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OCTOBER 2016

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

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WITH YOUR
ASSOCIATION**



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Upcoming SAR Meetings & Forums

October

Public Issues Forum**Date:** Friday, October 21st **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** City of Sacramento Councilman Steve Hansen**Topic:** Update on Downtown Development and the new Arena**Broker/Manager Forum*****Date:** Friday, October 28th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Dave Tanner, Esq.**Topic:** New Laws for 2016***meets the Friday following the SAR Board of Directors meeting**

November

SAR Main Meeting**Date:** Tuesday, November 1st **Time:** 9:00 – 10:30am**Location:** SAR Boardroom**Speaker:** Oscar Wei, C.A.R. Senior Economist**Topic:** Economic Update**Public Issues Forum*****NOTE:** No Forum Scheduled for November***Broker/Manager Forum*****NOTE:** No Forum Scheduled for November*

December

Broker/Manager Forum**Date:** Friday, December 2nd **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Dave Tanner, SAR CEO**Topic:** New C.A.R. Forms Release**SAR Main Meeting****Date:** Tuesday, December 6th **Time:** 9:00 – 10:30am**Location:** SAR Boardroom**Speaker:** Christmas CanTree Dedication**Topic:** Raffle Drawing/Check Awarded to Salvation Army**Public Issues Forum*****NOTE:** No Forum Scheduled for December*

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“We make a living by what we get, but make a life by what we give.” — Winston Churchill

Do you have a responsibility to help others? Randy Lewis, author of “No Greatness Without Goodness,” claims that all people, including businesses, have the responsibility to make the world a better place.

For Judy and me, volunteering is a part of our DNA. We make our living as REALTORS® and we have served our community as Campus Life Directors, Youth/Children Pastors, Boys/Girls Clubs, Soccer Coaches, Seniors and so on.

“The mission of SAR is to enhance the ability of its members to practice their profession ethically and effectively, to serve the community and to protect private property rights.”

In the 1980's, I began the journey of giving back of my time, energy and experiences to SAR. It is my way of helping our association remain one of the best in the West.

Simple Ways to Give Back and Helping Others Starts Today!

While SAR is certainly no food bank or transitional housing non-profit, it certainly is your gateway to volunteering at one with your fellow REALTORS®. Dozens of Members have been attending the SAR volunteer events this year. Just think of the positive impact that could be made if *hundreds* of Members volunteered! There are a multitude of volunteer opportunities throughout the year, all with varying tasks and duties. There is something for every skill level. If you would like information, simply call SAR and ask about volunteer opportunities. Your time spent helping those less fortunate will surely be rewarded.

Another option you have is to serve on one (or a few) of the many SAR committees. Most are annual commitments and meet once a month for about an hour. From developing educational events to planning fundraisers and volunteer opportunities, there is a committee for just about everyone. As your CEO Dave Tanner mentions in his article, he got his start in association leadership by joining a committee.

It is no secret that being on a committee is good for business. You will be networking, problem-solving and likely building lasting business relationships. These committees are what help shape our association.

My volunteer services as your 2016 SAR President will come to a close at the end of the year, but I will continue to be involved in this association that has given so much to me. I urge you to consider doing the same.



Connecting with SAR

Connecting with SAR is another way of looking at getting SAR connected with you. We wish we could find a way to get every one of our more than 6,000 members to be connected with us in some significant manner. The primary goal of a trade association such as ours is to provide a way to connect you to the industry.

One of the best ways I know of to get connected is by participating in a committee. That was how I got my start in participating in the organization back in 1989. I have been increasingly involved ever since. SAR has many committees covering a very diverse range of subjects. During October, we will be circulating committee signup sheets for 2017. I encourage you to find one that matches your interest and become involved.

Our association does a lot for us in terms of education, political advocacy, increasing the professional image of the members and providing a level playing field through enforcement of the REALTOR® Code of Ethics. I believe all our members have a responsibility to give back to that association which provides so much for us.

My initial involvement was based upon my belief that after eleven years of enjoying the benefits of membership, I had an obligation to give back. I went to a meeting where they were soliciting applications for committee members. I had an interest in a couple of committees, but while there I met the Chair of the MLS Committee and suggested to him a couple of changes to the MLS Rules. He invited me to join that committee. I did, and he rewarded me by appointing me to Chair the Rules Subcommittee. It is now 27 years and two associations later and I am still on the MLS Rules Committee. And he and I have become and remain very good friends.

During the intervening years, I have served on almost every committee at various associations. I feel I have participated in making significant contributions to the associations through those committees. But I have also met and come to be friends with many other involved REALTORS® that were also serving the association. It has been a great experience and I hope it is one in which you will chose to participate. I am confident you will get a great deal of satisfaction from your efforts.

SAR COMMITTEES

Join a Committee for 2017

Not only is participating on a Committee a great way to get more involved with your Association, it also is an opportunity to make new friends, learn about SAR, feel good about yourself and even gain some new business.

It's time to sign up for a 2017 Committee. Committee applications are now available at www.sacrealtor.org. If you have questions, contact the appropriate staff person below or simply fill out the committees [form here](#) and send in to kchew@sacrealtor.org to sign up!

We look forward to meeting you!



CanTree

Meets on the 1st Thursday | 10:30 – 11:45am | Nichol Perez – nperez@sacrealtor.org

Promote CanTree ticket sales at various SAR meetings including weekly Regional Meetings and Main Meetings, planning and constructing the actual "CanTrees" at various local areas and any other CanTree - related events throughout the CanTree season (Sept. - Nov.).



Communications/ Marketing

Meets on the 2nd Tuesday | 10:30 – 11:30am | Tony Vicari – tvicari@sacrealtor.org

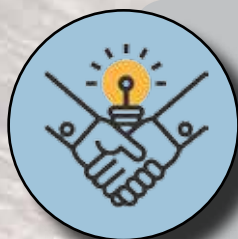
Analyzes and tracks current SAR communication methods, troubleshoots problems, brainstorms methods to increase SAR/Membership communication success.



Education

Meets on the 2nd Monday | 9:00 – 10:30am | Judy Shrivastava – judy@sacrealtor.org

Reviews courses for possible SAR educational offerings, suggests classes that meet student needs and market trends; serves on subcommittees for special projects.



Equal Opportunity/Cultural Diversity

Meets on the 2nd Thursday | 11:30am – 12:30pm | Judy Shrivastava – judy@sacrealtor.org

Promotes diversity in SAR activities, promotes professional real estate and the value of home ownership to ethnically diverse communities in Sacramento, serves as liaisons to ethnic organizations.



Government Relations Committee*

Meets on the 3rd Tuesday | 10:00 – 11:30am | Caylyn Wright – cwright@sacrealtor.org

Policy maker for SAR concerning legislative and regulatory issues. Supports or opposes local and state legislative and regulatory matters affecting private property rights and private property values and the ability of REALTORS® to do business.



Housing Opportunity Committee

Meets on the 4th Tuesday | 10:30 – 12noon | Judy Shrivastava – judy@sacrealtor.org

Plans, organizes and promotes seminars and other events around housing affordability, supports C.A.R.'s Housing Affordability Fund fundraising efforts, and explores methods for expanding local housing affordability.



Internship Committee

Meets on the 1st Thursday | 12noon – 1:30pm | Judy Shrivastava – judy@sacrealtor.org

Develops guidelines and provides leadership for SAR's Internship Program, markets the program and solicits mentors to help guide interns.



Nominating Committee*

Meets as needed | Lyndsey Harank – lharank@sacrealtor.org

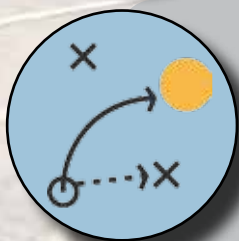
Works with SAR leaders to find candidates for SAR Board of Trustees.



Scholarship Fundraising Committee

Meets on the 3rd Tuesday | 1:00 – 2:00pm | Lyndsey Harank – lharank@sacrealtor.org

Plans, organizes, promotes, and works events and fundraisers during the Scholarship Season (March – May) with the focus of providing scholarships for local high school seniors.



Strategic Planning & Finance

Meets on the 3rd Friday | 1:00 – 2:00pm | Chris Ly – cly@sacrealtor.org

Develops and recommends a strategic plan, an annual budget, a capital budget and reserve allocations to the Board of Directors.

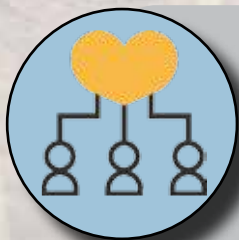


Volunteer Coordinating Committee

Meets on the 1st Tuesday | 10:30 – 11:30am (immediately following Main Meeting)

Tony Vicari – tvicari@sacrealtor.org

Develops and promotes volunteer activities in the community for SAR members.



Young Professionals Network (YPN) Advisory Committee

Meets on the 3rd Thursday | 9:00 – 9:45am | Nichol Perez – nperez@sacrealtor.org

Organizes and promotes events, mixers and fundraisers, creates a fun and educational place for Members to network. Open to all young and "young at heart."

* Prerequisite or special appointment required



Where Did My Golf Course View Go? Understanding Homeowner View Rights in California

Recently, a number of homeowners received a shock when they discovered that the adjacent golf course planned to build a solar panel array behind their homes which would block their beautiful views of the golf course, ponds, and waterfalls. Not only would this damage their enjoyment of their homes, but it reasonably could significantly reduce the market value when they sell. Of course they were outraged.... but can they stop the golf course? That is the legal question.

As a general rule, under California law, the answer to this question would be No. A landowner does not have any right of access to air, light, or view over adjacent property. However, like most laws, there are exceptions that may apply. For example:

1. Easements - Owners of land are generally free to enter into agreements for the use of their abutting properties. Thus, one owner could grant the other a written easement for an unobstructed view. Understandably, this most often occurs when the grantor wants to do something with their land but needs the consent of the abutting owner, grantee. However, merely because someone has had an unobstructed view in the past does not give rise to any right to continue that view in the future, such as by claiming a prescriptive easement.

2. CC&Rs - Often, particularly in the case of a subdivision or a condo complex, the development of the community requires the adoption of "covenants, conditions, and restrictions" (CC&Rs) that impose various restrictions on the use of all properties in the community. Thus, the CC&Rs could provide that neighboring property owners cannot build anything that would interfere with a neighbor's view.

3. Laws - State and local communities may impose restrictions protecting view rights or allowing certain obstructions even where easements or CC&Rs may preclude them. California does not have any state laws protecting view rights for individuals and, in fact, the State gives solar collection a priority over private view rights.

4. Nuisance - Generally under California law, no one may use their property in such a way as to damage the property of another. However, absent any view rights established by easement, CC&Rs, or law, blocking your neighbor's view is not a nuisance.

So where does all this leave the homeowners abutting the golf course? In this case, after a lot of battling and actions with local political leaders, the homeowners and golf course owner reached a resolution under which the solar panels were relocated, the current view was preserved, and everyone seemed to end up with what they wanted.... at least for now.

For over 20 years, the attorneys of BPE Law Group, P.C. have been advising and representing property owners and real estate agents in dealing with their legal concerns and resolving world-wide. Our major areas of practice include: Real Estate, Business, and Estate Planning. Check us out on the Web at: www.bpelaw.com. If you would like a consultation with us, please call our office at (916) 966-2260 or e-mail me at sjbeede@bpelaw.com.

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Low Flow Plumbing Laws in 2017

BY CAYLYN WRIGHT

GOVERNMENT AFFAIRS DIRECTOR

Low flow toilets, as well as other plumbing appliances, become law on January 1, 2017. This means all homeowners of single-family properties across the state will be required to install water-conserving plumbing fixtures if the property was built before 1994. An important distinction is that this is not a point-of-sale requirement. It is simply required by virtue of owning a home.

Putting a brick in your toilet does not comply with this new law. The following fixtures will need to be replaced:

- Any toilet manufactured to use more than 1.6 gallons per flush
- Any urinal manufactured to use more than one gallon of water per flush
- Any showerhead manufactured to have a flow capacity of more than 2.5 gallons of water per minute
- Any interior faucet that emits more than 2.2 gallons of water per minute

Because the low-flow plumbing requirement does not create a point-of-sale requirement, there is no obligation on either agents or brokers to ensure that sellers or buyers install these fixtures before close of escrow. Agents should be sure their clients understand the importance of accurately completing the Transfer Disclosure Statement, which has addressed low flow plumbing the last several years.

For properties built before 1994, sellers must disclose three things. First, they must disclose

the legal requirement that the owner of the property must replace non-compliant plumbing fixtures. Second, disclose if the real property includes any noncompliant plumbing fixtures. And third, these are the disclosures of the seller, and not the agent.

At this point, it is unclear if the Transfer Disclosure Statement alone meets the seller's disclosure duties. On the TDS, there is a check box in the lower right hand corner on the first page for "Water-conserving plumbing fixtures." If the seller has installed water-conserving plumbing fixtures, this box can be checked. If the seller has not, or does not know, it is recommended to leave this box unchecked. So, does leaving the box unchecked meet the seller's obligation to disclose noncompliant plumbing fixtures? Potentially. By the end of 2016, C.A.R. Standard Forms Advisory Committee will address the issue and make a final determination as to whether any supplementary disclosure will be necessary.

This new law is the result of a deal negotiated by the California Association of REALTORS®. The bill, as originally introduced, was a traditional point-of-sale mandate requiring low-flow plumbing appliances. This compromise and implemented legislation is much better for REALTORS® and private property rights.

For more information on the new low-flow plumbing appliances, see your September California Real Estate magazine. The California Association of REALTORS® also has a Legal Q&A [available here](#).

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September's Main Meeting delivers Valuable Safety Tips

PRESENTER: TRACEY HAWKINS, SAFETY AND SECURITY SOURCE

Tracey began her presentation by stating that REALTORS® need to understand the risks in their business: meeting clients by themselves; hosting open houses by themselves; putting people in their cars that they don't know.

She pointed out that REALTORS® make a living sitting in empty houses waiting for strangers to walk in.

The U.S. Department of Labor lists real estate as a dangerous occupation, much like taxi drivers.

What does a criminal look like?

You may be tempted to stereotype a person as a criminal: a young person wearing a hood, someone without a car, a disheveled person, someone with tattoos or piercings, someone who looks "scary."

The reality is, however, that a criminal often looks just like me or you.

In 2014, broker Beverly Carter was kidnapped and killed in Arkansas because the killer thought she was rich. This is how criminals view REALTORS®. They dress nice, drive nice cars – they must be rich.

Fear signals

Humans are the only living creatures who ignore their instincts. Animals don't. People want to be polite. We step into an elevator when there's someone who doesn't look safe. If you have a creepy feeling, listen to it. That sixth sense is hardly ever wrong.

Create a safety plan

1. CITO – Come into the office. Have a client come into the office. It allows other people to see them and you then have potential witnesses. Criminals are cowards.
2. Ask for a copy of your client's ID. They do this when you want to see an apartment. REALTORS® should do the same.
3. Dress code – Save the fancy jewelry for special occasions and don't wear high heels.
4. Driving and riding with clients – Have a policy that you can't drive clients.
5. Be sure to have a safety protocol at your office, including a safe word that a colleague can use to indicate he or she is in trouble. Keep valuables in the office and your car in a safe place.

Advise your clients who are selling their home

Tell them to have a security walk through. Remove family photos, jewelry, prescriptions, and mail from sight.

Photos on business cards

Make pictures professional. No full body pictures or photo like those on Google+'s "Hot Real Estate Agents."

Advertising tip

Words to avoid in your advertising – vacant, remote, isolated

Open Houses

1. Beware of distractions (e.g. big group of people)
2. Clear the house – make sure no one is left in the house
3. Ask a lender to help show the house.
4. Don't park in the driveway. Otherwise you could be blocked in.
5. Post a sign saying "You are on video."
6. Don't discriminate – if you feel uncomfortable, stop the open house.
7. FSBO Safety – tell a FSBO how to list their home safely. You can find information at Safety and Security Source.com

For more safety information, visit www.realtor.org/topics/realtor-safety

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Together we'll go far



HONORARY MEMBERS FOR LIFE

SAR Congratulates Honorary Members for Life

This issue of your monthly newsletter focuses on getting involved with your association, whether through committee involvement, attending classes, meetings and events or participating at an SAR volunteer opportunity. We'd like to highlight our Members who have been so involved with their associations that they've been named C.A.R. Honorary Members-for-Life.

The requirements of this qualification include serving your State Association for a minimum of 25 years and attaining the age of 75. The privileges of this status include State Association dues paid in full for life and Members are entitled to all the rights and privileges of State Association membership accorded to all members.

The California Association of REALTORS® has approved the following SAR members as C.A.R. Honorary Members-for-Life:

Peggy Adams

Jane Allred

Paul Amann

Marilyn Amir

Tony Atencio

Patty Baeta

Elvira Bejarano

Buddy Bergstrom

Kathleen Burger

William Burger

Gary Burke

Dennis Burnham

Louis Campbell

Melanie Conover

Pat Croyle

Marilyn Dare

Jim Dodge

Albert Durst

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SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
October 11	12noon – 1:30pm (lunch & learn)	The Offer is In: Selling Real Estate in Probates & Conservatorships	\$15	<ul style="list-style-type: none"> Breakdown the sale from start to finish Understanding the roles of the probate attorney, executor and/or conservator When the judge/courts must be involved Realities of beneficiary interference or conservatee involvement 	Tracy Potts, Esq., Founder & Principal, Legacy Law Group
October 14	9:00am – 1:00pm	Sailing to Success Series (STSS) Day 6 Keeping Your Ship Ship- Shape – Being an Ethical Agent	\$20	<ul style="list-style-type: none"> Review of the NAR Code of Ethics What can happen if you violate the code Practical applications of the code 	Dave Tanner, Esq.
October 19	12noon – 1:30pm	Show Me the Money – DPA Buffet Lunch & Learn	\$20	<ul style="list-style-type: none"> Hear examples on how you can use various loans for you clients Learn about many different loan products MCC, GSFA, CalHomes, EEM Limited Release Booklet on DPA Programs 	Various
October 21	9:00am – 1:00pm	Sailing to Success Series (STSS) Day 7 Casting Your Net – Presenting Offers	\$20	<ul style="list-style-type: none"> Developing an impressive presentation Delivering your presentation eloquently and confidently What do you do next? 	Michael Lee
October 28	9:00 – 11:30am	Sailing to Success Series (STSS) Day 8 Building & Maintaining Your Fleet – How social networking can expand your business	\$20	<ul style="list-style-type: none"> The most popular social networking sites Streamlining your communication on various sites Do's and don'ts Creating a brand on social media 	Erin Stumpf
	11:45am – 1:00pm	How to Generate Leads through Open Houses	\$20	<ul style="list-style-type: none"> Setting a proper tone Unique ways to hold an impressive open house Marketing your open house properly Follow up 	Brian McMartin
November 8	1:00 – 4:00pm	License Renewal – Home Study & Live Review for Brokers & Sales Agents	\$85 REALTORS® \$95 non REALTORS®	<ul style="list-style-type: none"> Includes Agency, Ethics, Trust Funds, Fair Housing, Risk Management and Supervision 12 Hour Foreclosure Course 15 Hour Property Management Course Two 15 Hour Consumer Protection Courses 	Duane Gomer Representative
November 17	8:30am – 5:00pm	8 Hour CA-DBO Safe Comprehensive: A Path to Success For MLO'S	\$139 (early) \$150 (at the door)	<ul style="list-style-type: none"> Meets CalBRE & DBO Renewal Requirements Live seminar – no sitting at your computer for 8 hours 	Duane Gomer Representative
November 18	12noon – 1:30pm	Paid Social Media & Paid Search Lunch & Learn Format	\$10 REALTORS® \$15 non REALTORS®	<ul style="list-style-type: none"> Why should you use paid social media options? Learn strategy and tips How to set up ads on Facebook How to target the right people on social media 	Peter Delle
November 29 thru December 1	8:30am – 4:30pm	Accredited Staging Professional Designation 3-Day Course	\$295 2-days (RE Agent) \$1,795 3-days (Staging Business)	<ul style="list-style-type: none"> Learn ASP Principles, processes and foundation Inspire sellers so they say "yes" to home staging Review current market trends & statistics Participate in an occupied or vacant staging exercise 	ASP Instructor
December 5 - 6	9:00am – 4:30pm	Seniors Real Estate Specialist (SRES)	\$270 (normally \$299)	<ul style="list-style-type: none"> NAR Designation Course Focuses on the 50+ Community 21st Century Retirement, Aging in Place Independent Living, Housing Options for Assistance Everything you need to know for working with Seniors 	Debbie Rodgers, SRES

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.

NOVEMBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Main Meeting (EC) 9:00 – 10:30am Volunteer Coordinating Committee (T) 10:30 – 11:30am CanTree Committee (B) 10:30am – 12noon	2 SAR New Member Orientation (B) 9:00am – 12:30pm	3 Real Estate Finance & Affiliate Forum 9:00 – 10:30am Internship Committee (B) 12noon – 1:30 pm	4 SAR Closed 7:30 – 8:30am
7 MetroList – Realist Workshop (T) 9:00 – 12noon MetroList – Tips & Tricks Workshop (T) 1:00 – 4:00pm	8 Regional Meetings (Various) Visit www.sarcaravans.org 45 Hour Duane Gomer License Renewal (B) 1:00 – 4:30pm	9 Commercial RE Lunch & Learn (EC) 12noon – 1:30pm SAR New Member Orientation (B) 1:00 – 4:30pm	10 NOTE DATE CHANGE: Public Issues Forum (B) 9:30 – 10:30am	11 SAR Closed Veteran's Day
14 MetroList – Course I (T) 9:00 – 12noon Education Committee (B) 9:00 – 10:30am MetroList – Course II (T) 1:00 – 4:00pm	15 Regional Meetings (Various) Visit www.sarcaravans.org Scholarship Fundraising Committee (B) 1:00 – 2:00pm	16 SAR New Member Orientation (B) 6:00 – 9:30pm	17 8-Hour DBO Safe Comprehension (EC) 8:30am – 5:00pm YPN Advisory Committee (T) 10:00 – 11:00am WCR Business Luncheon (Offsite) 11:00am – 2:00pm Commercial Council Meeting (B) 3:00 – 4:00pm	18 YPN Gala (Beatnik Studios) 7:00 – 11:00pm
21	22 CANCELED: Regional Meetings (Various) Visit www.sarcaravans.org Housing Opportunity Committee (B) 10:30am – 12noon	23	24 SAR Offices Closed Thanksgiving	25 SAR Offices Closed Thanksgiving
28 MetroList – Searching & CMA Workshop (T) 9:00 – 12noon MetroList – Auto Prospecting w/ Mapping Workshop (T) 1:00 – 4:00pm	29 Regional Meetings Visit www.sarcaravans.org	30 SAR Offices Closed 1:00 – 2:00pm		

Calendar Information

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

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

*Various locations – Call for details
 ** closed meeting

Meetings subject to change.

ABOUT THE MARKET

2016 REAL ESTATE & AFFILIATE FINANCE FORUM CHAIR

ANTHONY NUNEZ



Freddie Mac Home Possible Advantage®

I recently attended the National Association of Hispanic Real Estate Professionals (NAHREP) National Conference in Los Angeles and had the opportunity to meet with Freddie Mac and attend one of their breakout sessions. The session I attended was about Freddie Mac's Home Possible Advantage® loan program. This can possibly be a good alternative to using FHA financing. This product is good for both purchase or refinance home loans. Here are some of the highlights of the program for purchase financing.

- Property Types: 1-Unit Primary Residence including Condos and PUDs
- Mortgage Types: Fixed Rate
- LTV/TLTV: 97% Loan-To-Value and 105% Total-Loan-To-Value
- Minimum Borrower Contribution & Reserves: None
- Credit Underwriting (LP): Risk Class Accept
- Manual Credit Underwriting: Minimum FICO score of 660
- Eligible Borrowers: All Borrowers Must Occupy Premises As A Primary Residence
- Mortgage Insurance Requirement: LTV>90% is 25%
- Income Requirement: 140% Area Median Income In California Based On Location

For all of the details on this program please visit:

www.freddiemac.com/homepossible.

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



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AMC, Inc.**

Brad Higgins, President
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Sacramento, CA 95815
916 565-8080
800-464-4446
www.assocmc.com

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916-923-6183 ext. 110

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bruce@bmrealtor.com

www.mmpproperties.com



Sales pick up for August, median sales price inches upward

AUGUST

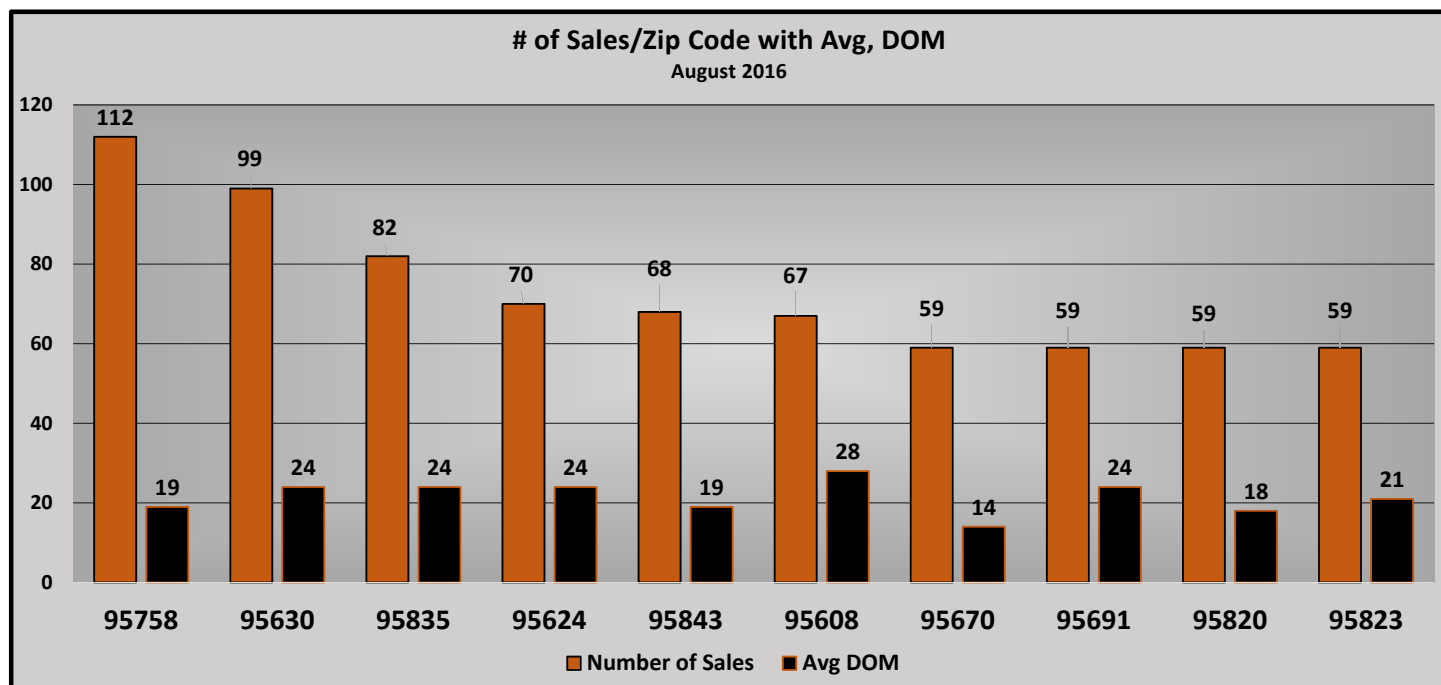
After a 10% drop between June and July, sales volume is back up, increasing 10.9% from July's 1,622 sales to 1,799 for August. The current figure is up 8.8% from August 2015 (1,660 sales). Equity sales accounted for 92.5% (1,664 units) of sales for the month. The remainder of sales were REO/bank-owned (54 units/3%) and Short Sales (49/2.7%). Other types of sales (auction, probate, etc.) accounted for 1.8% or 32 sales. The types of financing used for the sales this month included 248 cash (13.8%), 893 conventional (49.6%), 468 (26%) FHA, 110 (6.1%) VA (Veterans Affairs) and 80 (4.4%) used Other* types of financing.

The total Active Listing Inventory increased 4.4% from July to August (2,801 to 2,923). Compared to July last year, the current number is down 1.8% (2,976 units). The Months of Inventory decreased slightly for the month, down from 1.7 Months to 1.6 Months. The Months of inventory for August 2015 was 1.8.

The median sales price increased .6% from \$322,000 to \$324,000. Compared with August 2015, this is up 11.7% (\$290,000). The total dollar value of all closed transactions for the month totaled \$637,779,736. This figure is up 11.6% from the \$571,627,117 total last month and 19.8% higher than the total value of last August (\$532,222,948).

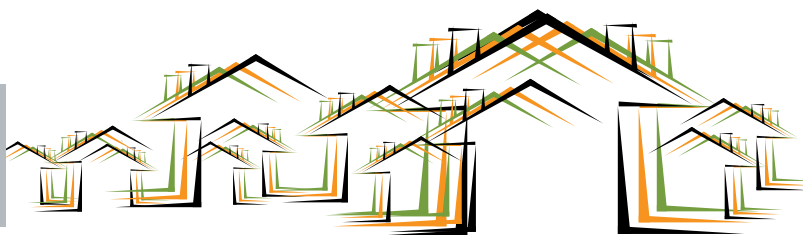
The average DOM (days on market) for homes sold this month decreased from 23 to 21 days. The median DOM also increased slightly, rising from 11 to 12. The Median DOM has risen steadily every month from the low in May (9 DOM). These numbers represent the days between the initial listing of the home as "active" and the day it goes "pending."

The top 10 zip codes with the most sales for August are shown in the chart below. Average DOM is included, as well. These zip codes make up 40.8% of all sales this month (734 out of 1,799):



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

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



MLS STATISTICS

August 2016

MLS STATISTICS for August 2016

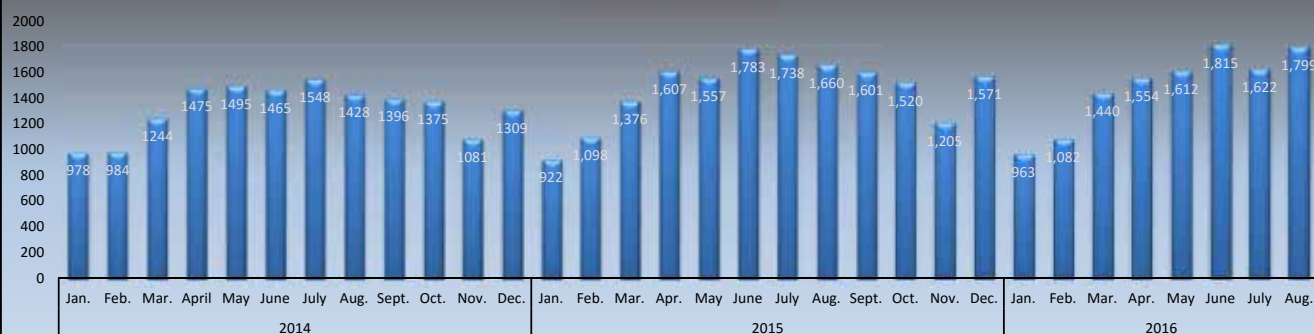
Data for Sacramento County and the City of West Sacramento



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	2,367		2,356	0.5%		2,086		13.5%
Active Listing Inventory †	2,923		2,801	4.4%		2,976		-1.8%
Active Short Sale (included above)	57		53	7.5%		119		-52.1%
Pending Short Lender Approval	128		128	0.0%		236		-45.8%
Pending Sales This Month	1,590		1,506	5.6%		1,372		15.9%
Number of REO Sales	54	3.0%	35	54.3%	2.2%	58	3.5%	-6.9%
Number of Short Sales	49	2.7%	43	14.0%	2.7%	72	4.3%	-31.9%
Equity Sales**	1,664	92.5%	1,513	10.0%	93.3%	1,530	92.2%	8.8%
Other (non-REO/-Short Sale/-Equity)	32	1.8%	31	3.2%	1.9%	N/A	N/A	N/A
Total Number of Closed Escrows	1,799	100%	1,622	10.9%	100%	1,660	100.0%	8.4%
Months Inventory	1.6 Months		1.7 Months	-5.9%		1.8 Months		-11.1%
Dollar Value of Closed Escrows	\$637,779,736		\$571,627,117	11.6%		\$532,222,948		19.8%
Median	\$324,000		\$322,000	0.6%		\$290,000		11.7%
Mean	\$354,519		\$352,421	0.6%		\$320,616		10.6%
Year-to-Date Statistics	1/01/16 to 8/31/16		1/01/16 to 8/31/16			1/1/2015		
	SAR monthly data, compiled		MetroList YTD data			8/31/2015		Change
Number of Closed Escrows	11,887		12,138			11,681		1.8%
Dollar Value of Closed Escrows	\$4,070,757,277		\$4,152,714,178			\$3,688,366,056		10.4%
Median	\$314,380		\$314,380			\$285,000		10.3%
Mean	\$342,455		\$342,125			\$315,757.73		8.5%

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.

Based on Multiple Listing Service data from MetroList. © 2016 SAR.

Compiled monthly by Tony Vicari, Director of Communications, Sacramento Association of REALTORS® | www.sacrealtor.org | 916.437.1205

Data for Sacramento County and the City of West Sacramento

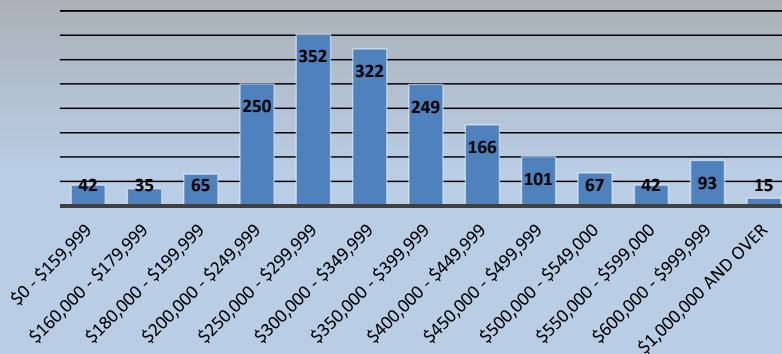
MLS STATISTICS for August 2016

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

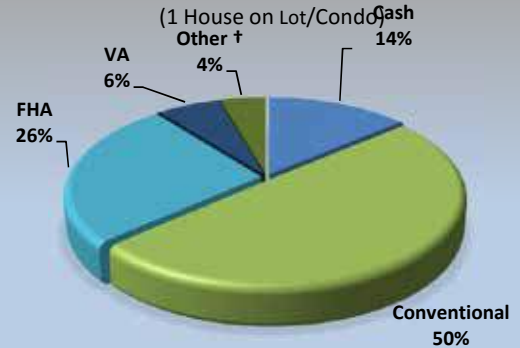
Total: 1,799



Type of Financing/Days on Market

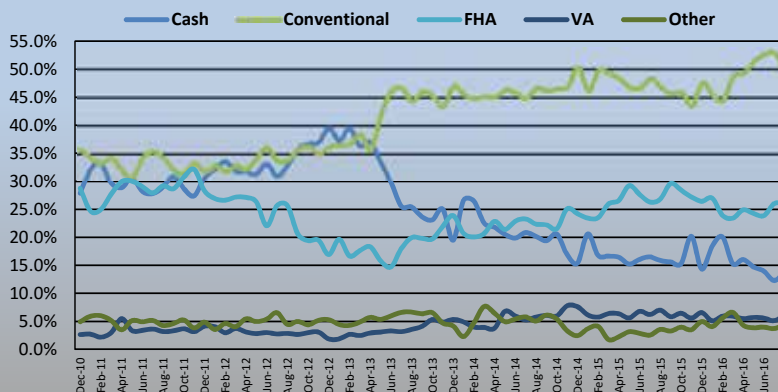
TYPE OF FINANCING

(1 House on Lot/Condo)
Other †



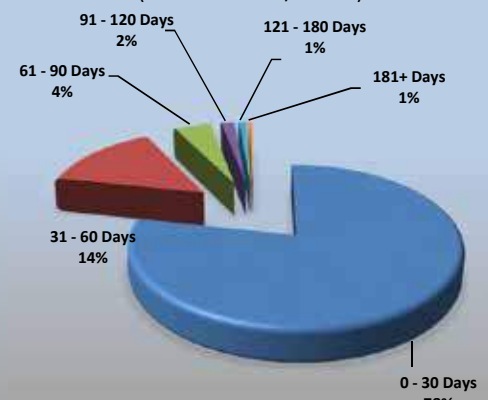
Types of Financing Historical

(% of Sales)



DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
(Single Family Home only)	# of Units	% of Total	# of Units	% of Total	% of Total				
Financing Method					(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
Cash	248	13.8%	199	12.3%	0 - 30	1,410	78.4%	79.7%	71.0%
Conventional	893	49.6%	858	52.9%	31 - 60	257	14.3%	11.3%	15.1%
FHA	468	26.0%	422	26.0%	61 - 90	79	4.4%	3.6%	6.7%
VA	110	6.1%	83	5.1%	91 - 120	28	1.6%	2.1%	3.3%
Other †	80	4.4%	60	3.7%	121 - 180	16	0.9%	1.8%	2.5%
Total	1,799	100.0%	1,622	100.0%	181+	9	0.5%	1.4%	1.4%
					Total	1,799	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:	12	11
Average Price/Square Foot:	21	23
	\$209.5	\$208.3

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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Compiled monthly by Tony Vicari, Director of Communications, Sacramento Association of REALTORS® | www.sacrealtor.org | 916.437.1205

ANNUAL CANTREE BUILD

Flash Back to CanTree 2015





2016 CanTree IMPORTANT DATES

OCTOBER

**Raffles at MM and
Regional Meetings**

**Realtor & Affiliate Office
Fundraisers**

Thursday, October 13th
Brat Fest | 11:30a - 2:30p
Berkshire Hathaway Home Services

Wednesday, October 19th
Octoberfest | 4:00 - 10:00p
Keller Williams, Elk Grove

Wednesday, November 9th
Chili Feed | 11:30a - 2:30p
Lyon Real Estate

NOVEMBER

**Raffles at MM and
Regional Meetings**

Pledge - Company Donations
Tuesday, November 1

CanTree Builds
Monday, November 21
Sunrise Mall | 6:00a

Tuesday, November 22
Mel Rapton Honda | 7:00a

DECEMBER

Dedication
Tuesday, December 6
Mack Powell Evt Ctr | 9:00a



For more info contact a committee member or Nichol in the Events department at sar
nperez@sacrealtor.org 916.437.1220



SARCanTree

www.sacrealtor.org/christmas-cantree

Article 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices. (Amended 1/12)

Case #15-2: Intentional Misrepresentation of a Competitor's Business Practices

(Adopted Case #23-2 November, 1992. Transferred to Article 15 November, 1994. Revised November, 2001.)

Following a round of golf early one morning, Homeowner A approached REALTOR® X. "We've outgrown our home and I want to list it with you," said Homeowner A. "I'm sorry," said REALTOR® X, "but I represent buyers exclusively." "Then how about REALTOR® Z?" asked Homeowner A, "I've heard good things about him." "I don't know if I would do that," said REALTOR® X, "while he does represent sellers, he doesn't cooperate with buyer brokers and, as a result, sellers don't get adequate market exposure for their properties."

Later that day, Homeowner A repeated REALTOR® X's remarks to his wife who happened to be a close friend of REALTOR® Z's wife. Within hours, REALTOR® Z had been made aware of REALTOR® X's remarks to Homeowner A earlier in the day. REALTOR® Z filed a complaint against REALTOR® X charging him with making false and misleading statements. REALTOR® Z's complaint was considered by the Grievance Committee which determined that an ethics hearing should be held.

At the hearing REALTOR® Z stated, "I have no idea what REALTOR® X was thinking about when he made his comments to Homeowner A. I always cooperated with other REALTORS®." REALTOR® X replied, "That's not so. Last year you had a listing in the Multiple Listing Service and when I called to make an appointment to show the property to the buyer, you refused to agree to pay me." REALTOR® Z responded that he had made a formal offer of sub-agency through the MLS with respect to that property but had chosen not to offer compensation to buyer agents through the MLS. He noted, however, that the fact that he had not made a blanket offer of compensation to buyer agents should not be construed as a refusal to cooperate and that he had, in fact, cooperated with REALTOR® X in the sale of that very property.

In response to REALTOR® Z's questions, REALTOR® X acknowledged that he had shown his buyer-client REALTOR® Z's listing and that the buyer had purchased the property. Moreover, REALTOR® X said, upon questioning by the panel members, he had no personal knowledge of any instance in which REALTOR® Z had refused to cooperate with any other broker but had simply assumed that REALTOR® Z's refusal to pay the compensation REALTOR® X had asked for was representative of a general practice on the part of REALTOR® Z.

The Hearing Panel, in its deliberations, noted that cooperation and compensation are not synonymous and though formal, blanket offers of cooperation and compensation can be communicated through Multiple Listing Services, even where they are not, cooperation remains the norm expected of REALTORS®. However, to characterize REALTOR® Z's refusal to pay requested compensation as a "refusal to cooperate" and to make the assumption and subsequent statement that REALTOR® Z "did not cooperate with buyer agents" was false, misleading, and not based on factual information. Consequently, REALTOR® X was found in violation of Article 15.



September 2016

Affiliates

Matthew Balek

Property ID

Jeffrey Bangerter

Bangerter Financial

Jing Jiang

Commission Express

Mimi Pham

Union Bank

Sunny Sandhu

Union Bank

Joshua Sommerfield

Stanford Mortgage

Designated REALTORS®

Paul Frekey

Resident Realty NorCal

Joshua Kretchman

Treepoint Real Estate

Lisa Mackey

Engel & Voelkers Lake Tahoe

Tina Nguyen

Tina Nguyen Broker

Scott Osborne

Camray Marketing Corp

William Osborne

Owners.com

New REALTOR® Members

Dennis Abramowicz

HomeSmart ICARE Realty

Moon Joo Ahn

Dean Adams Residential R.E.

Frances Allen

Ernesto Sayson Jr. Broker

Victor Ariza Sims

Woods of California Real Estate

Rebecca Bauer

Realty World Premier Prop

Joseph Bertolino

Keller Williams Realty Folsom

Joseph Blanton

Lyon RE Folsom

Justin Boyer

Keller Williams Realty Folsom

Marianne Chick

Intero Real Estate Services

Mathew Chin

Tower Real Estate Brokers Inc.

Anastasia Clemons

Lyon RE Downtown

June DeWitt

Newpoint Realty Services

Dustan Droogmans

Lyon RE Folsom

Suzan El-Ajou

Intero Real Estate Services

Robert Farmer

Lyon RE Sierra Oaks

Inderjit Ghusar

California Realty Partners

Rosalinda Gonzales-Reiff

Keller Williams Rlty Elk Grove

Mohammad Hadayat

HomeSmart ICARE Realty

David Hamilton

Engel & Voelkers Lake Tahoe

Richard Harvey

Lyon RE Downtown

Michelle Heyes

Keller Williams Realty

Brieann Howard

Keller Williams Realty

Shalev Shai Ish Shalom

Lyon RE Downtown

Nancy Jenson

ERS Elk Grove

Matthew Jerome

Coldwell Banker-Res R E Srv

Jiya Kaur

My Home Your Haven Inc.

Sharyl Kranig

Re/Max Gold Midtown

Edward Layn

Lyon RE Downtown

Cynthia Leathers

Coldwell Banker-Res R E Srv

Heather Lee

Century 21 M & M and Assoc.

Zhibing Liu

Intero Real Estate Services

Brandon Louie

Century 21 Select Real Estate

Kimberly Lukenbill

Lyon RE LP

Marylou Lunsford

BHHS Drysdale Properties

Linh Ly

Lyon RE Elk Grove

Brandy Maughs

Century 21 M & M and Assoc.

James Minewiser

Lyon RE Natomas

Richard Morris

Premier Agent Network

Michael Mulligan

Century 21 Select Real Estate

Victoria Munoz

Keller Williams Realty So. Placer

Kevin Okino

Intero Real Estate Services

Sachin Patel

Prestige Realty Advisors

Kimberly Peterson

Keller Williams Realty

Jacquelyn Picaso-Aguilar

Keller Williams Realty Natomas

Shadi Qutub

Tower Real Estate Brokers Inc.

Jacob Reeves

Premier Agent Network

Courtney Rife

Coldwell Banker-Res R E Srv

Ricardo Rivera

Keller Williams Realty Natomas

James Roberson

Lyon RE Downtown

Thomas Rogers

Keller Williams Rlty Elk Grove

Debbie Romero

Cook Realty

Kristin Rousseau

RE/MAX Gold Sierra Oaks

Amber Rowell

Keller Williams Rlty Fair Oaks/Sacramento

Ronald Scurlock

HomeSmart ICARE Realty

Tina Shaw

Coldwell Banker-Res R E Srv

Matthew Stewart

Realty World-American River Properties

Danae Sydnor

Lyon RE Elk Grove

Joanna Taylor

Better Homes and Gardens RE

Luba Vasilkova

Sierra Pacific Realty

Jesse Wanamaker

Lyon RE Downtown

Carla Wisen

Intero Real Estate Services

Grey Wofford

Coldwell Banker-Res R E Srv

Katherine Wood

Keller Williams Realty So. Placer

Aleksandr Yushchuk

Keller Williams Rlty Fair Oaks/Sacramento

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MetroList

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(916) 922-2234 or (916) 922-7584

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Franco Garcia
President-Elect

Linda Wood
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Chip O'Neill
Deniece Ross-Francom
Erin Stumpf
Kellie Swayne

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Nancy Manly – 916.437.1217
Director of Member Services

Kelly Brandt - 916.437.1218
Member Services Specialist

Robin Mayer – 916.437.1216
Member Services Specialist

Denise Stone – 916.437.1219
Member Services Specialist

Henry Lorenzo - 916-437-1218
Member Services Specialist

SAR Staff

Feel free to call us direct.

Dave Tanner - 916.216.1941

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Brian DeLisi – 916.437-1209

Director of Meetings & Events

Lyndsey Harank – 916.437.1226

Director of Professional Standards & Administration

Caylyn Wright – 916-437-1227

Government Affairs Director

Kayla Chew - 916.437.1202

Association Services Coordinator

Chris Ly – 916.437.1204

Chief Operating Officer

Jaclyn Mamuzich - 916-437-1229

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Nichol Perez – 916.437.1220

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Staff Accountant

Tony Vicari – 916.437.1205

Director of Communications

Judy Shrivastava – 916.437.1207

Director of Education & Graphic Services

Spencer Williams - 916 437-1225

IT Manager

Patricia Ano - 916-437-1210

Education Services Manager

SAR Retail Center

Carl Carlson – 916.437.1223

Director of Facilities and Retail Operations

Marcus Arroyo - 916.437.1222

Retail Services Specialist

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Retail Services Specialist

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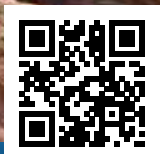
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