



# SACRAMENTO REALTOR®

*Making Sacramento a Better Place to Call Home for Over 100 Years*

FEBRUARY 2016

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



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Achieve This Year?**

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## Upcoming SAR Meetings &amp; Forums

## Upcoming SAR Meetings &amp; Events

## February

**Public Issues Forum****Date:** Friday, February 19th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Darren Suen, Department of Water Resources**Topic:** Sacramento Flood Control**Broker/Manager Forum****Date:** Friday, February 26th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Ben Van der Meer, Sacramento Business Journal**Topic:** New Sacramento Development & Construction

## March

**SAR Main Meeting****Date:** Tuesday, March 1st **Time:** 9:00 – 10:30am**Location:** Mack Powell Event Center**Speaker:** TBD**Topic:** TBD**Public Issues Forum****Date:** Friday, March 18th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Sacramento County Assessor Kathy Kelleher and Assistant Assessor Christina Manley**Topic:** Sacramento Assessment Issues

## April

**Broker/Manager Forum****Date:** Friday, April 1st **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Bill Miller, MetroList Vice President**Topic:** MLS Updates/Developments

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## Be the One – It's Your Time to Shine

*"The future belongs to those who believe in the beauty of their dreams." Eleanor Roosevelt*

Every enterprise begins with a dream. In January, I challenged you to take some time to consider what you want for yourself, your business, your family and your leisure time in 2016. I also touched on what steps you need to put in place to make it happen.

*"A Goal is a Dream with a Deadline." Napoleon Hill*

One of the best ways to keep your dreams at the top of your mind is create a vision or goal board. A vision board is a collage of images, pictures, and affirmations of your dreams, goals and things that make you happy. It can also be called a dream board, treasure map or vision map. Creating a vision board will help you stay focused and motivated to reach your goals by reminding you of the "why" behind your activities. Attach the images and text to a poster board and display it in a prominent location that you will see every day.

There are many websites that offer online services to create vision boards that you can save to your computer desktop. Try searching for "goal board" or "vision board".

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

Every person who has risen above the average has always had a plan to achieve their goals. Goals provide focus and direction towards accomplishing your dream. Goal setting not only allows you to take control of your life's direction, but it also provides you with a benchmark for determining whether you are actually succeeding. Your goals should be written down...specific, measurable, attainable, relevant and time bound.

*"Arriving at one goal is the starting point to another."*  
**John Dewey**

SAR is here for you..."Your Success is Our Success." Let me encourage you to take advantage of the many classes and programs that SAR has available for your growth and knowledge.



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## YPN Monthly Mixer

SAR's Young Professionals Network (YPN) meets for their monthly mixer on the 4th Thursday of every month at 5:30pm. They rotate to a new, hip location each month and always offer a great opportunity to network and meet new colleagues. In January, the group met at the Midtown hotspot BARWEST and enjoyed delicious appetizers and sumptuous beverages. If you've never attended a YPN mixer before – consider yourself invited to the next one! It will be Thursday, February 25th at Vanguard (1415 L St.) from 5:30 – 7:30pm.

Stay connected and follow us at:



SARYPN



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[www.sacrealtor.org/ypn](http://www.sacrealtor.org/ypn)

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DAVE TANNER

Every year the National Association of REALTORS® Professional Standards Committee looks at the Code of Ethics and related documents to see if any changes are needed to reflect the current state of the industry. If any changes are made, they become effective the following January 1. There were a few changes made during 2015 that are now in effect.

Standard of Practice 12-5 was reworded to clarify that in social media, where room to disclose the broker may not be available, the requirement can be satisfied if the electronic message contains a link to the required information.

The Code of Ethics and Arbitration Manual was amended to emphasize the importance of Alternative Dispute Resolution such as Mediation. Among other things, it requires the Presiding Officer of a Hearing Panel to announce at the start of a hearing that the opportunity still exists to resolve the matter through mediation.

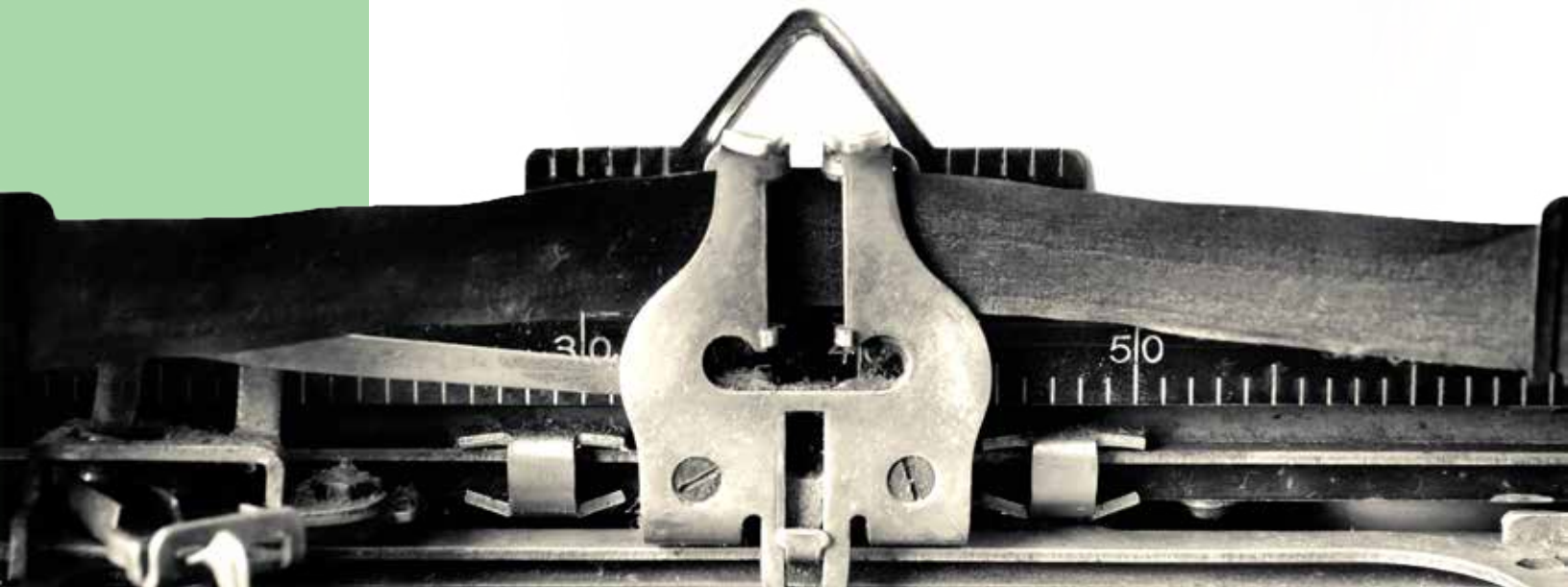
If a party is found in violation of the Code, in addition to the traditional sanctions that may be imposed, the Panel may also order the party to cease or refrain from continuing the unethical conduct and to specify additional sanctions to be automatically imposed if the party violates the cease and refrain order within the designated period of up to three years.

If a party determined to owe money after an arbitration hearing fails to pay the award within the period specified, the prevailing party can request a show cause hearing before the Directors to determine if there is a valid reason the award has not been paid. At that time the Directors may suspend the member, impose a payment schedule or take no action as they deem appropriate. This is in addition to the option of judicial enforcement available to the prevailing party.

To be timely filed within the 180 days stated in the Manual, the complaint must be complete in all regards and must have all required payments paid before that date.

If you are found in violation of the Code and the sanctions imposed qualify the Respondent for publication on the C.A.R. member website, the publication shall be removed three years after the date of first publication.

Code of Ethics



# We're Going for the Gold

Help support the scholastic pursuits of deserving students



## St. Patrick's Day Luncheon & Silent Auction

*Benefiting SAR Scholarship Program*

Hosted by Coldwell Banker Sierra Oaks & Sac Metro

**Wednesday, March 16, 2016**

**11:00am - 2:00pm** (lunch served at 11:30am)

**SAR Mack Powell Event Center**

2003 Howe Avenue, Sacramento

**Cost: \$20 if paid by Mar. 15, \$25 at the Door**

*For questions or tickets: Call Chip O'Neill at 916.341.7834  
fax registration form to 447.3611*

A traditional menu of corned beef, cabbage with all the fixings along with Irish soda bread, and cloverleaf cookies make this luncheon one you don't want to miss. Enjoy good food and the opportunity to network with friends and colleagues while supporting the SAR Scholarship Fund.

*The SAR Scholarship Foundation Trust is a 501(c)(3) organization with tax ID number 94-6129111.  
Your sponsorship/donation is tax deductible. For details, please consult a tax professional.*

### DONATE

**Silent Auction Prizes  
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916.341.7834**

### REGISTRATION FORM - St. Patty's Day Party

NAME

COMPANY

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METHOD OF PAYMENT: ☐ VISA ☐ MC ☐ AMEX ☐ DISCOVER ☐ CHECK (payable to SAR Scholarship Fund) ☐ CASH AMOUNT ENCLOSED \$

ACCOUNT NAME

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EXPIRATION DATE

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home lending



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- Home Possible® Mortgage (Freddie Mac)<sup>2</sup>
- 203(k) Standard / 203(k) Limited
- Jumbo / Portfolio
- Physician Advantage Loan
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- Residential Custom Construction
- HomeStyle® Renovation Mortgage (Fannie Mae)<sup>4</sup>

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<sup>4</sup> HomeStyle is a registered trademark of Fannie Mae.

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## SETTING AND ACHIEVING YOUR GOALS

**Goal Accomplished:** December 18th, the **Debt Forgiveness Tax Relief** was extended for 2015 and 2016. Government often gets lost in conflicting goals, but somehow, some important goals get achieved. We, too, face similar challenges in setting and achieving our goals in our businesses and in our lives. Here are some of the ideas I use in my professional and personal life to set goals and achieve them:

### For your Business - Do a SWOT Analysis.

Almost every year, all of us at BPE Law sit down and analyze: 1) our **Strengths**; 2) our **Weaknesses**; 3) our **Opportunities**; and 4) our **Threats**. This SWOT Analysis is used to determine how we're doing and what we can do better. We then prioritize the results into goals and designate action items to get them accomplished. One of the most valuable parts of this process is finding out who is really engaged in growing the business and learning ideas and concerns that you may have never thought about. Although I founded our firm over 20 years ago, I can trace most, if not all, of our growth to the lessons learned and the goals set and achieved through using the SWOT Analysis and to the new leaders of our company who have emerged through the process.

### For your Personal Life - Make a Bucket List

In 1996, my wife Ann brought a form back from a Joe Stumpf seminar. It was entitled "100 Things I want to do Before I Die." We'd never thought of doing this before and we'd never heard of the term "Bucket List." So, we sat down separately and each listed those things which we wanted to do. Incredibly, we both picked raft the Colorado River as our #42 (we still haven't done it). As we shared these goals, we both realized that this could be a guide for building a wonderful life and helping each other achieve our dreams. And so it has been. Towards the end of each year, we evaluate what we've accomplished and check them off the list... such as paragliding in the Alps, playing golf at St. Andrews, and playing with our grandchildren. Then, over a glass of wine, we map out our goals for the coming year. 2016 includes going to Australia, going deep sea fishing, mountain biking down Northstar, and, of course, rafting the Colorado.

### Make your Goals SMART

If you're like most people, when you get excited about something it's natural to set high expectations and lots of goals. Achieving them can be something else. The best goals, however, meet five criterion; they are: 1) **Specific**; 2) **Measurable**; 3) **Achievable**; 4) **Realistic**; and 5) **Time Bound**. For example, if you're 60 years old, setting a goal to walk on the Moon may not be SMART, but walking the Pacific Crest Trail might be doable.

Perhaps the best advice I have ever received on accomplishing your goals is this: "**Make a Decision, the rest is just logistics.**" By setting a goal and deciding to achieve it, you will add excitement, vibrancy, and success to your business and to your life.

Steve Beede can be reached at [sjbeede@bpelaw.com](mailto:sjbeede@bpelaw.com) or by calling our office at (916) 966-2260.

# Article 1

*When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)*

## Case #1-5: Promotion of Client's Interests

*(Originally Case #7-6. Revised May, 1988. Transferred to Article 1 November, 1994.)*

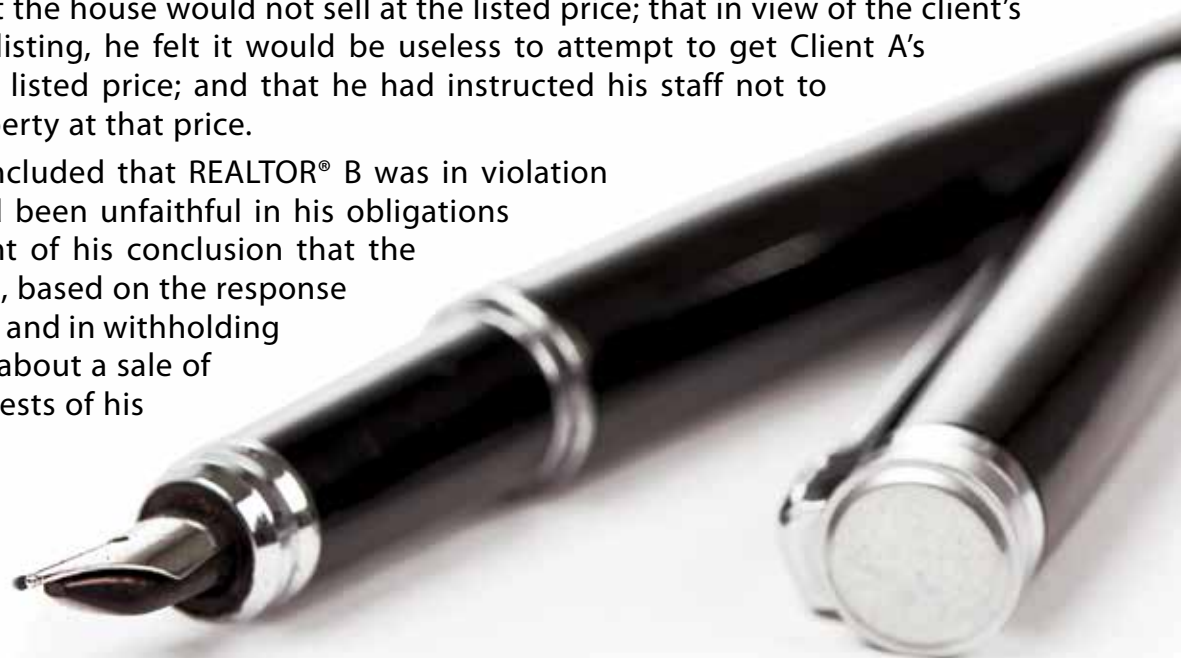
Client A gave an exclusive listing on a house to REALTOR® B, stating that he thought \$132,500 would be a fair price for the property. REALTOR® B agreed and the house was listed at that price in a 90-day listing contract. REALTOR® B advertised the house without response, showing it to a few prospective buyers who lost interest when they learned the price. In a sales meeting in his office, REALTOR® B discussed the property, advised his associates that it appeared to be overpriced, and that advertising and showing of the property had proved to be a waste of time and money.

After six weeks had gone by without a word from REALTOR® B, Client A called REALTOR® B's office without identifying himself, described the property, and asked if the firm was still offering it for sale. The response he received from one of REALTOR® B's nonmember associates was: "We still have the house listed, but there is little interest in it because, in our opinion, it is overpriced and not as attractive a value as other property we can show you."

Client A wrote to the Board of REALTOR® complaining of REALTOR® B's action, charging failure to promote and protect the client's interest by REALTOR® B's failure to advise the client of his judgment that the price agreed upon in the listing contract was excessive, and by REALTOR® B's failure to actively seek a buyer.

In a hearing on the complaint before a Hearing Panel of the Board's Professional Standards Committee, REALTOR® B's response was that Client A had emphatically insisted that he wanted \$132,500 for the property; that by advertising and showing the property he had made a diligent effort to attract a buyer at that price; that in receiving almost no response to this effort he was obliged to conclude that the house would not sell at the listed price; that in view of the client's attitude at the time of listing, he felt it would be useless to attempt to get Client A's agreement to lower the listed price; and that he had instructed his staff not to actively market the property at that price.

The Hearing Panel concluded that REALTOR® B was in violation of Article 1; that he had been unfaithful in his obligations in not advising his client of his conclusion that the property was overpriced, based on the response to his initial sales efforts; and in withholding his best efforts to bring about a sale of the property in the interests of his client.





## Darrell Steinberg for Mayor

BY CAYLYN WRIGHT

GOVERNMENT AFFAIRS DIRECTOR

The Sacramento Association of REALTORS® was the first organization to endorse Darrell Steinberg when he ran for City Council 24 years ago and the Association is now endorsing his race for Mayor of Sacramento. Former Pro Tem of the California State Senate, Mr. Steinberg would bring a wealth of experience and knowledge to the City of Sacramento.

Senator Steinberg has deep roots in Sacramento; he and his wife purchased their first home in Tahoe Park and started their family there. When Tahoe Park started having gang issues, the neighborhood organized, forming the Tahoe Park Neighborhood Association, and elected Darrell as their first President. Later, he was encouraged to run for City Council, where SAR provided his first endorsement. He later ran for State Assembly and then State Senate, becoming the first Sacramentan to serve as President Pro Tem in over 125 years.

Senator Steinberg was influential in keeping the Kings in Sacramento. He authored reform to the California Environmental Quality Act that allowed the arena to be fast-tracked and ultimately keep the Kings where they belong

in Sacramento. Golden One Center, which will house the Kings and many other events downtown, will prove to be an economic driver for our region and will help the transformation of our downtown by providing many new civic amenities. This project will benefit not just residents of the City of Sacramento, but the entire Sacramento Region.

The City of Sacramento is on the brink of transformation and has seen so many positive changes in recent years thanks to the leadership of current Mayor Kevin Johnson, the Sacramento City Council, and Sacramento City Manager John Shirey. The downtown area is transforming. The City has a comprehensive housing policy for the first time in recent memory which provides for market rate, workforce, and rapid rehousing. All of these are integrally important to ensuring Sacramento residents young and old are provided safe housing options.

The Sacramento Association of REALTORS® feels strongly that Darrell Steinberg is the candidate most capable of continuing to move the city in this transformative positive direction.





## 2016 Home & Landscape Expo

If SAR's booth at the Home & Landscape Expo was set up outside, it may have been visible from space. The gleaming LEDs that adorned the booth gave attendees a real-world perspective on just how bright the new generation of LED products are. Led by SAR Realty Store Manager Carl Carlson and a few other dedicated SAR staff, volunteers were key to providing critical information to consumers not only on LED lighting products, but more importantly, the benefits of using a REALTOR® for their real estate needs. SAR would like to say THANK YOU to the volunteers who consistently go above and beyond! [See all photos from the Expo on SAR's Facebook page.](#)



## 2016 Officers & Directors Installation Luncheon

Colleagues, friends and family filled the ballroom at the beautiful Northridge Country Club to honor the passing of the gavel from 2015 SAR President Ron Greenwood to 2016 President Ed Anderson. Ed's theme for 2016, *Be The One*, encourages REALTORS® to take charge and *be the one* who makes a difference in the way they do business. This event also served as the installation of SAR's Leadership and honored many with special achievement awards. It was truly a memorable event for all who attended.

## Congratulations on your achievements!

### 2016 Officers

**2016 President**  
Ed Anderson

**2016 President Elect**  
Franco Garcia

**2016 Secretary/Treasurer**  
Linda Wood

**Immediate Past President**  
Ron Greenwood

**2016 SAR Board of Directors**  
Jodi Ash  
Del Barbray  
Kathie Bell  
Judy Black  
Tom DiGiacomo  
Robert Doucet  
Douglas Dransfield  
Sue Galster  
Rosanna Garcia  
Barbara Lebrecht  
Anthony Nunez  
Chip O'Neill  
Deniece Ross-Francom  
Erin Stumpf  
Kellie Swayne

### 2015 Awards

**Political Involvement:**

- Barbara Lebrecht
- Deniece Ross-Francom
- Kellie Swayne

**Educational Excellence:**

- Ryan Lundquist
- Bob Thomas
- Sam Yee

**Civic Affairs:**

- Chip O'Neill
- Luis Sumpter
- Stephen T. Webb

**Local Association Activities:**

- Jodi Ash
- Del Barbray
- Amber Coppedge

**State Association Activities:**

- Judy Covington
- Leigh Rutledge
- Tracey Saizan

**National Association Activities:**

- Leigh Rutledge  
President's Award:
- Deniece Ross-Francom

**Rising Star Award:**

- Maurice Thomas

**Lifetime Service Award:**

- Clay Sigg

**Affiliate of the Year Award:**

- Anthony Nunez

**REALTOR® of the Year Award:**

- Kellie Swayne

[Click here to view the Facebook Installation album.](#)









**1. How long have you been a Member of SAR?**

I have been a member of SAR since 1998.

**2. What did you do before becoming a REALTOR®?**

I owned an Independent Legal Service company.

**3. What do you like best about being a part of the real estate industry?**

I enjoy meeting and connecting with so many different people. I enjoy being a part of one of the biggest decisions in the lives of others. It is great to see the happy smile of a first-time home buyer when I hand them the key to their new home or a seller moving to the next phase of their life or an investor that has purchased their first investment property.

**4. How have you adjusted to all the changes to the real estate industry in the past several years?**

I think I have adjusted pretty well. When I first started, all the contracts had to have wet signatures and accepting documents via fax was brand new. Now, with all the new technology, I find I'm able to get tasks completed much faster.

**5. What advice would you give someone who is interested in becoming a REALTOR®?**

I would advise individuals to come into the industry with the mindset that this is a serious career and there is more to becoming a successful REALTOR® than just showing houses. It is a big ethical and legal responsibility. It's very important that individuals coming into the industry understand the importance of continuous education.

**6. What are some ways you have gotten involved in SAR?**

I am currently the Vice-Chair for the Internship Committee.

**7. What are the benefits of participating on an SAR committee?**

I feel I'm able to give back to the community. By being a part of the Internship Committee, I feel that I'm able to help individuals understand and step into this wonderful world of real estate and become a great REALTOR® with the help of the mentoring program.

**8. Why do you feel it is important for SAR to have an internship program?**

The internship program allows individuals to experience true real estate, to understand what it actually takes to become a REALTOR®. Interns get to be a part of the behind-the-scenes action and experience all the hard work and dedication it requires to represent a real estate transaction. When the students are taking their college courses, they are preparing and learning how to pass the state exam. Once the state exams are passed and their licenses are in hand, the true world of real estate begins.

**9. What's a good movie you've seen recently? What did you like about it?**

*Creed* - The movie showed that with dedication and hard work anything you set your mind to can be accomplished.

**10. Do you have a favorite saying or expression?**

"It Is More Blessed To Give Than To Receive."

**11. What is your favorite vacation spot?**

Jamaica

**12. What would people be surprised to learn about you?**

I love to serve people, I love to see people happy. I do feel in my heart of hearts I am truly more blessed when I give than when I receive. I created a charity three years ago called "An Open Hand with An Open Heart" to collect sleeping bags for the homeless for Loaves and Fishes.



## Scholarship Applications are being accepted until March 31

SAR is now accepting completed scholarship applications from:

1. Sacramento high school seniors with a GPA of 3.7 or higher
2. High school seniors related to an SAR member with a GPA of 3.7 or higher living in CA

The application form must be fully completed and **received** at the SAR office by the deadline of **4:30 p.m. on Thursday, March 31, 2016.**

[Applications are now available online](#)

Printed copies are available at SAR. Interviews will be in May. Awards are presented at the June 7th Main Meeting. For more info, contact [Nichol](#) (437-1220) [or visit scholarship webpage.](#)



# INTERESTED IN ADVERTISING?

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# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
JFebruary 5	9:00 - 2:00pm	<b>Educational Roundtables – Hosted by SAR Masters Club</b>	\$15	<ul style="list-style-type: none"> <li>Fast moving One Day Live Class</li> <li>Comprehensive Course Outline</li> <li>Official State Glossary</li> <li>Audio Download</li> </ul>	Various Local Real Estate Professionals
February 13	7:30am – 5:00pm	<b>Duane Gomer – One Day RE Exam Prep</b>	\$160	<ul style="list-style-type: none"> <li>Fast moving One Day Live Class</li> <li>Comprehensive Course Outline</li> <li>Official State Glossary</li> <li>Audio Download</li> </ul>	Duane Gomer Company Representative
February 23	1:00 – 4:00pm	<b>Duane Gomer – 45-Hour License Renewal</b>	\$75 (CD pricing) \$85 (text book pricing)	<ul style="list-style-type: none"> <li>Meets BRE requirements for 45-hours renewals</li> <li>Includes agency, ethics, trust funds, fair housing, risk management, consumer protection</li> <li>Instructions for exams will be given at seminar</li> <li>Please note: all testing will be done online</li> </ul>	Duane Gomer Company Representative
February 25	12noon - 1:30pm (Lunch & Learn Format)	<b>Feng Shui Basics – Lunch &amp; Learn</b>	\$15 (by 2/23) \$20 (after 2/23)	<ul style="list-style-type: none"> <li>Basic Principles and practical tips to use at home and work</li> <li>Learn about energy flow basics and ways to enhance it</li> <li>Learn how to identify and use positions of strength</li> <li>Learn how to use some of the basic Feng Shui cures</li> </ul>	Mary Mieth
February 26	12noon - 1:30pm (Lunch & Learn Format)	<b>The Offer is In: Selling Real Estate in a Conservatorships as well as Probates</b>	\$15 (by 2/24) \$20 (after 2/24)	<ul style="list-style-type: none"> <li>Breaking down the sale from start to finish</li> <li>Understanding the roles of the probate attorney, executor and/or conservator</li> <li>When the judge/courts must be involved</li> <li>Realities of beneficiary interference or conservatee involvement</li> </ul>	Tracy Potts, Esq. Founder, Legacy Law Group
March 3	9:00am – 2:30pm	<b>The Fundamentals of Transaction Coordination</b>	\$100	<ul style="list-style-type: none"> <li>Learn how the RPA lays the foundation for the transaction</li> <li>Understand how, when and why you use different disclosures</li> <li>Identify what paperwork is required from each party</li> <li>Discover how the escrow and lending process work together to close the transaction</li> </ul>	Wendi Molina
March 4	9:00am – 12:30pm	<b>Transaction Coordination 2 – Beyond the Contract</b>	\$85	<ul style="list-style-type: none"> <li>Become more efficient and effective in your daily work flow</li> <li>Discover the attributes required to be a successful Transaction Coordinator</li> <li>Set boundaries with agents</li> <li>Feel more confident running your own Transaction Coordination business</li> </ul>	Wendi Molina
March 9	12noon – 1:30pm	<b>Complex Deals: What You Don't Know Will Hurt You</b>	\$20 (by 2/29)	<ul style="list-style-type: none"> <li>Mixed Use &amp; Scrambled Eggs - Who Pays the Electric Bill?</li> <li>The Residential to Commercial Conversion - Little House on the Prairie and the Disclosure Forms</li> <li>Layering - Ground Lease, Ground Sublease, and Space Lease</li> <li>Integrated Projects w/Multiple Developers and Owners - the Development Agreement, the REA, and the Lenders</li> </ul>	David Durrett
March 10	9:00am – 12noon	<b>How to Think Like an Appraiser</b>	\$25 (by 3/8) \$35 (after 3/8)	<ul style="list-style-type: none"> <li>What to say and not to say to appraisers</li> <li>What type of information to share with appraiser</li> <li>How to see properties like an appraiser does</li> <li>How to pull comps like an appraiser</li> </ul>	Ryan Lundquist
March 22	9:00am – 5:00pm	<b>How to List and Sell Commercial/ Investment Property – 1 Day Course</b>	\$49 (by 3/18)	<ul style="list-style-type: none"> <li>How to calculate Cap Rates, Gross Rent Multiplier (G.R.M's) &amp; set up sheets</li> <li>Terminology and tips for communicating with Investors and other C.I. Brokers</li> <li>How to calculate return on Investment (R.O.I.) vacancy, expense factors</li> <li>How to analyze and determine value using the income approach</li> </ul>	Michael Simpson
March 29	10:00 – 11:30am	<b>Setting Goals and Making them Happen</b>	\$35 (by 3/25) \$45 (after 3/25)	<ul style="list-style-type: none"> <li>What are goals, where do they come from, and why it's important to have them</li> <li>How to create powerful, SMART goals</li> <li>Seven different goal categories with examples in each category</li> <li>A seven step process for setting and achieving your goals</li> </ul>	Brad Warren
March 29	1:00 – 2:30pm	<b>Lead Generation through Marketing and Networking</b>	\$35 (by 3/25) \$45 (after 3/25)	<ul style="list-style-type: none"> <li>You will learn at least 10 different ways to effectively lead generate</li> <li>5-step planning process to guarantee that lead generation gets put into your planner and then accomplished</li> <li>You'll create a 30-day action plan for generating more leads including accountability</li> </ul>	Brad Warren

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

\*This course is approved for continuing education credit by the California Department 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 DRE Credits.

*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*

**All costs listed are based on early bird SAR Member fees.**

# MARCH CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
	1 <b>Main Meeting (EC)</b> 9:00 - 10:30am <b>Volunteer Coordinating Committee (P)</b> 10:30 - 11:30am <b>SAR CanTree Committee (B)</b> 10:30am - 12noon	2 <b>SAR New Member Orientation (B)</b> 9:00am - 12:30pm <b>Commercial RE Lunch &amp; Learn (EC)</b> 12noon - 1:30pm	3 <b>Real Estate Finance &amp; Affiliate Forum (EC - E)</b> 9:00 - 10:30am <b>Fundamentals of Transaction Coordination (EC - W)</b> 9:00am - 2:30pm	4 <b>SAR Office Closed</b> 7:30 - 8:30am <b>Transaction Coordination 2 - Beyond Thunderdome (EC)</b> 9:00am - 12:30pm
7 <b>MetroList - Course I (T)</b> 9:00 - 12noon <b>WCR Board Meeting (B)</b> 12noon - 1:30pm <b>MetroList - Course II (T)</b> 1:00 - 4:00pm	8 <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a>	9 <b>Commercial RE Lunch &amp; Learn (EC)</b> 12noon - 1:30pm <b>New Member Orientation (B)</b> 1:00 - 4:30pm <b>Regional Meeting Coordinators (P)</b> 1:30 - 2:30pm	10 <b>How to Think Like an Appraiser (EC)</b> 9:00am - 12noon <b>Equal Opportunity/Cultural Diversity Committee (B)</b> 11:30am - 1:30pm	11
14 <b>SAR Education Committee (B)</b> 9:00 - 10:00am	15 <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a>	16 <b>SAR New Member Orientation (B)</b> 6:00 - 9:30pm	17 <b>YPN Advisory Committee (T)</b> 10:00 - 11:00am <b>WCR Business Luncheon (EC)</b> 11:00am - 2:00pm <b>Commercial Advisory Committee (B)</b> 3:00 - 4:00pm	18 <b>BTI - Day 1 (B)</b> 9:00am - 12noon <b>Public Issues Forum (B)</b> 9:30 - 10:30am
21 <b>MetroList - Course I (T)</b> 9:00 - 11:30am <b>MetroList - Course II (T)</b> 1:00 - 3:30pm	22 <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Housing Opportunity Committee (B)</b> 10:30 - 11:30am <b>How to List &amp; Sell Commercial Property (EC)</b> 8:30am - 5:00pm	23	24 <b>YPN Monthly Mixer (offsite)</b>	25 <b>BTI - Day 2 (B)</b> 9:00am - 12noon
28	29 <b>Regional Meetings</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Setting Goals &amp; Making them Happen (EC)</b> 10:00 - 11:30am <b>Lead Generation thru Lead Generation (EC)</b> 1:00 - 2:30pm	30 <b>SAR Offices Closed</b> 1:00 - 2:00pm <b>Scholarship Learning Tree Reception (EC)</b> 4:00 - 7:00pm	31	

## Calendar Information

\*For Regional Meeting locations and times, visit [www.sarcaravans.org](http://www.sarcaravans.org) or contact Tony Vicari at [tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org) or 437-1205.

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

**\*\* closed meeting**

**\*Various locations - Call for details**

*Meetings subject to change.*



### How Long Do I Have To Wait Before I Can Buy Again?

With the New Year upon us, and Spring right around the corner, I'm seeing buyers coming out of the woodwork to get the loan preapproval process started. With another year behind us since the "Great Recession," there are more and more signs that people are ready to get back into home ownership, especially with rents expected to rise in virtually all major cities across the U.S. this year. The question I get asked frequently by consumers is when they can buy a home again after experiencing a financial hardship. With good reestablished credit and an acceptable credit history since their negative financial event, here are the various waiting periods at which lenders look:

#### **Conventional: (Fannie Mae/Freddie Mac)**

**Chapter 7 Bankruptcy:** 2 years since discharge due to \*extenuating circumstances and at least 4 years due to financial mismanagement.

**Chapter 13 Bankruptcy:** 2 years since discharge or 2 years from the dismissal date due to extenuating circumstances and 2 years since discharge or 4 years from dismissal date due to financial mismanagement.

**Foreclosure:** 3 years due to extenuating circumstances and 7 years due to financial mismanagement.

**Short Sale:** 2 years due to extenuating circumstances and 4 years due to financial mismanagement.

**\*Extenuating Circumstance:** A written statement from the borrowers with supporting documentation attributing the cause of the financial difficulties to outside factors beyond the borrowers' control that is not ongoing and is unlikely to recur.

#### **FHA:**

**Chapter 7 Bankruptcy:** 2 years since discharge or less than 2 years, but not less than 12 months with extenuating circumstances.

**Chapter 13 Bankruptcy:** 2 years since discharge or at least 1 year of the payout period under the bankruptcy has elapsed with all payments made on time.

**Foreclosure:** 3 years or less than 2 years, but not less than 12 months with extenuating circumstances.

**Short Sale:** 3 years or less than 2 years, but not less than 12 months with extenuating circumstances.

#### **VA:**

**Chapter 7 Bankruptcy:** 2 years since discharge or between 12-23 months from the date the bankruptcy was completed with extenuating circumstances.

**Chapter 13 Bankruptcy:** After all payments are made or at least 1 year of the payout period under the bankruptcy has elapsed with all payments made on time and the Trustee/Judge approves the purchase.

**Foreclosure:** 2 years or between 12-23 months from the date the bankruptcy was completed with extenuating circumstances.

**Short Sale:** 2 years from completion date.

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

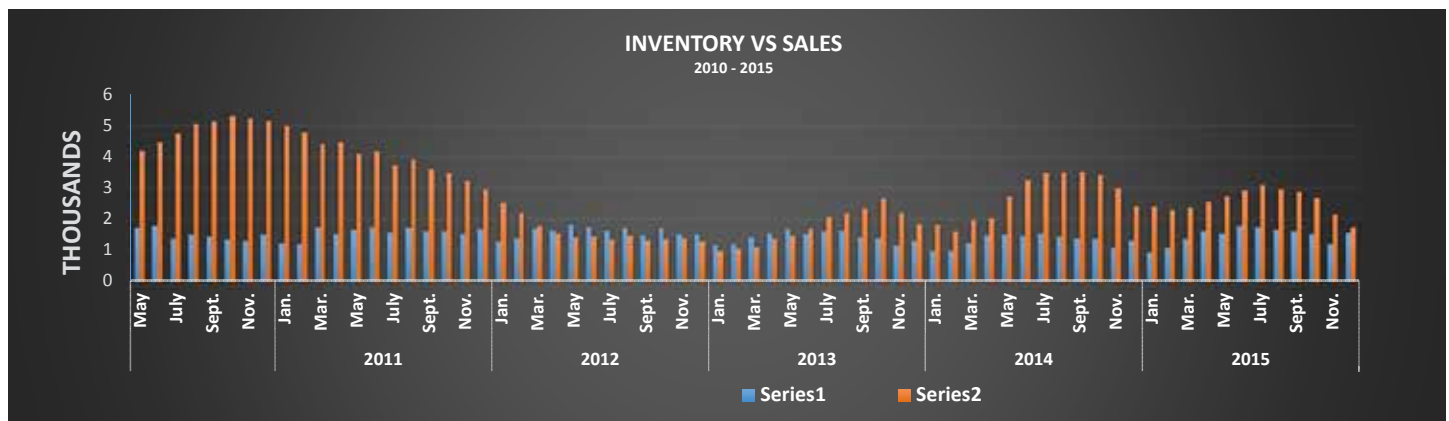


## DECEMBER

## Sales activity increases, inventory drops for holidays

Sales volume for December surged 30.4% to 1,571, a substantial increase from the 1,205 closed escrows in November. The current number is 3.3% above the 1,520 sales of October. Compared with December 2014 (1,313 sales), the current number is up 19.6%. Equity sales made up 90.9% of all sales (1,428 units) for the month. The remainder of sales were REO/bank-owned (57 units/3.6%) and Short Sales (60/3.8%). Other types of sales (auction, probate, etc.) accounted for 1.7% or

26 sales. Both REO Sales (2.7%) and Short Sales (17.3%) decreased for the month. Equity Sales increased slightly, up .4%. Breaking down the financing, 225 sales used cash (14.3%), 750 (47.7%) conventional (mortgage-backed), 415 (26.4%) used FHA (Federal Housing Administration), 103 (5.6%) used VA (Veterans Affairs) and 78 (5%) used Other\* types of financing. The graph below compares market inventory and sales volume since May 2010:



Pending sales dropped off to 849, a 31.4% decrease from the 1,237 pending sales in November. Compared with December 2014, however, the current number is up 4.7% (811). The month-to-month median sales price jumped 2.1% from \$290,885 to \$297,000. This figure is 10.8% above the \$268,000 median sales price for December 2014. The total dollar value of all closed transactions for the month totaled \$508,723,362. This figure is 30.3% higher than the \$390,353,522 total last month and 31.7% higher than the total value of December 2014 (\$386,253,993). The year-end sales total is 17,578, up 11.4% from the 15,778 sales at the same time of last year.

The total Active Listing Inventory decreased 18% from 2,150 to 1,749 and the Months of Inventory remained decreased from 1.8 months to 1.1 months. Year-to-year, the current number is down 27.9% (3,002 units).

The average DOM (days on market) for homes sold this month increased from 33 to 35 days. The median DOM increased 31% from 16 to 21. These numbers represent the days between the initial listing of the home as "active" and the day it goes "pending." Breaking down the DOM, there were 964 listings that sold between 1 – 30 days, 329 listings between 31 – 60 days, 136 between 61 – 90 days, 68 between 91 – 120 days and 74 sales that spent over 120+ DOM.

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

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



December 2015

## MLS STATISTICS for December 2015

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	1,006		1,276	-21.2%		980		2.7%
Active Listing Inventory †	1,749		2,150	-18.7%		2,427		-27.9%
Active Short Sale (included above)	60		74	-18.9%		142		-57.7%
Pending Short Lender Approval	200		232	-13.8%		284		-29.6%
Pending Sales This Month	849		1,237	-31.4%		811		4.7%
Number of REO Sales	57	3.6%	44	29.5%	3.7%	88	6.7%	-35.2%
Number of Short Sales	60	3.8%	55	9.1%	4.6%	80	6.1%	-25.0%
Equity Sales**	1,428	90.9%	1,090	31.0%	90.5%	1,145	87.2%	24.7%
Other (non-REO/-Short Sale/-Equity)	26	1.7%	16	62.5%	1.3%	N/A	N/A	N/A
Total Number of Closed Escrows	1,571	100%	1,205	30.4%	100%	1,313	100.0%	19.6%
Months Inventory	1.1 Months		1.8 Months	-38.9%		1.8 Months		-38.9%
Dollar Value of Closed Escrows	\$508,723,362		\$390,353,522	30.3%		\$386,253,993		31.7%
Median	\$297,000		\$290,885	2.1%		\$268,000		10.8%
Mean	\$323,821		\$324,096	-0.1%		\$294,177		10.1%
Year-to-Date Statistics	1/01/15 to 12/31/15		1/01/15 to 12/31/15			1/1/2014		Change
	SAR monthly data, compiled		MetroList YTD data			12/30/2014		
Number of Closed Escrows	17,578		18,081			15,778		11.4%
Dollar Value of Closed Escrows	\$5,585,238,210		\$5,709,364,361			\$4,664,088,698		19.7%
Median	\$288,000		\$288,000			\$267,263		7.8%
Mean	\$317,740.26		\$315,766			\$294,251		8.0%

## 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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# Data for Sacramento County and the City of West Sacramento

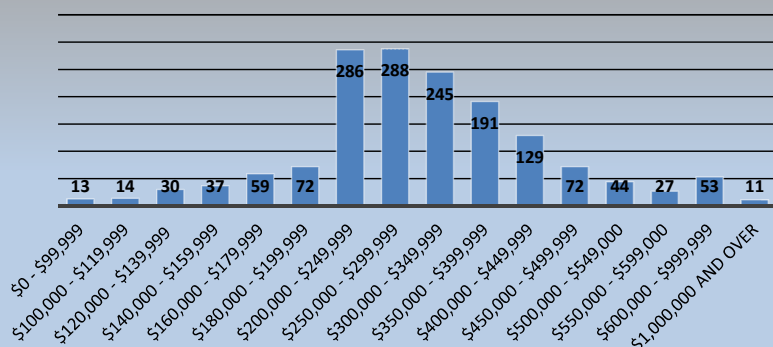
## MLS STATISTICS for December 2015

Data for Sacramento County and the City of West Sacramento

### BREAKDOWN OF SALES BY PRICE

#### 1 House on Lot

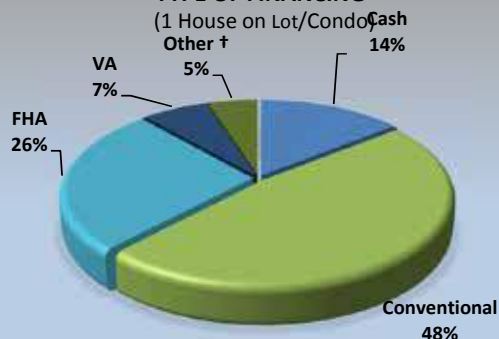
Total: 1,571



### Type of Financing/Days on Market

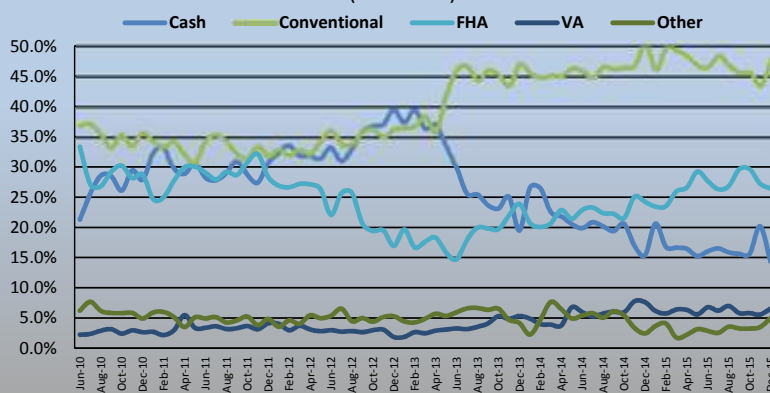
#### TYPE OF FINANCING

(1 House on Lot/Condo)



#### Types of Financing Historical

(% of Sales)



#### DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing (Single Family Home only) Financing Method	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	(SFR & Condo) Days on Market	# of Units	% of Total		
Cash	225	14.3%	243	20.2%	0 - 30	964	61.4%	65.1%	67.0%
Conventional	750	47.7%	525	43.6%	31 - 60	329	20.9%	18.9%	16.4%
FHA	415	26.4%	328	27.2%	61 - 90	136	8.7%	8.7%	7.6%
VA	103	6.6%	67	5.6%	91 - 120	68	4.3%	3.7%	4.2%
Other †	78	5.0%	42	3.5%	121 - 180	57	3.6%	2.5%	3.3%
<b>Total</b>	<b>1,571</b>	<b>100.0%</b>	<b>1,205</b>	<b>100.0%</b>	<b>181+</b>	<b>17</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.6%</b>
					<b>Total</b>	<b>1,571</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

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

Median DOM: 21  
Average DOM: 35  
Average Price/Square Foot: \$190.6

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](http://www.sacrealtor.org/public-affairs/statistics.html).

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Our Sister company, Association Management Concepts, Inc. was conceived in 1989 with one main goal: to design and implement an HOA management firm that would dependably deliver premium full service management to HOAs throughout northern California. AMC, Inc. has attained this goal and proudly offers services in Sacramento, Yolo, El Dorado, Placer and Nevada Counties through the client centric team of professionals that have been assembled to not just manage your association, but to help you keep your association healthy, efficient, and cost effective. AMC, Inc. wants your homeowners association to thrive. If you would like more information about AMC, Inc.'s services or would like a proposal for management of your HOA please visit their website at [assocmc.com](http://assocmc.com) or contact President Brad Higgins at 916 337-5893 or 916 565-8080, ext. 308.

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Steve Larson Insurance

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YuWanda Johnson

### Emily Nielsen

Vista Oaks Realty

### Terri Ragan

Commerce Real Estate

### Miguel Ramirez

Camila Investment Group Inc

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Keller Williams Realty

### Anita Argumedo

BHHS Drysdale Properties

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Coldwell Banker-Res R E Srv

### Wes Blackwell

HomeSmart ICARE Realty

### Michelle Blackwell

Town and Country Real Estate

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Keller Williams Realty Natomas

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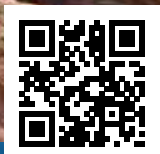
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