-REO/-Short Sale/-Equity)	40	2.5%	33	21.2%	2.0%	25	1.6%	60.0%
Total Number of Closed Escrows	1,584	100%	1,647	-3.8%	100%	1,520	98.4%	4.2%
Months Inventory	1.6 Months		1.7 Months	-5.9%		1.8 Months		-11.1%
Dollar Value of Closed Escrows	\$558,823,398		\$570,458,748	-2.0%		\$493,235,597		13.3%
Median	\$321,000		\$318,500	0.8%		\$290,000		10.7%
Mean	\$352,793		\$346,362	1.9%		\$324,497		8.7%
Year-to-Date Statistics	1/01/16 to 10/31/16		1/01/16 to 10/31/16			1/1/2015		
	SAR monthly data, compiled		MetroList YTD data			10/31/2015		Change
Number of Closed Escrows	15,118		15,471			14,802		2.1%
Dollar Value of Closed Escrows	\$5,200,039,423		\$5,316,602,267			\$4,686,161,326		11.0%
Median	\$314,380		\$315,000			\$285,000		10.3%
Mean	\$343,963		\$343,650			\$316,590		8.6%

Sales Volume



Median Sales Price



Inventory Volume



† includes: Active, Active Release Clause, Active Short Sale, Active Short Sale Contingent, Active Court Approval and Active Court Contingent listings

** Owner Equity Sales, previously identified as Conventional Sales, represents all sales other than short sales or lender owned properties.

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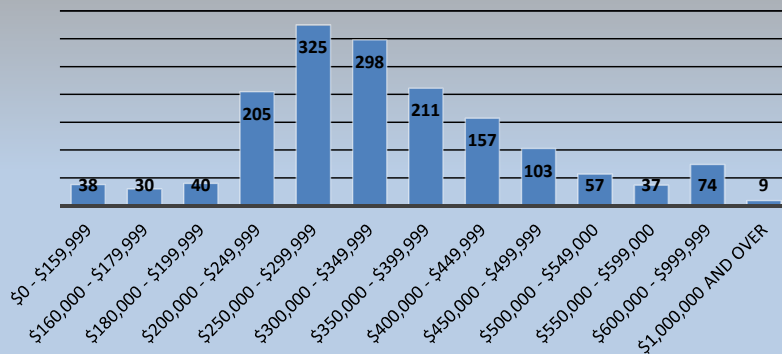
MLS STATISTICS for October 2016

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

Total: 1,584



Type of Financing/Days on Market

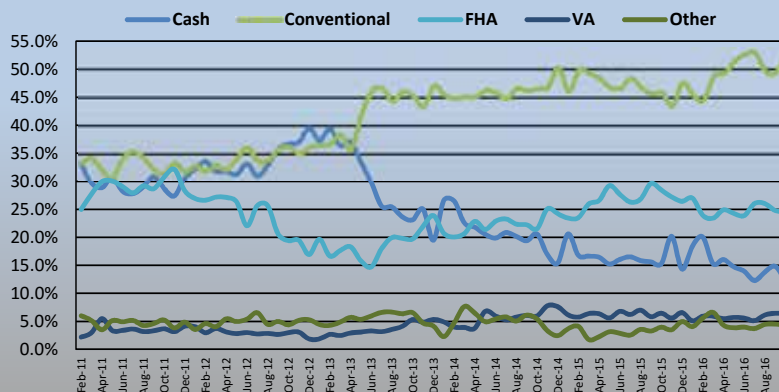
TYPE OF FINANCING

(1 House on Lot/Condo)
Other †



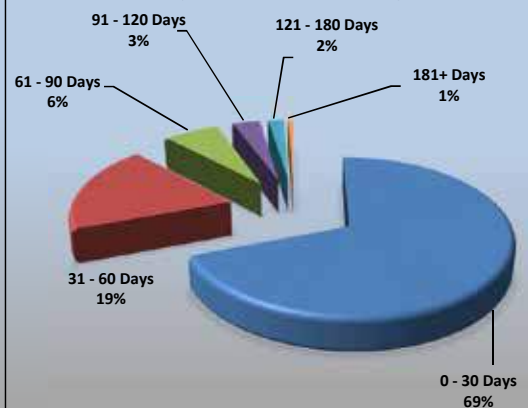
Types of Financing Historical

(% of Sales)



DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
Financing Method	# of Units	% of Total	# of Units	% of Total	% of Total				
					(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
(Single Family Home only)									
Cash	192	12.1%	244	14.8%	0 - 30	1,096	69.2%	75.5%	73.0%
Conventional	834	52.7%	815	49.5%	31 - 60	297	18.8%	15.0%	14.6%
FHA	389	24.6%	408	24.8%	61 - 90	103	6.5%	5.1%	6.1%
VA	101	6.4%	106	6.4%	91 - 120	50	3.2%	2.2%	2.9%
Other †	68	4.3%	74	4.5%	121 - 180	29	1.8%	1.3%	2.1%
Total	1,584	100.0%	1,647	100.0%	181+	9	0.6%	0.8%	1.2%
					Total	1,584	100.0%	100.0%	100.0%

* half-plex, 2-on-1, mobile home

† includes: cal vet, contract of sale, creative, farm home loan, owner financing.

Median DOM:	Current	Last Month
Average DOM:	15	13
Average Price/Square Foot:	28	26
	\$206.9	\$206.3

This representation is based in whole or in part on data supplied by MetroList. MetroList does not guarantee, nor is it in any way responsible for, its accuracy. Data maintained by MetroList does not reflect all real estate activity in the market. All information provided is deemed reliable, but it is not guaranteed and should be independently verified. For the most current statistical information, visit www.sacrealtor.org/public-affairs/statistics.html.

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ABOUT THE MARKET

2016 REAL ESTATE & AFFILIATE FINANCE FORUM CHAIR

ANTHONY NUNEZ



2017 Conventional Loan Limits & New 1003 Uniform Residential Loan Application

After leaving them in a holding pattern for 10 long years, the Federal Housing Finance Agency (FHFA) has raised conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac. Separate loan limit announcements are expected shortly from FHA and the Veterans Administration.

The current loan limit, **\$417,000**, has been in place since 2006. When the housing crisis hit, the Housing and Economic Recovery Act of 2008 (HERA) set the baseline loan limit at that existing level for one to four family houses in most of the U.S. and required it be adjusted each year to reflect any changes in the national average home price. When prices continued to decline, HERA also made clear that the baseline could not be adjusted upward until the average U.S. home price returned to its pre-decline level.

The FHFA recently reported that its third quarter House Price Index (HPI) is now 1.7 percent higher than in the third quarter of 2007 and the agency has raised conforming loan limits by 1.7 percent to **\$424,100**. The high-balance loan limit for Sacramento and immediate surrounding counties will now be **\$488,750**. The new loan limits are effective as of January 1, 2017. It may not be much, but we'll take it!

Coming sometime in 2017, but mandated by January 2018, we also have a new Uniform Residential Loan Application or Fannie Mae form 1003. I was surprised to see that we are going from a 5 page application to a 9 page application, but when I saw the new form I was pleasantly surprised. The new form's redesigned format is consumer and loan officer friendly. It's a lot cleaner and clearer with much more detailed information that we as loan officers should be asking for, but sometimes can forget. This can help speed up the processing and underwriting process, which is always a nice thing. There are many additions to the new form and I'll just highlight a few. The form now gives you the option to select under marital status Civil Union or Domestic Partnership or Registered Reciprocal Beneficiary Relationship. There's also a spot for your cell phone and e-mail address. The new form inquiries about Military Service. For Self-Employed or Business Owners, you can also indicate if you own more or less than a 25% share in the business. You can now choose from a list of income from other sources such as Auto Allowance, Boarder Income, Capital Gains, and much more. To see the new form and all of the new changes to come, please visit Fannie Mae's website.

Please join us at the Real Estate Finance and Affiliate Forum meeting held at SAR on the first Thursday of the month beginning at 9:00am.

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YOUNG PROFESSIONALS NETWORK

YPN Gala Recap

Beatnik studios in downtown Sacramento was the perfect venue for an evening of fundraising and fun. The SAR Young Professionals Network worked hard to plan their 8th Annual Gala, with proceeds benefitting the SAR CanTree. Their hard work paid off and attendees enjoyed a night of dancing, hors d'oeuvres, libations and even a cigar bar. Live music was provided by nationally known 80's cover band The Spazmatics. A photo booth was also available for patrons to pose with their friends, dates and colleagues and help capture the fun of the night. Official figures are undisclosed, but the SAR YPN anticipates a sizeable donation to the SAR CanTree. Enjoy the photos from the night on the [SAR YPN Facebook page](#).



Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

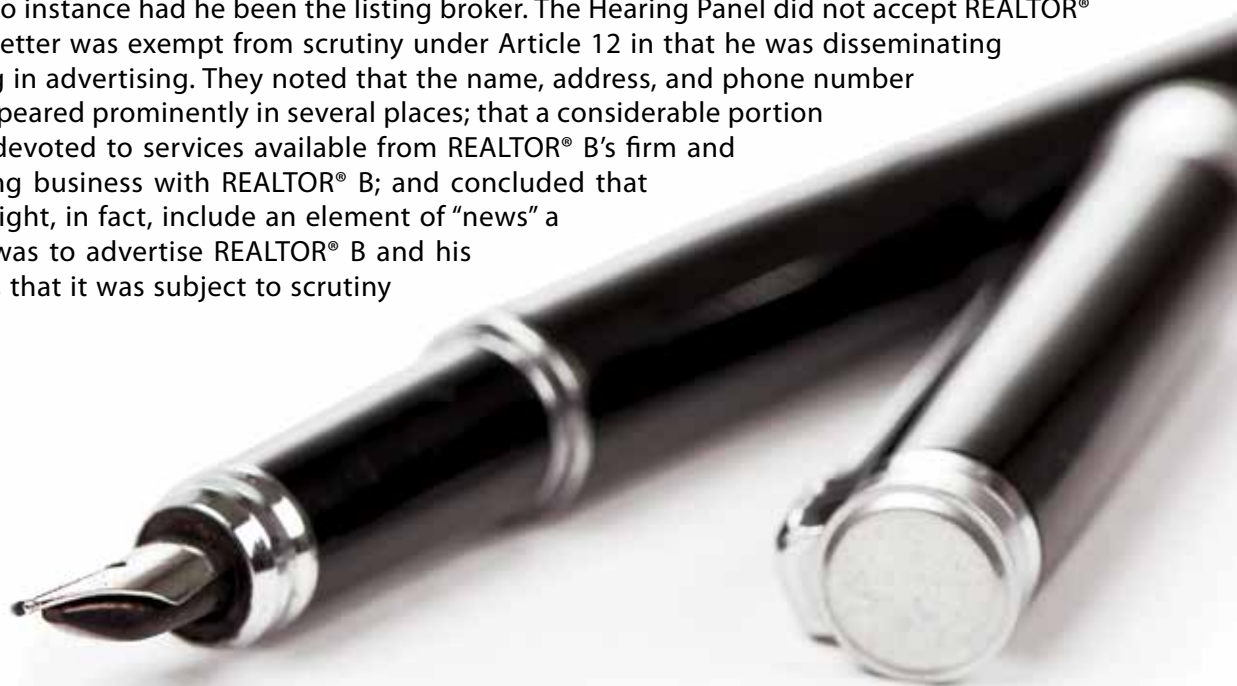
Case #12-12: Advertising in the Guise of News

(Adopted April, 1994. Revised November, 1995.)

Shortly after mailing his "Homeowners Neighborhood Newsletter" to local residents, several complaints were filed against REALTOR® B claiming that he had engaged in deceptive advertising in violation of Article 12's "true picture" directive. These complaints were reviewed by the Grievance Committee which determined that a hearing should be held and that all of the related complaints would be consolidated in a single hearing. The appropriate notices were sent and the hearing was convened.

REALTOR® A, one of the complainants, introduced REALTOR® B's "Homeowners Neighborhood Newsletter" into evidence pointing out that, on the first page, REALTOR® B had prominently shown pictures of, and addresses for, ten homes in an exclusive area of town labeling each as "Recently Sold." REALTOR® A, the listing broker for several of these properties, stated that, in his opinion, the average reader would readily conclude that REALTOR® B, by advertising this way, was claiming to have listed and sold the properties and that his claims violated Article 12, as interpreted by Standard of Practice 12-7. In response, REALTOR® B indicated that Article 12 was limited in scope to ". . . advertising and representations to the public" and that his "Homeowners Neighborhood Newsletter" was not, in fact, advertising but rather a well-intentioned effort to make homeowners aware of current market values. "Sale prices in our county become a matter of public record once a deed of sale is recorded," REALTOR® B argued, "and anyone who wants to find out about recent sales can get that information from the recorder's office." "All I am doing," he continued, "is reporting news—and saving residents the time and effort of retrieving this information on their own. If someone appreciates my efforts and later buys or sells through me, so much the better, but that is not the reason for my newsletter."

After hearing from the complainants and the respondent, and after reviewing the content of the newsletter, the Hearing Panel concluded that it did, in fact, violate Article 12 since, while the information regarding the properties themselves was accurate, its cumulative effect was to convey the impression that REALTOR® B had listed and/or sold the properties when he had not. The fact that he had been the cooperating broker in one of the transactions did not give him the right to claim, directly or indirectly, that he had "sold" any of the other properties because in no instance had he been the listing broker. The Hearing Panel did not accept REALTOR® B's claim that his newsletter was exempt from scrutiny under Article 12 in that he was disseminating news and not engaging in advertising. They noted that the name, address, and phone number of REALTOR® B's firm appeared prominently in several places; that a considerable portion of the newsletter was devoted to services available from REALTOR® B's firm and the advantages of doing business with REALTOR® B; and concluded that while the newsletter might, in fact, include an element of "news" a primary purpose of it was to advertise REALTOR® B and his firm and, consequently, that it was subject to scrutiny under Article 12.



November 2016

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Jeff Blevins

Pinnacle Home Inspection

Austin Schlocker

New York Life

Broker Associate

Daniel Widner

HomeSmart I CARE Realty

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Jaskarn Atwal

Jaskarn Atwal Broker

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Paul Cheng

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Brenda Comfort

California Investment Properties

Margaret Comparan

Keller Williams Rlty Elk Grove

Joseph Comstock

Keller Williams Realty

Jamie Dantzsch

Keller Williams Realty

Thuy Dinh

Realty One Group Complete

Hala Doumat

Keller Williams Rlty Fair Oaks/
Sacramento

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Century 21 Select Real Estate

Stephanie Ferris

Coldwell Banker-Res R E Srv

Cindy Gavrilov

Capital Equity Real Estate

Angela Gaytan

Gregory Realty Group

Janet Gibson

Lyon RE Elk Grove

Makena Grimmer

Keller Williams Realty Folsom

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Coldwell Banker-Res R E Srv

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Elizabeth Scambler - 916.437.1222

Retail Services Specialist

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Sacramento REALTOR® Newsletter

Editor: Tony Vicari

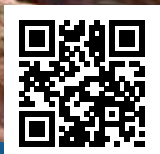
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