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APRIL 2017

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

FAIR HOUSING MONTH



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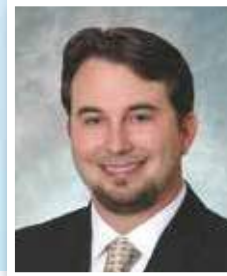
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PRESIDENT'S PERSPECTIVE —

2017 PRESIDENT

FRANCO GARCIA



Fair Housing is something that spurred my parents to open their own brokerage back in the 1960's due to an agent who was definitely short on knowledge about what fair housing entailed (although the Fair Housing Act was not passed by HUD until 1968). I'd like to touch on the quick story about my parent's search for their first home in Sacramento.

Some of you may know the story of my mother: an immigrant from Mexico who met and married my father in Mexico City, and was the only member of her family to leave her country with her new husband, knowing no one here in the U.S. With that being said, she ventured out by herself to search for their first home. She found one at an open house and told the listing agent that she wanted to place an offer on the property. This is what the agent told her: "Sweetie, you have a couple of things going against you – one, you're a woman and, two, you are Mexican and we don't sell to either. Go get your husband if you want to buy your house." That happened in 1963, not that long ago when you think about it.

What would you say/think if this had happened to you? What words would you have for that agent in this day and age? A big thank you goes out to my parents and those that did not take "No" for an answer. Their attitude and perseverance allowed many women, minorities, and the LGBTQ communities to be able to buy or sell the American Dream. Without Fair Housing, where would we be as an industry?



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Threat to MID in California

BY: Caylyn Wright

REALTORS® are opposing AB 71 (Chiu) which, as currently drafted, would eliminate the mortgage interest deductibility on second homes in California to fund an increase in low-income housing tax credits. C.A.R. and SAR support increasing the amount of money dedicated to, and available tax credits for low-income housing. But REALTORS® oppose doing so at the expense of mortgage interest deduction for second homes.

As of this writing, C.A.R. is opposing this bill unless the section that would eliminate the mortgage interest deduction for second homes is revised. AB 71 passed the Assembly Housing and Community Development Committee and could be heard in the Assembly Revenue and Taxation Committee as soon as April 3.

If the MID were eliminated for second homes in California, 2,152 home sales would be lost in the first year after implementation. The potential impact of the MID elimination is an economic loss of \$180.2 million to the State of California in the year following implementation.

Some good facts on the Mortgage Interest Deduction (and why we need to retain MID on second homes):

- The amount of the mortgage interest deduction is already capped, regardless if a taxpayer has one home or two homes
- Changing the rules after the fact is not fair to tax payers:

people made significant financial decisions, trusting the mortgage interest deduction would be there to make the property affordable

- Local economies and communities will suffer: the economic health of the recreational areas of the state will be harmed by the elimination of the mortgage interest deduction on second homes.
- Second homes are not necessarily "vacation homes": someone faced with a long one-way commute may choose to purchase a small condo near where they work to live during the workweek

The Mortgage Interest Deduction is created by the federal government, and states can choose to opt in or out of, or make changes to, the program. While there is no formal proposal at this time, there is concern in Washington DC that the Trump administration may support increasing the standard deduction while eliminating itemized deductions like MID. Staff and REALTOR® volunteers at NAR are already meeting with legislators on key committees to discuss the importance of retaining MID.

Keeping the MID is essential for homeownership, particularly in high cost states like California. SAR, C.A.R., and NAR will remain vigilant on this important property rights issue.

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DAVE TANNER

April is Fair Housing Month. Part of what we do to celebrate the occasion is to work with Rebuilding Together to help disabled and elderly homeowners on fixed incomes to improve their home. The event normally occurs on the last weekend in April. This year it will be on April 29. SAR will sponsor a house and will be looking for volunteers to work on that house. To volunteer you can go to www.rebuildingtogethersacramento.org and volunteer to help. Be sure to click on the groups tab and select **Sacramento Association of REALTORS®** from the drop down menu. If you are not ready to commit today, you can watch for more announcements as the event gets closer.

The underlying focus of SAR promoting Fair Housing Month is to emphasize the REALTOR® commitment to providing quality service to all clients and customers regardless of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity. We should always be looking to provide our services to the widest range of clients without discrimination.

This does not mean you must work with everyone that walks through your office door. If they tell you they are not going to buy until next year, but would like to start looking now, you probably do not need to spend your time with them. If you show them thirty houses that meet all the requirements they gave you and they still want to just keep looking, you probably do not need to continue working with them. If your lender tells you they cannot qualify to buy the house they want and they will not buy the house they can afford, you probably do not need to work with them. Even if they are ready, willing and able to buy, but in your initial interview they tell you about how they had to sue the last two brokers they worked with, you probably do not need to work with them. As long as your reason for not working with them is not because of them being a member of a protected class, the Fair Housing laws would not apply. But you need to be sure that your reasons are valid because if they are a member of a protected class, they might file a complaint.

I think fair housing goes farther than the Fair Housing laws. If you put someone into a home using questionable financing and not being confident they will be able to make the payments when they are due, I would consider that unfair. I am proud of the fact that in my almost thirty-nine years in the business, I never put a buyer into a principal residence with anything but thirty year fixed rate financing and I never had one of my buyers lose a home in short sale or foreclosure. There is much more to treating clients fairly than just satisfying the Fair Housing laws. Satisfy those laws first, but then go on and be truly fair to the interests of your clients. That is the spirit of Fair Housing.



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Legal Issues Affecting Fair Housing

In addition to being a Real Estate Attorney and former REALTOR®, I have been a Sacramento Fair Housing Commissioner and was a Board Member of the Sacramento Rental Housing Association. For over 30 years, my wife and I have owned and managed rental units from single dwellings to a 100 unit apartment complex. So, I have a lot of interest in our theme of Fair Housing and will highlight several key legal issues that impact REALTORS® and their clients.

1. Don't Forget that Tenants are people too. In law school, they teach us that ownership of real estate includes a bundle of various rights which we can keep or give away. One of the most important is the right of occupancy. An owner gives this right away to another person ("Tenant") for a period of time through use of a Rental Agreement which can be month-to-month or for longer. For the Tenants, the Property becomes their home... a safe and secure place to live and raise their families. No-one has a right to interfere with the Tenants' right of occupancy while their Rental Agreement is in effect... unless that right is given in the Rental Agreement. Typical provisions allow the Owner to enter following a written Notice to inspect the Property, make repairs, or show the Property to prospective purchasers or lenders. However, unless agreed to by the Tenants, this generally does not permit installation of a lockbox or the holding of Open Houses. In my experience, Tenants are often willing to cooperate with a Seller's desire to sell the Property if they are treated with respect and consideration. Remember, they are losing what they consider to be their home and will have to move. Smart owners seeking a faster sale will make it worthwhile for the Tenants to cooperate.

2. Legal Support for Tenant Rights - When I acquired my first rental property in 1977, Property owners could do almost anything they wanted... they truly were the "Lord of the Land." Changes in the law and social awareness have balanced the scales somewhat, but abuses of Tenant rights still occur, especially where Tenants lack the financial ability to fight back. Although the Fair Housing Commission closed in 2014, community and regional organizations have sought to fill the gap, including Legal Services of Northern California at McGeorge Law School. And for serious abuses, State and Federal authorities may step in with legal action. While some might decry this as being an erosion of Owner rights, the underlying purpose is to provide equal opportunity for housing for everyone.

3. Recent Expansions - In the not too distant past, people were denied housing based upon their race, or religion, or nationality, or sexual orientation. While advances in the law have substantially reduced such abuses, the last few years have expanded housing opportunities for disabled persons. Today State and Federal laws generally compel Property Owners to make "reasonable accommodations" to allow disabled Tenants to have a **Service Animal**, even in Properties where pets are not allowed. More recently, State and Local laws have encouraged (but not compelled) Owners to allow the use of **Medical Marijuana** where smoking is otherwise not permitted. It is unclear at this point if California's legalization of **Recreational Marijuana** might find similar support. My guess is that current smoking restrictions will similarly apply to recreational marijuana.

For over 20 years, the attorneys of BPE Law Group, P.C. have been advising and representing Buyers, Sellers, Agents, and Brokers on housing issues and other real estate and business related matters. 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 Steve Beede at sjbeede@bpelaw.com.

YOU MAY BE THE LEADER YOUR ASSOCIATION NEEDS

The Sacramento Association of REALTORS® is seeking qualified individuals to apply to be a candidate for a position on the SAR Board of Directors for 2018-2019. The SAR Board of Directors meet monthly to govern the Association by establishing and maintaining Association policies and by approving and maintaining the Association budget.

Individuals interested in serving as an SAR Director or Officer are encouraged to obtain an application package by going to the website at www.sacrealtor.org or by emailing Lyndsey Harank at lhharank@sacrealtor.org and requesting an application package be e-mailed to you.

Applications must be received by Lyndsey no later than April 21, 2017.



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YOUNG PROFESSIONALS NETWORK —

Mix & Learn with YPN!

Motivational speaker Caliph Assagai seeks to inspire attendees of YPN's Mix & Learn on April 28th through his presentation 'In Search of Excellence,' which is based on his own story of turning his life around and transforming it into the life he always wanted. One of Sacramento Business Journal's 40 under 40, Caliph will inspire listeners to reach their full potential for a more prosperous life.

If you are interested in attending Caliph's presentation and mixing with similarly driven individuals, register online at (<https://www.sacrealtor.org/events/ypn-education-mixer/>). Tickets (\$20) include hors d'oeuvres and one drink ticket. Additional drink tickets will be available for purchase.

Purchase tickets here: <https://www.sacrealtor.org/events/events/ypn-mix-learn/>

Sacramento, CA Chapter



Caliph Assagai

SAR VOLUNTEERING —

SAR Gives Back

Find a volunteer opportunity that suits you

You hear likely hear it from your peers: "Get involved with your association! Join a committee! Plan a fundraiser!" There are many ways to become involved, but they often require a lot of precious time. Committee meetings, subcommittees, educational seminars, fundraising events – they can be very time-consuming if you are not at a place in your professional life where you can spend time not conducting business. And after business, you have your personal life – family, friends, yardwork, etc. It can be very tricky to balance it all out. SAR has thought of this and provides its Members an easy first step that doesn't require loads of commitment – monthly volunteer opportunities.

There are often two activities per month in which SAR Members can participate. They offer a variety of options for the most skilled and unskilled of volunteers. Here are some upcoming opportunities:

Rebuilding Together – Saturday, April 29th | Two Shifts (8am – 12noon, 1 – 5pm)

Volunteers will be helping rehabilitate an owner-occupied home in the Rancho Cordova area. No experience necessary.

American River Parkway Clean-up – Saturday, May 6th | 9am – 12noon

Volunteers will meet at River Bend Park to help pick up debris along the American River. No experience necessary. Gloves and trash bags are provided.

If you would like more information or to sign up, please contact Tony (916-437-1205 | tvicari@sacreatltor.org). You can also be added to an email list to be notified of upcoming opportunities.

Check out these photos from 3/24 where we helped out at the [Wellspring Women's Center](#).



California Real Estate Inspection Association (CREIA) Greater Sacramento Chapter

Go to www.sacchapter.com for a list of CREIA Certified Inspectors in the Greater Sacramento area.



www.creia.org

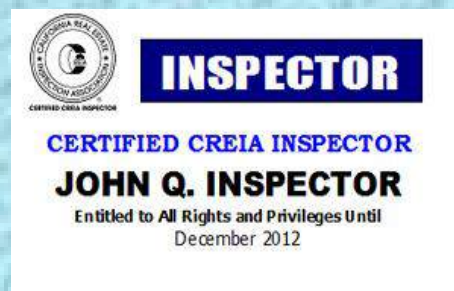


When choosing a CREIA Inspector from the list on our website, you can be assured that this inspector adheres to the CREIA Standards of Practice and California's Business and Professions Code 7195-7199 when performing a home inspection.

Certified CREIA Inspectors must complete at least 30 hrs of Continuing Education each year, as well as pass the NHIE (National Home Inspector Exam), proctored at an independent test center in order to become a Certified Member. CREIA Inspectors cannot become certified over the internet!

When choosing a Home Inspector, do your own due diligence. Many inspectors claim they inspect to the CREIA Standards of Practice, but are not CREIA members.

LOOK FOR THE BADGE!



Greater Sacramento Chapter P.O. Box 457 Roseville, CA 95661

**CREIA Main Office 65 Enterprise Alisa Viejo, CA 92656
(949) 715-1768**

What Everyone Should Know About Equal Opportunity Housing

The sale and purchase of a home is one of the most significant events that any person will experience in his or her lifetime. It is more than the simple purchase of housing, for it includes the hopes, dreams, aspirations, and economic destiny of those involved.

The Law

Civil Rights Act of 1866: The Civil Rights Act of 1866 prohibits all racial discrimination in the sale or rental of property.

Fair Housing Act: The Fair Housing Act declares a national policy of fair housing throughout the United States. The law makes illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of race, color, religion, sex, handicap, familial status, or national origin.

Americans with Disabilities Act: Title III of the Americans with Disabilities Act prohibits discrimination against persons with disabilities in places of public accommodations and commercial facilities.

Equal Credit Opportunity Act: The Equal Credit Opportunity Act makes discrimination unlawful with respect to any aspect of a credit application on the basis of race, color, religion, national origin, sex, marital status, age or because all or part of the applicant's income derives from any public assistance program.

State and Local Laws: State and local laws often provide broader coverage and prohibit discrimination based on additional classes not covered by federal law.

Responsibilities

The home seller, the home seeker, and the real estate professional all have rights and responsibilities under the law.

For the Home Seller: As a home seller or landlord you have a responsibility and a requirement under the law not to discriminate in the sale, rental and financing of property on the basis of race, color, religion, sex, handicap, familial status, or national origin. You cannot instruct the licensed broker or salesperson acting as your agent to convey for you any limitations in the sale or rental because the real estate professional is also bound by law not to discriminate. Under the law, a home seller or landlord cannot establish discriminatory terms or conditions in the purchase or rental; deny that housing is available, or advertise that the property is available only to persons of a certain race, color, religion, sex, handicap, familial status, or national origin.

For the Home Seeker: You have the right to expect that housing will be available to you without discrimination or other limitations based on race, color, religion, sex, handicap, familial status, or national origin.

This includes the right to expect:

- Housing in your price range made available to you without discrimination
- Equal professional service
- The opportunity to consider a broad range of housing choices
- No discriminatory limitations on communities or locations of housing
- No discrimination in the financing, appraising, or insuring of housing
- Reasonable accommodations in rules, practices and procedures for persons with disabilities
- Non-discriminatory terms and conditions for the sale, rental, financing, or insuring of a dwelling
- To be free from harassment or intimidation for exercising your fair housing rights.

For the Real Estate Professional: Agents in a real estate transaction are prohibited by law from discriminating on the basis of race, color, religion, sex, handicap, familial status, or national origin. A request from the home seller or landlord to act in a discriminatory manner in the sale, lease or rental cannot legally be fulfilled by the real estate professional.

The REALTOR® Fair Housing Program

The National Association of REALTORS® has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the National Association of REALTORS®. Not all licensed real estate brokers and salespersons are members of the National Association, and only those who are may identify themselves as REALTORS®. They conduct their business and activities in accordance with a strict Code of Ethics.

The Code of Ethics: [Article 10](#) of the National Association of REALTORS® Code of Ethics provides that, "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity."

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Together we'll go far



FAIR HOUSING FOR ALL

BEFORE THE FAIR HOUSING ACT

THE HISTORY OF FAIR HOUSING RIGHTS

NAR firmly believes in equal opportunity in housing. No person of this country should have the right to rent or purchase shelter of choice abridged because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity. Furthermore, these rights should not be limited because of existing or desired ethnic, racial or religious proportions in any defined area.



1789

Private Property Rights

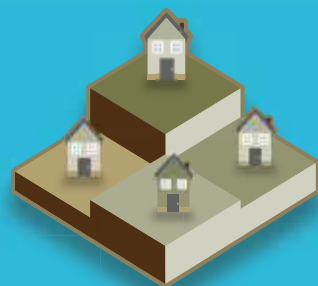
5th Amendment to the Constitution protects property rights. Slavery, court cases and legislation denied these rights to African Americans, Latinos, Asian Americans, women and other minorities.



1866

The Civil Rights Act of 1866

Provides that all citizens have the same rights to real property as white citizens. Court cases, immigration laws and racially defined zoning deny those rights.



1917

Racial Zoning Outlawed

The Supreme Court voids zoning based on race. Property owners, real estate interests and local governments employ deed restrictions based on race and religion. Laws and practices continue to deny property rights based on race.



1948

Restrictive Covenants Not Enforceable

The Supreme Court ends federal court enforcement of racially restrictive covenants. A growing fair housing movement passes first fair housing laws in New York City and Colorado in the 1950s.

1968

FAIR HOUSING ACT



NATIONAL
ASSOCIATION of
REALTORS®



EQUAL OPPORTUNITY HOUSING —

12

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing.

If You Suspect Discrimination

Call the Local Board of REALTORS®: Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have

a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Call the U.S. Department of Housing and Urban Development: Complaints alleging discrimination in housing may be filed with the nearest office of the United States Department of Housing and Urban Development (HUD) or by contacting them at <http://www.hud.gov>.

Source: <https://www.nar.realtor/programs/fair-housing-program>

FAIR HOUSING DECLARATION

As REALTORS®, you are instrumental in one of the most stressful and important decisions in your client's life. Purchasing a home is an experience that should be available to all people who are well-prepared, regardless of their background, beliefs, orientation or any other personal or private reasons. With this declaration, you are pledging to offer your best services to each and every client who may employ your services.

I agree to:

- Provide equal professional service without regard to the race, color, religion, sex, handicap, familial status, national origin or sexual orientation of any prospective client, customer, or of the residents of any community.
- Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.
- Develop advertising that indicates that everyone is welcome and no one is excluded; expanding my

client's and customer's opportunities to see, buy, or lease property.

- Inform my clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information.
- Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful REALTOR®.
- Refuse to tolerate non-compliance.
- Learn about those who are different from me, and celebrate those differences.
- Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.
- Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.

Source: <https://www.nar.realtor/programs/fair-housing-program>



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SAR EDUCATIONAL OFFERINGS

| DATE | TIME | CLASS | COST | TOPIC | INSTRUCTOR |
|---------------------|------------------------------------|---|--|---|--|
| March 10 – April 28 | 9:00 – 12noon | Broker Training Institute | \$179 (full series) \$35 (individual class) | <ul style="list-style-type: none"> Broadening Your Scope/E&O Insurance Making your Office BRE Compliant Running a Brokerage from a Legal Perspective What Business Structure is Best for You? And Many More! | Various (see flyer) |
| April 11 | 9:00am – 12noon | The REALTOR'S® Guide to Listing and Selling Homes with Solar Power Systems | \$30 | <ul style="list-style-type: none"> Definitions of Solar PV terminology REALTOR® Client disclosure Disclosures about the Solar PV System from Seller to Buyer Data Entry - how to make the MLS tell the story | Jim Phillips |
| April 12 | 12noon – 1:30pm | The Top 10 Financial Analysis Tools | \$20 (lunch included) | <ul style="list-style-type: none"> Learn the positive & negative sides of leverage Learn Present Value vs. Net Present Value Get introduced to NUS, the great equalizer Review the cash-on-cash return (the "Equity Dividend") | Jim Little, CCIM |
| April 13 | 8:30am – 5:00pm | Pricing Strategies | \$75 | <ul style="list-style-type: none"> Principles of Pricing - Identify the purpose and benefits of CMAs Preparing the CMA - explain key principles of pricing that impact CMAs Presenting the CMA - explain value principles to clients Honing Your Pricing Habits - employ the best practices for pricing properties in your daily work | Ginni Field |
| April 19 | 9:00am – 12noon | Listing Agreements | \$20 | <ul style="list-style-type: none"> The elements required to make a listing agreement valid How to select the right agreement for a specific situation C.A.R. disclosure forms Problems that can arise with the creation of valid listing agreements | Dave Tanner, Esq. |
| April 20 | 9:30am – 12noon | Tax Strategies for the Real Estate Professional | \$10 | <ul style="list-style-type: none"> Your Elite Self-Employed Status and Benefits IRS Myths - BUSTED! Vehicle Deductions Maximized Medical Insurance Cost -The Tax Truths & Strategies | Maine Shafer, Bradford & Company, Inc. |
| April 25 - 27 | 8:00am – 5:00pm | Accredited Staging Professional - Designation | \$295 (2 day course) \$1,795 (3 day course) | <ul style="list-style-type: none"> Inspire sellers to say YES to home staging Learn ASP Staging Principals Participate in an occupied or vacant staging exercise Learn how to establish, market and maintain a home staging business | Karen Mendenhall, Certified ASP Course Trainer |
| April 26 | 10:00am – 12noon | zipForm® Training | \$10 | <ul style="list-style-type: none"> Learn zipForm® Plus Use online document storage Learn to import MLS data using MLS-Connect Electronically sign forms | Fatima Sogueco (C.A.R. Representative) |
| May 9 | 1:00 – 4:00pm | Duane Gomer License Renewal Home Study & Live Review | \$85 (PDF Pricing) \$95 (textbook pricing) | <ul style="list-style-type: none"> For Brokers & Sales Agents Test on the 15 hour Property Management Course Instructions for the testing on the remaining 30 hours will also be given at this class | Duane Gomer Company Representative |
| May 11 | 9:00am – 1:00pm | Understanding the RPA | \$66 (class only) \$86 (class+book) | <ul style="list-style-type: none"> Familiarize yourself with the RPA Contract Learn how to address wood destroying pests Understand how to deal with personal property items and more Learn how to write offers without deposit checks | Duane Gomer Company Representative |
| May 18 | 9:00am – 12noon | How to Think Like an Appraiser | \$25 | <ul style="list-style-type: none"> What to say and not say to appraisers What type of information to share with appraisers How to see properties like an appraiser does How to pull comps like an appraiser | Ryan Lundquist |
| May 22 May 23 | 9:00am – 4:30pm 9:00am – 1:00pm | Does It Pencil | \$129 \$129 (take both for \$179 – save \$50) | Learn how to use simple and powerful analysis tools to determine what a property is really worth and why. These tools and skills work whether your property is a rental home, duplex, apartment complex, commercial property or vacant land. If you're working with investors or want to invest, this course will teach you what you need to know. | Joseph Still, CREA, CCIM |
| May 24 | 9:00 – 11:00am | Effective Real Estate Blogging | \$25 | <ul style="list-style-type: none"> Learn how to start your own blog When do you post? What do you post? Learn from a nationally-recognized real estate blogger | Ryan Lundquist |

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.

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MAY CALENDAR OF EVENTS

| Monday | Tuesday | Wednesday | Thursday | Friday |
|---|---|--|--|---|
| 1 WCR Board Meeting (B) 12noon – 1:30pm | 2 SAR Main Meeting 9:00 – 10:30am CanTree Committee (B) 10:30am – 12noon SAR Charity Research Committee (P) 12:30 – 2:00pm Volunteer Coordinating Committee (T) 10:30 – 11:30am | 3 CAMP Lender Fair (EC) 9:00am – 5:00pm SAR New Member Orientation (B) 9:00am – 12:30pm | 4 Real Estate Finance & Affiliate Forum (EC) 9:00 – 10:30am Internship Committee Meeting 12:30 – 1:30pm | 5 SAR Closed 7:30 – 8:30am BTI (EC) 9:00am – 12noon |
| 8 MetroList – Cloud Workshop (T) 9:00 – 11:30am Education Committee (B) 9:00 – 10:30am MetroList – Searching & CMA Workshop (T) 1:00 – 3:30pm Nominating Committee (T) 12noon – 3:30pm Leadership Academy (B) 1:00 – 2:30pm | 9 Regional Meetings Visit www.sarcaravans.org SYPN Advisory Meeting (T) 10:30 – 11:30am Duane Gomer 45 Hour License Renewal (EC) 1:00 – 4:00pm | 10 Show Me the Money (EC) 12noon – 1:30pm SAR New Member Orientation (B) 1:00 – 4:30pm Intern Program (EC) 2:30 – 5:00pm | 11 Understanding the RPA (EC) 9:00am – 1:00pm Masters Club Steering Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee (B) 11:30am – 1:00pm | 12 Sacramento Area RE Exchange Network (T) 10:00 – 12:30pm |
| 15 No Events Scheduled | 16 Regional Meetings (Various) Visit www.sarcaravans.org Marketing/Communications Committee (B) 10:30am – 12noon NARPM Annual Vendor Fair (SAR Parking Lot) 10:30am – 12noon Scholarship Fundraising Committee (P) 10:30am – 12noon | 17 IREM (P) 9:00 – 10:00am SAR New Member Orientation (B) 6:00 – 9:30pm | 18 How to Think Like an Appraiser (EC) 9:00am – 12noon Grievance Committee (B) 10:00 – 11:30am WCR Business Luncheon (EC) 11:00am – 2:00pm Commercial Council Meeting (B) 3:00 – 4:00pm | 19 Public Issues Forum (B) 9:30 – 10:30am IREM Lunch & Learn (EC) 12noon – 1:30pm SPF Committee 1:00 – 2:00pm |
| 22 Does it Pencil (EC) 9:00am – 4:30pm MetroList – TBD (T) 9:00am – 12noon MetroList – TBD (T) 1:00 – 4:00pm | 23 Does it Pencil (EC) 9:00am – 1:00pm Regional Meetings Visit www.sarcaravans.org Housing Opportunity Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm | 24 Effective Real Estate Blogging (T) 9:00 – 11:00am Intern Class (B) 2:30 – 4:30pm | 25 SAR BOD (B) 9:00 – 11:00am | 26 SAR Broker/Manager Forum (B) 9:30 – 10:30am |
| 29 SAR Closed Memorial Day Weekend | 30 No Regional Meetings Held after Memorial Day | 31 Past Presidents Luncheon (EC) 11:00am – 2:00pm 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.

*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



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 #1-23: Claims of Guaranteed Savings

(Adopted November, 1993 as Case #7-27. Revised April, 1994. Transferred to Article 1 November, 1994.)

In response to REALTOR® A's advertisement, "Guaranteed Savings! Don't purchase without representation," Mr. and Mrs. B signed an exclusive buyer representation contract with REALTOR® A. After viewing several homes accompanied by REALTOR® A, Mr. and Mrs. B decided to make an offer on 1234 Hickory. The seller did not accept the offer. The listing broker explained to REALTOR® A that the sellers were well-situated, spent much of their time at their vacation home, and had determined not to accept anything other than the listed price. REALTOR® A, in turn, explained that to Mr. and Mrs. B. In response to their questions, he indicated that there appeared to be little point in making anything other than a full price offer but that he would be happy to continue to show them other properties. Mr. and Mrs. B responded that they were not interested in other properties and had decided to make a full price offer on the Hickory Street residence. They did and their offer was accepted.

Following closing, and after discussing their transaction with friends, they wrote a letter to the Board of REALTORS® indicating that while they were pleased with the service provided by REALTOR® A, they thought that his claim of "guaranteed savings" was an exaggeration. After obtaining and reviewing a copy of the Code of Ethics, they filed a

formal complaint alleging that Article 1, as interpreted by Standard of Practice 1-4, had been violated.

At the hearing, REALTOR® A defended his advertisement on the basis that as a buyer's agent he was able to aggressively negotiate purchase agreements on behalf of his clients whereas the listing broker or subagents, with their loyalty to the seller, could not. He also indicated that, in many instances, his buyer clients paid less, often substantially less, than buyers dealing through listing brokers, subagents, or even through other buyer agents. However, in response to questioning by Mr. B's attorney, REALTOR® A acknowledged that, while savings were not uncommon, they were not ensured in every instance, particularly in cases where the seller was determined to receive full price. "But I offered to show them other properties and, if we looked long enough, I am sure I could have found them a bargain," offered REALTOR® A in his defense.

The Hearing Panel disagreed with REALTOR® A's reasoning, concluding that while savings might be possible, REALTOR® A had been unable to demonstrate them in every instance and that this guarantee of savings was misleading. Consequently, his advertisement was in violation of Article 1.



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Sacramento, CA 95815
916 565-8080
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www.assocmc.com

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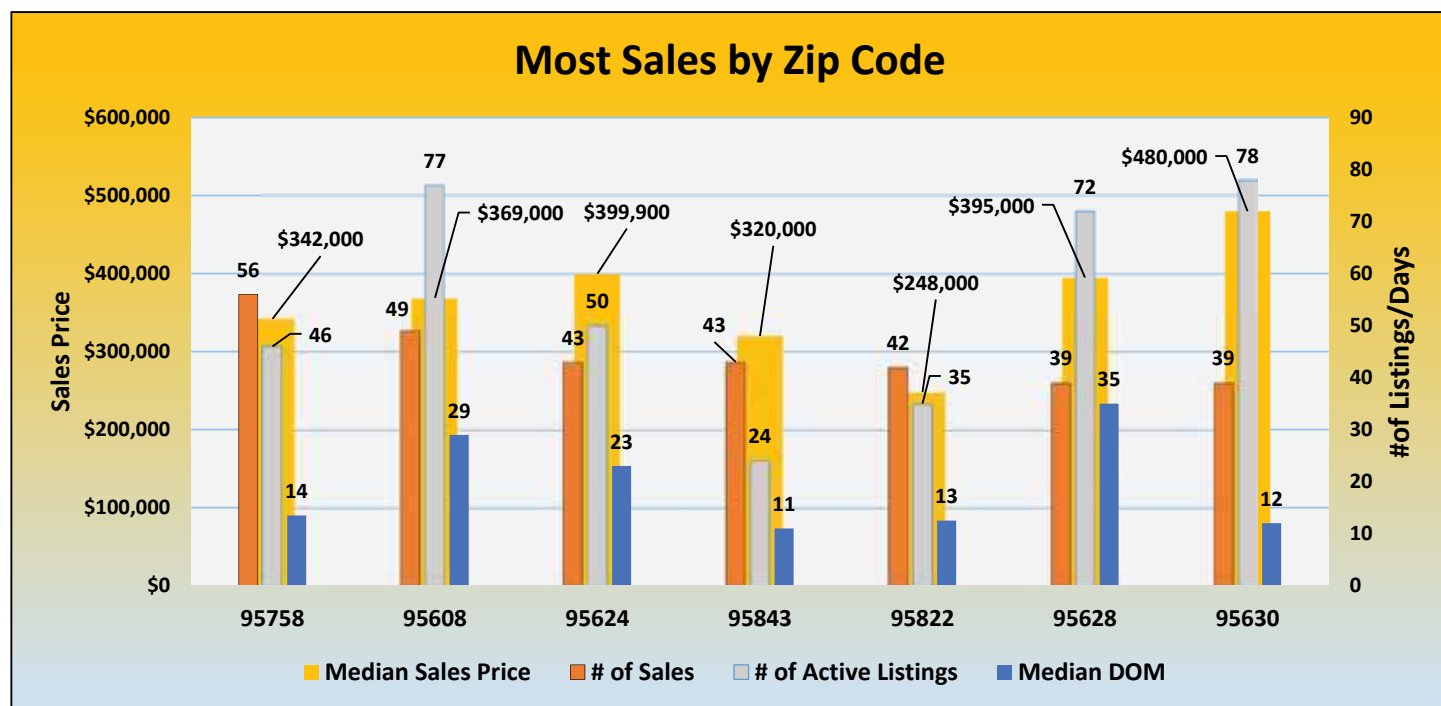
1401 El Camino Ave., Ste. 200
Sacramento, CA 95815

Sales decrease for February, sales price up

FEBRUARY

Closed escrows decreased for the month, down 6.6% from 1,101 to 1,028 sales. Compared with last year, the current number is down 5% (1,082 sales). Equity sales – those that are non-REO or non-Short Sale – accounted for 91.1% (936 units) of sales for the month. The remainder of sales were REO/bank-owned (38 units/3.7%) and Short Sales (23/2.2%). Other types of sales (auction, probate, etc.) accounted for 3% or

31 sales. The types of financing used for the sales this month included 153 cash (14.9%), 514 conventional (50%), 255 (24.8%) FHA, 59 (5.7%) VA (Veterans Affairs) and 47 (4.2%) used Other* types of financing. The chart below shows the zip codes with the most sales for the month, in addition to median sales price, days on market and active inventory.



Month to month, the median sales price increased 6.6% from \$305,000 to \$325,000. Since the low of January 2012 (\$160,000), the current sales price has made a 103% increase. Compared February last year, the figure is up 8.7% (from \$299,000).

Total Active Listing Inventory continued to be relatively stable month to month, increasing 1% (1,454/1,469). Compared to January last year, the current inventory is down 16.3% (1,755 units). Months of Inventory increased slightly, rising from 1.3 Months to 1.4 Months. The Months of inventory for February 2016 was 1.6. Listings published for the month remained relatively stable, increasing 2.6% to 1,468. Listing published signifies all listings that came on the market for the current month. Of the 1,468 listings that came on the market in February, 401 were still listed

as active, 820 are currently pending sales, 148 were already sold and 99 are either off the market, expired or other.

The average DOM (days on market) for homes sold this month remained at 35 days. The median DOM decreased from 19 to 15. This marks the first time the Median DOM has dropped since May 2016. Median DOM for February 2016 was also 15. These numbers represent the days between the initial listing of the home as "active" and the day it goes "pending." Nearly 63% of all homes sold this month (655) were on the market for 30 days or less and nearly 80% of all homes sold in 60 days or less. Additional reports are available [here](#).

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



MLS STATISTICS

February 2017

MLS STATISTICS for February 2017

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 | 1,468 | | 1,431 | 2.6% | | 1,705 | | -13.9% |
| Active Listing Inventory † | 1,469 | | 1,454 | 1.0% | | 1,755 | | -16.3% |
| Active Short Sale (included above) | 25 | | 29 | -13.8% | | 61 | | -59.0% |
| Pending Short Lender Approval | 75 | | 78 | -3.8% | | 199 | | -62.3% |
| Pending Sales This Month | 887 | | 1,018 | -12.9% | | 1,251 | | -29.1% |
| Number of REO Sales | 38 | 3.7% | 35 | 8.6% | 3.2% | 57 | 5.3% | -33.3% |
| Number of Short Sales | 23 | 2.2% | 27 | -14.8% | 2.5% | 46 | 4.3% | -50.0% |
| Equity Sales** | 936 | 91.1% | 1,020 | -8.2% | 92.6% | 956 | 88.4% | -2.1% |
| Other (non-REO/-Short Sale/-Equity) | 31 | 3.0% | 19 | 63.2% | 1.7% | 23 | 2.1% | 34.8% |
| Total Number of Closed Escrows | 1,028 | 100% | 1,101 | -6.6% | 100% | 1,082 | 100.0% | -5.0% |
| Months Inventory | 1.4 Months | | 1.3 Months | 7.7% | | 1.6 Months | | -12.5% |
| Dollar Value of Closed Escrows | \$359,555,283 | | \$373,570,941 | -3.8% | | \$350,534,627 | | 2.6% |
| Median | \$325,000 | | \$305,000 | 6.6% | | \$299,000 | | 8.7% |
| Mean | \$349,762 | | \$339,301 | 3.1% | | \$323,969 | | 8.0% |
| Year-to-Date Statistics | 2/01/17 to 2/28/17 | | 2/01/17 to 2/28/17 | | | 2/2/2016 | | |
| | SAR monthly data, compiled | | MetroList YTD data | | | 2/28/2016 | | Change |
| Number of Closed Escrows | 2,129 | | 2,153 | | | 2,045 | | 4.1% |
| Dollar Value of Closed Escrows | \$733,126,224 | | \$740,903,224 | | | \$647,546,152 | | 13.2% |
| Median | \$305,000 | | \$315,000 | | | \$284,900 | | 7.1% |
| Mean | \$344,352 | | \$344,126 | | | \$308,423.00 | | 11.6% |

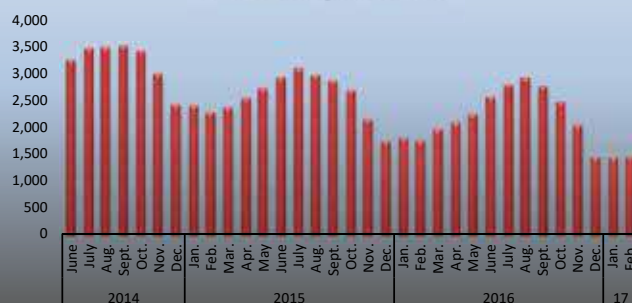
Sales Volume



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.

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

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Data for Sacramento County and the City of West Sacramento

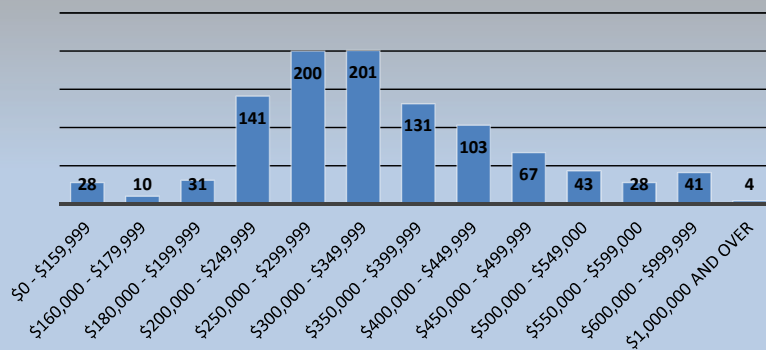
MLS STATISTICS for February 2017

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

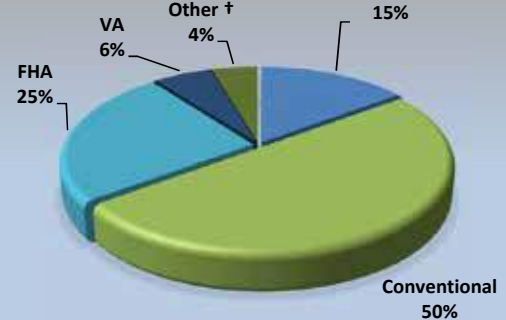
Total: 1,028



Type of Financing/Days on Market

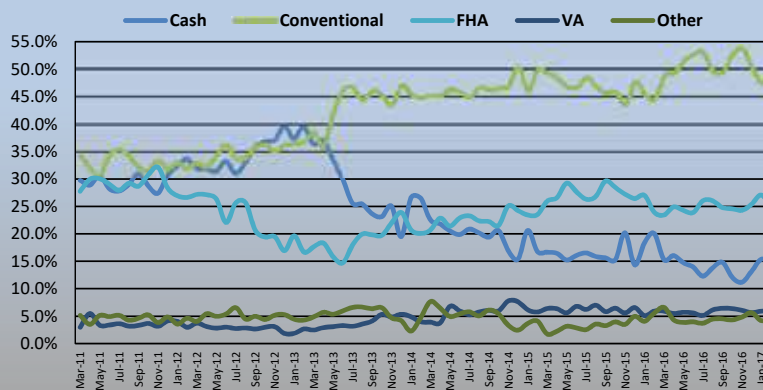
TYPE OF FINANCING

(1 House on Lot/Condo)



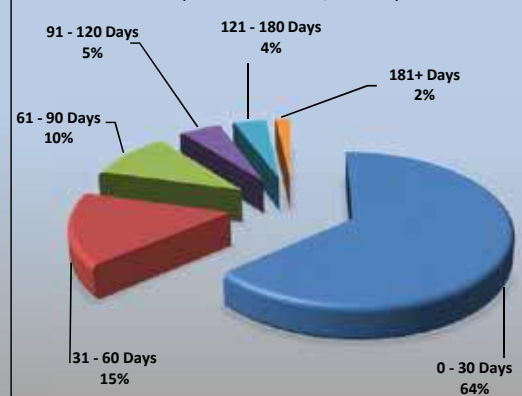
Types of Financing Historical

(% 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 | 153 | 14.9% | 169 | 15.3% | 0 - 30 | 655 | Current Month | Last 4 Months | Last 12 Months |
| Conventional | 514 | 50.0% | 523 | 47.5% | 31 - 60 | 161 | 63.7% | 64.0% | 73.4% |
| FHA | 255 | 24.8% | 298 | 27.1% | 61 - 90 | 104 | 15.7% | 19.0% | 14.8% |
| VA | 59 | 5.7% | 65 | 5.9% | 91 - 120 | 50 | 10.1% | 8.8% | 5.9% |
| Other † | 47 | 4.6% | 46 | 4.2% | 121 - 180 | 40 | 4.9% | 4.0% | 2.8% |
| Total | 1,028 | 100.0% | 1,101 | 100.0% | 181+ | 18 | 3.9% | 3.0% | 2.1% |
| | | | | | Total | 1,028 | 1.8% | 1.2% | 1.1% |
| | | | | | | | 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 | 19 |
| Average Price/Square Foot: | 35 | 35 |
| | \$209.0 | \$206.2 |

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.

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

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

With yet 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 people 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 lenders look at.

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. Breakfast is served at 8:45am so come early and enjoy along with networking.



What a year!

As my year as Masters Club President comes to a close, I look back with pride and gratitude. The Masters Club Steering Committee and our SAR staff worked extremely hard for the success of the Masters Club.

We kicked off the 2016-2017 Masters Club year with our first ever evening Installation event at the Hyatt. I thoroughly enjoyed the soccer theme and was so impressed by the flawless progression of events throughout the night. We also hosted several great mixers for our Masters Club members this year, offering great opportunities for networking and idea-sharing...not to mention delicious food and drinks! Our annual golf-tournament "Around the World" was, as usual, a rousing success and a ton of fun. We closed out 2016 with our Masters Club Appreciation Breakfast, where we were able to present three local charities with the proceeds from our Golf Tournament and also hear thoughtful remarks from Sacramento Bee columnist, Marcos Breton.

While I am incredibly proud to have participated in the many events and efforts accomplished by the Masters Club this year, I am most proud of the cooperation and camaraderie of our group. The 2016-2017 Steering Committee was an engaged and hard-working bunch. To watch some of our Association's top-producing REALTORS® work together to insure the success of the Masters Club was something to behold. Our monthly meetings were full of thought-provoking ideas, lively discussion and healthy debate. To see people with such different backgrounds and experiences come together to volunteer their time and to see such amazing results was truly inspiring. I am honored and so very grateful to have served with this year's Steering Committee.

I hope that you have also enjoyed this year with the Masters Club. We are all so proud to have (finally) launched an online application process and we are so pleased with the strengthening of our partnerships with local media to offer increased value to our Masters Club members. I look forward to what is on the horizon for the Masters Club with the leadership of Amber Steadman and the incoming Steering Committee. I hope that you will consider joining us as we continue to strive for excellence in our industry in 2017.



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SAR MEMBER OF THE MONTH

KAREN BERKOVITZ



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

For 23 years, I joined in 1994.

2. Why did you decide to join SAR?

I wanted to be a REALTOR®, and I wanted to belong to my local association for the benefits of classes, events and other privileges. And of course the fabulous SAR store!

3. What did you do before you were in the real estate industry?

I managed art galleries in San Francisco and Los Angeles.

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

Without question for me it's the people I get to work with and the bonds and friendships I've made. We have such a rich and diverse community of people in our industry, and we get to meet so many different people every day and in every transaction. I like how it's always about the team of people we have, not just about me. I love the fact that every day is full of new challenges and collaborations and how I am always learning and growing. I am also the Office Mentor at Lyon Downtown and currently train new agents who have never practiced real estate. I appreciate how much of an influence and impact I will have on these people's careers and the kind of agents they become. It's very rewarding for me to help these newer agents from the knowledge and experience I've gained over 25 years. I always hope to make a difference.

5. What committees have you joined and why did you join them?

I decided to get involved at SAR and give back in our association (and not just my office and company) about three years ago. I felt that I could contribute on the Marketing/Communications Committee and served as a member for 2 years, and now I am the Chair for 2017. I love working with my committee, being creative and thoughtful as a group, and effectively communicating the value of membership. We are producing a series of relevant and interesting tech videos, working on a 2017 survey, some focus groups, and other ideas. I will stay on this committee in 2018, but plan on joining other committees as well. They are all interesting and important, and I'd like to serve on Professional Standards in my future.

I am also a proud member of the Masters Club Steering Committee for a second year. It's an honor to be involved in the activities and events of the Masters Club and to raise money for deserving charities. I serve on three sub-committees and am now taking over the responsibilities of the 2017 Volunteer Coordinator for Loaves and Fishes, where we feed the homeless on the 5th Monday in the month. Nothing is more heartfelt and rewarding than this. It really reminds us of how fortunate we are.

6. What's your favorite restaurant(s) in the Sacramento area?

There are many great restaurants nowadays, but I will have to say "The Kitchen" (one of the wonderful Seland Family Restaurants) because of the unique and brilliant concept they had 25 years ago in a little house on Marconi. Their food and style have continued to be fabulous, fun and delicious!

7. Do you have a favorite saying or expression?

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

8. What is your favorite vacation spot?

Kauai, Hawaii - specifically the North Shore and Hanalei Bay.

9. What would people be surprised to learn about you?

That I drove a semi-truck, 18 wheeler, across the country from San Francisco to New York in the 1980's. My handle was the roadrunner, and I wore a pink cowboy hat!

SAR NEW MEMBERS

March 2017

Affiliates**Taylor Feters**

My NHD

Roslyn Grant

Land Home Financial Services

Garrett Heisinger

Finance of America Mortgage

Ken Jamison

Big Valley Mortgage

Rosanne Kellogg

Seasons Change

Michele Milota

Golden 1 Credit Union Home Loans

Marissa Nevis

Evergreen Home Loans

Terrie Nevis

Evergreen Home Loans

Chris Podesta

Point Equity

Geneva Robertson

Evergreen Home Loans

Clayton Spruce

Guaranteed Rate

Brandee Stephens

Golden 1 Credit Union Home Loans

Joshua Tartar

Guaranteed Rate

Designated REALTORS®**Michael Balma**

Ecom West

Grace Cheng

Grace Cheng

Geanette Diaz

Altas Realty

Virginia Marcus

Virginia Cory Marcus Broker

Oscar Sharp

Pursuit Properties

New REALTOR® Members**Maria Angeles**

Keller Williams Realty Natomas

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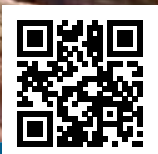
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