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OCTOBER 2017

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

A close-up photograph of two hands, one from the left and one from the right, reaching towards each other to connect two interlocking puzzle pieces. The puzzle pieces are white and set against a dark blue background. The hands are positioned in the lower half of the frame, with the fingers slightly curled as if about to grasp the pieces. The lighting is soft, highlighting the texture of the skin and the edges of the puzzle pieces.

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WITH YOUR
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Connect with Your Association in 2018

On behalf of the Board of Directors and the entire membership of the Sacramento Association of REALTORS®, **thank you** for your committee service in 2017! The time you've donated to your Association over the course of the year is what makes SAR great. An Association is only as good as its Members and your involvement with these committees shows dedication and drive that is often lacking in other trade associations. As volunteers, especially as committee members, you bring passion to your positions and it shows in the results of your efforts.

You have been an integral part of making my theme, "Better Together," truly become a reality! The passion and enthusiasm that was shown by you and your committee has made 2017 a memorable year and one which future participants can look to for guidance and inspiration. Thank you for helping my year be an experience I will treasure always.

I hope you will continue your involvement in our association. Your 2018 President, Linda Wood, has many exciting plans and ideas and I am sure you will enjoy working with her.

Most SAR Committees operate on a one year calendar year term. It is important to apply again to continue to serve on your Committee of choice for 2018. You can find the 2018 application form on pages 14-15.

For those of you that are interested in volunteering on a committee, please contact the [Chair or the Vice-Chair](#) of that particular committee to express your interest. And for those of you who signed up for a committee appointment at the Member Appreciation event this past Tuesday, I thank you for committing your time and knowledge to that particular committee. We appreciate your dedication and commitment to making SAR the best Association in the state!

Thank you again for the opportunity to serve as your President this year. It has been a terrific experience to work with each of you.

Sincerely,

Franco Garcia
SAR President, 2017



CSU REAL ESTATE SCHOLARSHIP OPPORTUNITY

SAR PAST PRESIDENT

PATRICK LIEUW



The Real Estate Land Use Institute (RELUI) is currently offering a Real Estate Scholarship Opportunity to students of the 22 California State University campuses. The deadline for this fall semester is November 1, 2017. Following is the application link for students who are interested in applying:

<https://calstate.infoready4.com/#competitionDetail/1762212>

The Real Estate Land Use Institute (RELUI) is the 22 campus CSU system's applied research and professional education center for real estate. Its purpose is to promote and advance knowledge, objective research, and education relating to Land Use and Real Estate. RELUI targets minority and disadvantaged students attending any of the 22 California State University Campuses. Students must be enrolled in a Real Estate program that is oriented towards a career in the Real Estate Industry.

The California Bureau of Real Estate has an endowment with the California State Universities to promote the advancement of real estate education at the university level and to award scholarships to disadvantaged students studying real estate. The RELUI Advisory Board meets annually in August to review and approve program improvement grants to those campuses who apply for such grants.



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ANATOMY OF A NON-DISCLOSURE CLAIM

With the tight real estate market for homes, we're seeing an influx of post-sale claims by Buyers alleging that Sellers (or others) failed to disclose defects in the property. In September, I started a 6 part series of blogs called "Anatomy of a Non-Disclosure Dispute." If you are not getting my blogs, please go to www.bpelaw.com and subscribe or e-mail me and I will add you.

The purchase of a home is perhaps the most exciting time for both Buyers and Sellers of real estate. Both get the opportunity to move on to new adventures and start a new chapter in their lives. But sometimes, that excitement is ruined when Buyers subsequently discover some defect that they believe the Sellers failed to disclose. Typically, Sellers deny having done anything wrong. And so begins the very common and often very costly and time-consuming process of a non-disclosure dispute.

A Non-Disclosure case will typically involve 14 separate activities which I have categorized under 6 separate stages of the dispute process. These are:

A. PRE-LITIGATION:

- (1) Determining whether there is a possible meritorious claim;
- (2) Identifying the parties; and
- (3) Resolution attempts before starting legal action;

B. REWARDS AND RISKS OF GOING FORWARD:

- (4) Engaging an Attorney; and
- (5) Determining available Remedies;

C. DISPUTE RESOLUTION:

- (6) Mandatory Mediation;
- (7) Choosing Litigation or Arbitration; and
- (8) Settlement Efforts;

D. INVESTIGATION:

- (9) Discovery / Deposition;

E. TRIAL / ARBITRATION:

- (10) Court Trial;
- (11) Jury Trial; or
- (12) Arbitration hearing;

F. GETTING PAID:

- (13) Appeal; and
- (14) Collecting on a Judgment

It is not enough for an aggrieved buyer to simply claim that a Seller (or agent) must pay. Rather, the Buyer must prove both (1) that the Seller knew or should have known of the defect; and (2) that the defect was "material," (ie: it would impact the desirability and value of the home). Of course, the challenge for the Buyer is that at the outset they may not have any proof of this since the Seller would typically deny any knowledge. Although the Buyer would later have an opportunity to question a seller or agent under oath, this would not arise until either a lawsuit or arbitration demand is filed. But first, efforts at informal resolution must take place.

In my July Legal Update, I discussed the Alternative Dispute Resolution provisions contained in the C.A.R. Purchase and Sale Agreement. These include a mandatory requirement for mediation before any lawsuit or arbitration is commenced (although there are a few exceptions). In our experience at BPE Law Group, such early resolution attempts are successful perhaps 10% of the time both because of the lack of discovery as well as the general lack of any insurance company involvement. While that means that 90% of disputes may go further, in realty generally 95% of all cases will get resolved one way or the other before any trial or arbitration.

For over 20 years, the attorneys at BPE Law Group, PC have been advising and representing Buyers and Sellers as well as real estate agents and brokers in resolving legal disputes. 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 or Keith Dunnagan at kbdunnagan@bpelaw.com.

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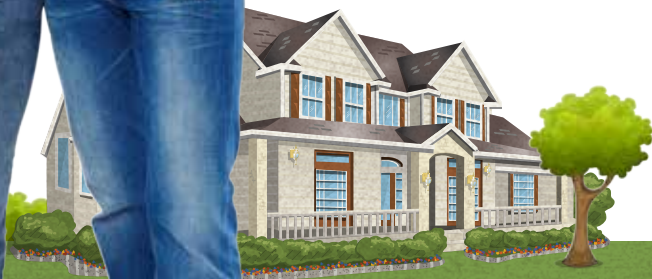
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DAVE TANNER

Connect With Your Association

The Sacramento Association of REALTORS® is a mutual benefit trade association. It consists of approximately 7,000 members supported by 22 full-time and 4 part-time staff. The association provides almost 1,000 education, social and networking opportunities each year.

Our theme this month is "Connect With Your Association." We currently have about 500 members volunteering to help support the association. They volunteer as Directors, Committee Members and in other ways to make the events happen smoothly. We really need to have more members connect as volunteers with the association. It would be desirable to have all our members actively supporting the association, but we really need at least 2,000 of our members to participate in this manner. The association belongs to all of us and all of us should have an interest in seeing it run efficiently.

As we approach the New Year, please consider volunteering at least a few hours to help your association be the best it can be. If more members participated, then no one would have to be asked to do too much. We should all be willing to help make SAR the best it can be. It has been said that it is every person's duty to give back to their chosen profession.

One of the ways you can give back is to volunteer to serve on a committee. During October, SAR is soliciting applications to serve on 2018 committees. I encourage each of you to consider applying to serve on a committee of your choice.

You can view all available committees and an overview of their duties on [page 14-15](#).





California to Regulate PACE Loan Market

California's Legislature has passed a regulatory framework for the residential Property Assessed Clean Energy (PACE) loan market. On September 15th the state Legislature approved a PACE-industry supported bill, AB 1284, that would require mandatory licensing of residential PACE lenders. The PACE industry would also be regulated by the California Department of Business Oversight (DBO), which oversees other state-licensed financial companies in California. Lenders will also be required to verify the Borrower's income and ability to repay a PACE loan, a requirement similar to one placed on mortgage lenders when originating most home loans.

The Legislature also recently passed a companion bill, SB, 242, which will require PACE lenders to call the Borrowers and explain the terms of the loan prior to closing, among other consumer protections.

California Governor Jerry Brown is expected to sign both bills into law later this fall. Last year, Governor Brown signed into law a bill that defined what had to be disclosed in writing to PACE Borrowers, and also established a three-day right to cancel a PACE loan.

With all of the controversy surrounding the billion dollar PACE loan industry over the last several years, it finally looks like we are heading in the right direction and giving the Consumer the chance to make a truly informed decision. Will Federal regulation be next?

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.

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Forward Movement for Housing in California

BY: Caylyn Wright, SAR Government Affairs Director

Housing is a basic necessity for all people. We talk a lot about housing, first and most obvious because that's what we do, as REALTORS®, home inspectors, appraisers, lenders, and Association staff. Housing is how we make our living. Second, housing supply is reaching near crisis levels throughout California. Our state is building around 100,000 too few units to keep up with demand every year. The predictable system of supply and demand kicked in, and cost of purchasing and renting housing has gone up. And statewide, wages are not keeping pace with housing costs.

When the State Legislature adjourned on September 15th, they passed a robust package of housing bills to address our state's housing problems through new funding for affordable housing, lowering the cost of construction, fast tracking building, and restricting the abilities of local government to block new development. Governor Brown has indicated he supports each of the 15 bills in the housing package.

Supported by the California Association of REALTORS®, Senate Bill 2 from State Senator Toni Atkins will generate roughly \$250 million per year through fees on real estate transactions like refinances (sales are exempt). We anticipate Sacramento County will receive approximately \$2 million per year. Senate Bill 3 would raise \$4 billion in one-time revenue for a state housing bond; it will need voter approval next year to move forward. These two sources of funding would generate approximately \$6.5 billion over the next ten years.

There are a number of bills that will streamline the housing development process, working to combat "NIMBY" (not in my backyard) issues. There is an issue in many local jurisdictions which do not want to see additional growth in their community, so they deny housing projects that are appropriately zoned. Senate Bill 35 will help combat this issue, creating a streamlined "by-right" approval process for infill projects with two or more residential units in locations that have failed to produce enough housing to meet their local Regional Housing Needs Assessment (RHNA) goals.

Also aimed to ease the permitting and development process is Assembly Bill 72, which would allow for greater enforcement of the Housing Accountability Act. Assembly Bill 72 would permit developers to voluntarily use an alternate project approval process in a housing sustainability district.

The housing bills approved by the State Legislature have faced some criticism that these bills don't go far enough to help the housing crisis. I would caution this approach. California did not get into this housing crisis overnight, and unfortunately there is not an overnight solution to solve this problem. These bills are a great first step to finding additional funding for affordable housing and streamlining the development process, making it easier for individuals who are trying to build additional units. Will these bills alone solve the problem? No. But it's a great positive step forward for California residents and will begin to add new inventory, which is the ultimate solution to our state's housing issues.

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SAR Members Gather at Trunk or Treat: Member Appreciation Day

Following the theme of this month's newsletter, "Connect With Your Association," the SAR Leadership Academy took on the project of developing an event to show both appreciation for Members currently involved and encourage other Members to take the next step towards volunteering. This culminated in the successful "Trunk or Treat: Member Appreciation Day."

Following an insightful presentation at the Main Meeting by Denton Kelley (LDK Ventures) on the future development of the Sacramento Railyards, Members were greeted by a colorful and fun scene in SAR's west parking lot. Each SAR Committee had a table, staffed by current committee members, where they explained the mission/vision of their committee, encouraged others to consider joining, and maybe bribed them with some sweet treats along the way. Some committee members even took it a step further, donning creative and eye-catching costumes.

A free BBQ lunch was offered to all attendees, graciously provided by event sponsor Big Valley Mortgage. Veggie burgers, hamburgers and hotdogs were a welcome indulgence after attendees were teased with bite-sized Halloween candy. DJ Nesreen Shabbar added to the festivity of the scene with popular hits blaring from her speakers. Attendees who visited each committee table to get their "passport" stamped were offered a chance to participate in a raffle, which ended with lucky individuals going home with prizes such as a (large) discount off their annual dues, free Education Club Card (discounts on classes) and much more. Thank you to all of the raffle prize sponsors for their donations and especially the SAR Leadership Academy for their excellent event!

For information on all available committees and an overview of their duties, please view [page 14-15](#).



The Grand Prize winner of \$400 off REALTOR® dues for 2018 is Becki Jessen with Coldwell Banker out of the Sierra Oaks office. Becki recently joined SAR in April of this year. Congrats!







Experience Extraordinary



JOIN A 2018 COMMITTEE

As an SAR Member in good standing, you are welcome to apply to join an SAR Committee. Participation on a committee is an excellent way to acquaint yourself with the inner workings of the Association, network with your colleagues and contribute to the betterment of the Association and the community.

MONDAYS

Education

Second Monday: 9:00am - 10:30am

Review potential SAR educational courses, suggest classes that meet REALTOR® needs and reflect market trends.

Volunteer Coordinating

First Tuesday: 10:30am - 11:30am

Promote volunteer activities to members, develop opportunities to volunteer in the community.

Charity Research

First Tuesday: 10:30am - 11:30am

Review donation requests from local non-profits and help determine how/if SAR can show support, monetarily or otherwise.

CanTree

First Tuesday: 10:30am - 12:00pm

Promote and organize events that help raise money for the Christmas CanTree. Solicit for donations and build 'CanTrees' in November.



TUESDAYS

Young Professionals Network Advisory

Second Tuesday: 10:30am - 11:30am

Organize and promote events, mixers, and fundraisers. Create a fun and educational place for members to network. Advisory committee is open to all young, and young at heart in the industry.



Marketing / Communications

Third Tuesday: 10:30am - 12:00pm

Analyze SAR communication media and methods, troubleshoot problems, brainstorm ideas to increase SAR-Member communication success.

Scholarship Fundraising

Third Tuesday: 1:00pm - 2:00pm

Plan, organize, promote, and work events and fundraisers during scholarship season (March-May) with the focus of providing scholarships to local high school seniors.

TUESDAYS

Housing Opportunity

Fourth Tuesday: 10:30am - 12:00pm

Organize and promote seminars and events focused on housing affordability, and down payment assistance. Explore methods for expanding local housing affordability.

Government Relations*

First Thursday: 11:00am - 1:00pm

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

Internship

First Thursday: 12:00pm - 1:30pm

Develop guidelines and provide leadership for SAR's Internship Program. Market the program and seek out mentors to guide interns.

THURSDAYS

Equal Opportunity / Cultural Diversity

Second Thursday: 11:30am - 1:00pm

Develop programs to educate members about different cultures. Promote professional real estate, and the value of home ownership to ethnically diverse communities in Sacramento. Serve as liaison to ethnic organizations.



FRIDAYS

Strategic Planning & Finance*

Third Friday: 1:00pm - 2:00pm

Develop and recommend a strategic plan, annual budget, capital budget and reserve allocations to the Board of Directors.

AS NEEDED

Nominating*

Meet as needed

Work with SAR leaders to find and vet candidates for election to the SAR Board of Trustees.

Grievance*

Meet as needed

Review ethical complaints to determine if hearings are warranted. Members are appointed by incoming SAR President.

*Special Appointment or Prerequisites Required to Join

Application to Join a 2018 Committee

Please indicate your interest in joining a 2018 SAR Committee. Should you choose Government Relations Committee, Grievance Committee, Nominating Committee, or Strategic Planning & Finance Committee, you will receive an email regarding the details of that committee.

The SAR President will make committee appointments based on your experience, the number of positions available, and the diversity of the committee members.

Complete & Submit to SAR

Submit In-person at SAR, email Kayla at kchew@sacrealtor.org,
or fax to 916-779-3945

Full Name

Company

Phone

Email

Please indicate if you are a new member (**N**) or a returning member (**R**).

☐ **N** ☐ **R** CanTree

☐ **N** ☐ **R** Internship

☐ **N** ☐ **R** Charity Research

☐ **N** ☐ **R** Marketing / Communications

☐ **N** ☐ **R** Education

☐ **N** ☐ **R** Nominating

☐ **N** ☐ **R** Equal Opp. / Cultural Diversity

☐ **N** ☐ **R** Scholarship Fundraising

☐ **N** ☐ **R** Government Relations

☐ **N** ☐ **R** Strategic Planning & Finance

☐ **N** ☐ **R** Grievance

☐ **N** ☐ **R** Volunteer Coordinating

☐ **N** ☐ **R** Housing Opportunity

☐ **N** ☐ **R** YPN Advisory



UPCOMING MEETINGS/EVENTS —

Upcoming Volunteer Opportunities

October

River City Food Bank: Grocery Distribution

Date: Friday, October 27th Time: 10:45am – 3:30pm

Location: River City Food Bank (1800 28th Street)

Duties: The River City Food Bank provide clients the opportunity to choose from a variety of healthy food items for their family. They need 15 volunteers to help guide the clients through this process.

November

River City Food Bank: Grocery Distribution

Date: Friday, November 17th Time: 10:45am – 3:30pm

Location: River City Food Bank (1800 28th Street)

Duties: The River City Food Bank is extremely busy in the week leading up to Thanksgiving. They need your help to provide clients the opportunity to choose from a variety of healthy food items for their family. They need 15 volunteers to help guide the clients through this process.

December

REALTOR® Ring Day: Spread the Holiday Cheer

Date: Friday, December 1st Time: Various Shifts Throughout the Day

Location 1: Macys @ Arden Fair Mall (Both Outside Exits)

Location 2: Raley's on Freeport (Land Park)

Duties: Volunteers will be ringing bells, spreading holiday cheer and collecting donations for the local chapter of the Salvation Army.

If you are interested in volunteering or would like more information on these volunteer opportunities, please contact Tony Vicari (tony@sacrealtor.org | 916.437.1205).

Upcoming Meetings/Forums

Public Issues Forum

Date: Friday, October 20th | 9:30 – 10:30am **Location:** SAR Boardroom

Speaker: Patti Uplinger, Sacramento Self Help Housing

Patti will discuss housing investment opportunities for you and your clients.

Broker/Manager Forum

Date: Friday, October 27th | 9:30 – 10:30am **Location:** SAR Boardroom

Speaker: Alex Munn, BPE Law **Topic:** Legal Issues Affecting Real Estate

Real Estate Finance & Affiliate Forum

Date: Thursday, November 2nd | 9:00 – 10:30am **Location:** Mack Powell Event Center | **Speaker:** TBD

SAR Main Meeting

Date: Tuesday, November 7th | 9:00 – 10:30am **Location:** Mack Powell Event Center | **Speaker:** Jordan Levine, C.A.R. Senior Economist **Topic:** 2018 Local Housing and Economic Forecast



2017 CanTree Important Dates

October

**Raffles at MM and
Regional Meetings**

November

**Raffles at MM and
Regional Meetings**

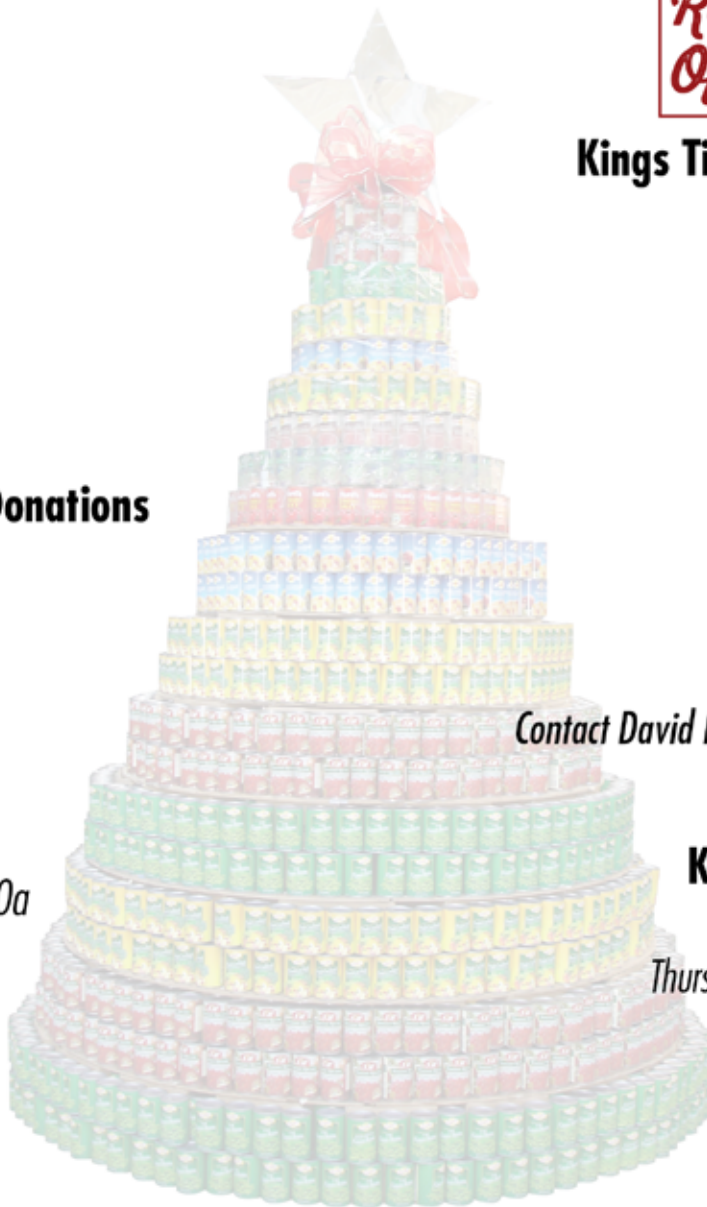
Pledge - Company Donations
Tuesday, November 7

CanTree Builds
Monday, November 20
Sunrise Mall | 6:00a

Tuesday, November 21
Mel Rapton Honda | 7:00a

December

Dedication
Tuesday, December 5
Mack Powell Evt Ctr | 9:00a



Realtor & Affiliate Office Fundraisers

Kings Tickets @ Golden 1 Center
Houston Rockets

Wednesday October 18, 7p
Lower level tickets \$75.00

Oklahoma City Thunder
Tuesday November 7, 7p
Lower level tickets \$65.00

Los Angeles Lakers
Wednesday November 22, 7:30p
Lower level tickets \$105.00

Contact David Boliard - Coastal Pacific Mortgage
916.601.3567

KW Elk Grove Oktoberfest

Der Biergarten | 2332 K Street
Thursday, October 19th | 4:00 - 10:00p
For more info call 916.405.5700

Lyon Chili Feed

Wednesday, November 8th
11:30a - 2:30p

For more info contact a committee member or Madison in the Events Department at SAR
mhall@sacrealtor.org 916.437.1211



Christmas Cantree
www.sacrealtor.org/christmas-cantree

SAR EDUCATIONAL OFFERINGS —

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
October 13	9:00 - 11:30am	RETI Series Buyer Broker System	\$25	See Flyer for Details on Each Class	Lori Logan
October 13	11:30am – 1:00pm	Get your Offer Accepted	\$25	See Flyer for Details on Each Class	Lori Logan
October 14	8:30am – 5:00pm	Duane Gomer Exam Prep for Brokers & Sales Agents	\$150		Duane Gomer Representative
October 20	9:00 - 11:30am	RETI Series Digital transactions with zipForm® and e-Signatures	\$25	See Flyer for Details on Each Class	TBD
October 20	9:00 - 11:30am	RETI Series Being an Ethical Agent	\$25	See Flyer for Details on Each Class	Dave Tanner, Esq
October 23	8:00am – 4:00pm	At Home with Diversity	\$125	Additional Details Available at here . Cosponsored by Sacramento and Placer WCR chapters <ul style="list-style-type: none"> • Learn About Embracing diversity • Learn About Fair Housing & diversity • Learn About Exploring cultural attitudes & communications 	Debbie Rodgers
November 3	9:00 - 1:00am	RETI Series Essential Disclosures	\$25	See Flyer for Details on Each Class	Jim Phillips
November 14	9:00am – 3:30pm	C.A.R. Leadership Advantage Workshop	\$99 (REALTORS®)	See More Details Here	C.A.R. Representative
November 14	1:00 – 4:00pm	License Renewal: Home Study & Live Review	\$85 (PDF) \$95 (Text Book)	<ul style="list-style-type: none"> • Receive Mandatory 3-hour courses • Covers: Agency, Trust Funds, Ethics, Fair Housing, Risk Management and more • Includes a 12-hour foreclosure course 	Duane Gomer Representative
November 17	9:00 - 1:00am	RETI Series Time Mastery for REALTORS®	\$25 (individual class)	See Flyer for Details on Each Class	Michael Lee
November 18	8:30am – 5:00pm	Duane Gomer Exam Prep for Brokers & Sales Agents	\$150		Duane Gomer Representative

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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NOVEMBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
		1 SAR New Member Orientation (B) 9:00am – 12:30pm Intern Class (B) 2:30 – 4:30pm	2 Real Estate Finance & Affiliate Forum (EC) 9:00 – 10:30am Internship Committee Meeting (T) 12noon – 1:30pm	3 SAR Closed 7:30 – 8:30am SAR Toastmasters Club (T) 7:45 – 9:15am RETI Series (EC) 9:00am – 1:00pm
6 WCR Board Meeting (B) 11:30am – 1:30pm	7 Main Meeting (EC) 9:00 – 10:30am Volunteer Coordinating Committee (T) 10:30 – 11:30am Charity Research Committee (P) 10:30 – 11:30am CanTree Committee (B) 10:30am – 12noon	8 SAR New Member Orientation (B) 1:00 – 4:30pm	9 How to List & Sell Commercial RE (T) 9:00am – 5:00pm Masters Club Steering Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee (B) 11:30am – 1:00pm	10 SAR Closed Veteran's Day
13 Education Committee (B) 9:00 – 10:30am MetroList – Mobile Workshop (T) 9:00 – 11:30am MetroList – Seminar (EC) 10:00am – 12noon Leadership Academy (B) 12:00 – 2:30pm MetroList – Tips Workshop (T) 1:00 – 4:00pm	14 Regional Meetings Visit www.sarcaravans.org Leadership Advantage Course (EC) 9:00am – 3:30pm YPN Advisory Meeting (B) 10:30 – 11:30am Duane Gomer License Renewal (T) 1:00 – 4:00pm	15 REM Board Meeting (P) 9:00 – 10:00am NARPM Luncheon (W-EC) 10:30am – 2:00pm Commercial Class – Top 10 Legal Issues Facing Commercial Brokers (E-EC) 12noon – 1:30pm Intern Class (B) 2:30 – 4:30pm SAR New Member Orientation (B) 6:00 – 9:30pm	16 8 Hour CA-DBO Safe Comprehensive (EC) 8:30am – 5:00pm Grievance Committee (B) 10:00 – 11:30am WCR Business Luncheon (EC) 11:00am – 2:00pm Commercial Council Meeting (B) 3:00 – 4:00pm	17 SAR Toastmasters Club (T) 7:45 – 9:15am MC Breakfast (offsite) 8:30 – 10:30am RETI Series (EC) 9:00am – 1:00pm NO Public Issues Forum IREM CAM Workshop (EC) 12noon – 1:30pm SPF Committee (B) 1:00 – 2:00pm YPN Gala (offsite) 7:30 – 11:00pm
20 2018 Director & Committee Chair Orientation (EC) 11:30am – 3:00pm	21 Regional Meetings – CANCELED Thanksgiving Marketing/Communications Committee (B) 10:30am – 12noon Scholarship Fundraising Committee (T) 1:00 – 2:00pm	22 No Events Scheduled	23 SAR Closed Thanksgiving	24 SAR Closed Thanksgiving
27 MetroList – Prospector Course I (T) 9:00am – 12noon MetroList – Prospector Course II (T) 1:00 – 4:00pm	28 Regional Meetings Visit www.sarcaravans.org Housing Opportunity Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm	29 SAR Closed 1:00 – 2:00pm Intern Class (B) 2:30 – 4:30pm	30 SAR BOD 9:00 – 11:00am	

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 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes. (Amended 1/99)

Case #14-3: Submission of Pertinent Facts

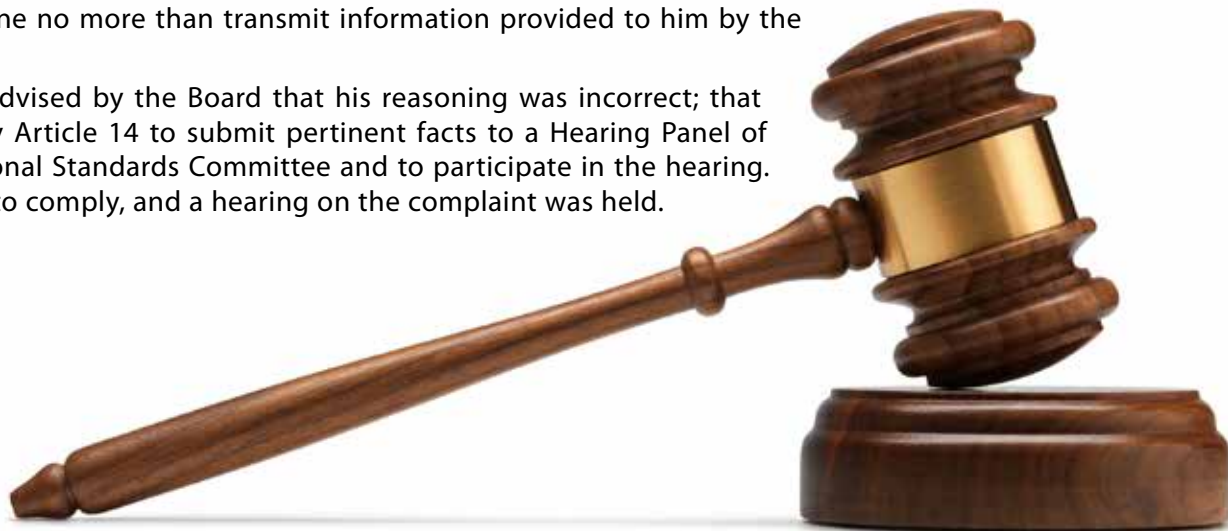
(Revised Case #15-3 May, 1988. Transferred to Article 14 November, 1994.)

REALTOR® B was notified of the complaint, directed to be present at a hearing, and requested to present to a Hearing Panel of the Board's Professional Standards Committee all pertinent facts relating to the transaction. REALTOR® B's response was a statement that he would refuse to submit any information in the matter to a Hearing Panel and would not attend the scheduled hearing, on the grounds that the complaint itself was not justified.

Explaining his position, REALTOR® B stated that his participation in the transaction was exclusively as the agent of the seller; that he had not been representing the buyer; and hence, could not be subject to a complaint by the buyer for simply transmitting information on behalf of the seller.

All of his statements concerning the property, REALTOR® B said, were based on information supplied to him by his client, the seller. Any error in this information, he contended, might well provide the basis for a lawsuit between the buyer and seller. As the agent of the seller, he felt that he was not answerable to the buyer for having done no more than transmit information provided to him by the seller.

REALTOR® B was advised by the Board that his reasoning was incorrect; that he was obligated by Article 14 to submit pertinent facts to a Hearing Panel of the Board's Professional Standards Committee and to participate in the hearing. REALTOR® B agreed to comply, and a hearing on the complaint was held.



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Sales price decreases for first time in six months

The median sales price decreased for the first time this year, dropping 1.6% from \$354,700 to \$349,000. This figure is 7.7% above the \$324,000 figure of August 2016. Compared to August 2016, the figure is up 7.7% (from \$324,000). SAR recorded the highest median sales price in August 2005, which was \$392,750. The current figure is 11% below that figure.

August closed with a 6.1% increase in sales, up from 1,634 to 1,734. Compared with August 2016, current number is a 3.6% decrease from the 1,799 sales for that month. Equity sales for the month reached a high point, accounting for 97.5% (1,690) of the sales this month. REO/bank-owned and Short Sales made up the difference with 16 sales (.9%) and 28 sales (1.6%) for the month, respectively. Compared these current numbers to August 2010 (1,496 total sales) where Equity Sales accounted for 37.2% of all sales and REO and Short sales accounted for 36.2% and 26.6% of all sales, respectively. Types of financing used for the sales this month included 215 cash (12.4%), 962 conventional (55.5%), 386 (22.3%) FHA, 93 (5.4%) VA (Veterans Affairs) and 78 (4.5%) used Other* types of financing.

Active Listing Inventory increased 8.3% for the month from 2,395 to 2,593. The Months of Inventory, however, remained unchanged at 1.5 Months. A year ago the Months of inventory was 1.6 and Active Listing Inventory stood at 2,923 listings. Listings published for the month decreased 5.4% from 2,252 to 2,373. "Listings published" signifies all listings that came on the market for the current month. Of the 2,373 listings that came on the market for the month of August, 1,021 were still listed as active, 984 are currently pending sales, 179 were already sold and 189 are either off the market, expired or other.

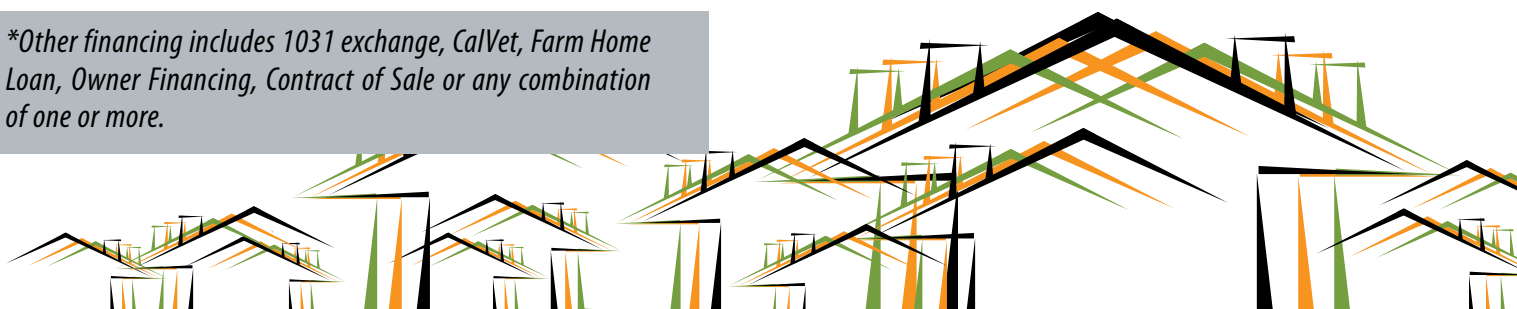
The Average DOM (days on market) increased from 18 to 22 from July to August. The Median DOM increased for 2nd month, rising to 11 DOM. Compare this to August 2010, where the Average DOM was 65 and Median DOM was 35. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." 79.6% of all homes sold this month (1,380) were on the market for 30 days or less and over 92% of all homes sold in 60 days or less.

The Average Price/SqFt of all homes sold increased from \$228.3 to \$229.5 from July to August. Compare these figures to five years ago (August 2012), where the Average Price/SqFt was \$118.5, a 93% difference.

Additional statistical reports, including a county wide summary and zip code break down, are available [here](#).

Just the Facts - August 2017				
	Aug-17	Aug-16	Change	Summary/Notes
Sales	1,734	1,799	-3.6%	Sales see monthly increase, down year to year
Median Sales Price	\$349,000	\$324,000	7.7%	First decrease in sales price this year
Active Inventory	2,593	2,923	-11.3%	Inventory increased for 7th straight month
Median DOM	11	12	-8.3%	Up from 9 DOM last month
Avg. Price/SqFt	\$229	\$209	9.6%	5 years ago this figure was \$118 , a 94% difference from current figure

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



MLS STATISTICS

August 2017

MLS STATISTICS for August 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	2,373		2,252	5.4%		2,367		0.3%
Active Listing Inventory †	2,593		2,395	8.3%		2,923		-11.3%
Active Short Sale (included above)	21		23	-8.7%		57		-63.2%
Pending Short Lender Approval	52		59	-11.9%		128		-59.4%
Pending Sales This Month	1,246		1,327	-6.1%		1,590		-21.6%
Number of REO Sales	16	0.9%	22	-27.3%	1.3%	54	3.0%	-70.4%
Number of Short Sales	28	1.6%	18	55.6%	1.1%	49	2.7%	-42.9%
Equity Sales**	1,690	97.5%	1,588	6.4%	97.2%	1,664	92.5%	1.6%
Other (non-REO/-Short Sale/-Equity)	0	0.0%	6	-100%	0.4%	32	1.8%	-100.0%
Total Number of Closed Escrows	1,734	100%	1,634	6.1%	100%	1,799	100.0%	-3.6%
Months Inventory	1.5 Months		1.5 Months	0.0%		1.6 Months		-6.3%
Dollar Value of Closed Escrows	\$658,554,997		\$627,917,877	4.9%		\$637,779,736		3.3%
Median	\$349,000		\$354,700	-1.6%		\$324,000		7.7%
Mean	\$379,790		\$384,283	-1.2%		\$354,519		7.1%
Year-to-Date Statistics	1/01/17 to 8/31/17		1/01/17 to 8/31/17			1/1/2016		
	SAR monthly data, compiled		MetroList YTD data			8/31/2016		Change
Number of Closed Escrows	11,971		12,194			11,887		0.7%
Dollar Value of Closed Escrows	\$4,430,427,972		\$4,508,028,816			\$4,070,757,277		8.8%
Median	\$337,000		\$337,000			\$314,380		7.2%
Mean	\$369,692		\$369,692			\$342,455		8.0%

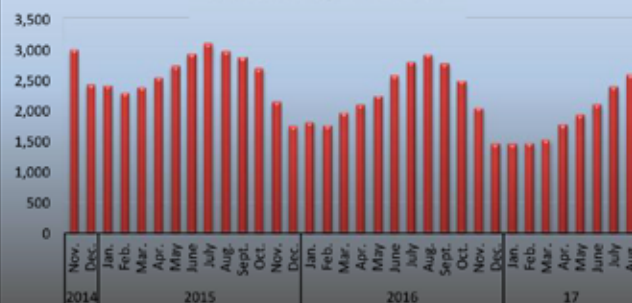
Sales Volume



Median Sales Price



Inventory Volume



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

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

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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

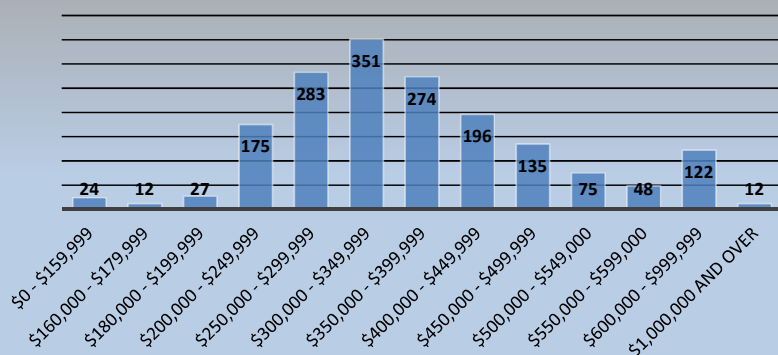
MLS STATISTICS for August 2017

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

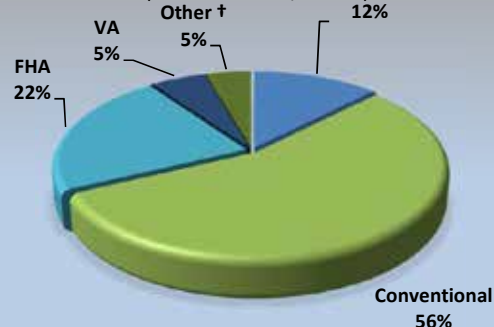
Total: 1,734



Type of Financing/Days on Market

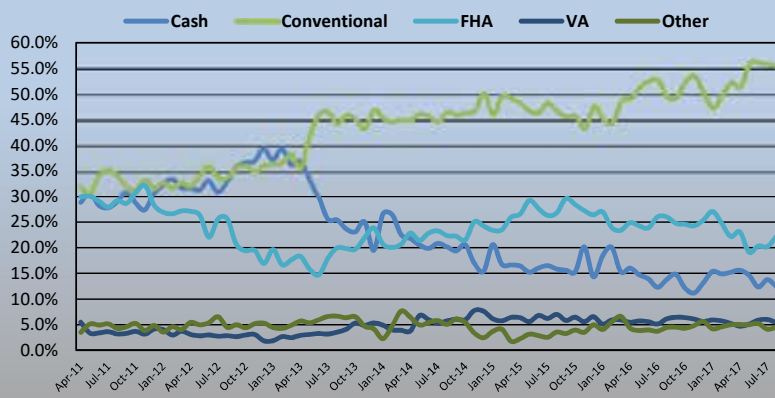
TYPE OF FINANCING

(1 House on Lot/Condo)



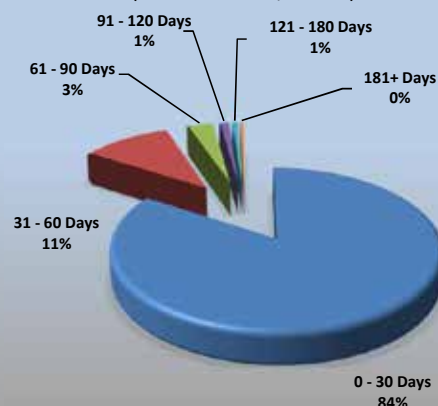
Types of Financing Historical

(% of Sales)



DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing	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		
(Single Family Home only)							Current Month	Last 4 Months	Last 12 Months
Cash	215	12.4%	225	13.8%	0 - 30	1,380	79.6%	83.0%	75.1%
Conventional	962	55.5%	914	55.9%	31 - 60	222	12.8%	10.5%	13.9%
FHA	386	22.3%	330	20.2%	61 - 90	72	4.2%	3.3%	5.5%
VA	93	5.4%	98	6.0%	91 - 120	30	1.7%	1.4%	2.6%
Other †	78	4.5%	67	4.1%	121 - 180	15	0.9%	1.0%	1.9%
Total	1,734	100.0%	1,634	100.0%	181+	15	0.9%	0.9%	1.0%
					Total	1,734	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	11	Last Month	9
Average DOM:	22	18		
Average Price/Square Foot:	\$229.5	\$228.3		

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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September 2017

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Fuller Moving Services

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Carlos Esquivel
Greenhaven Insurance Agency

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Jed Leake
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Carlos Martinez
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Golden 1 Credit Union Home Loans

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Ross Rushton
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Debra Schotten
Envoy Mortgage

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US Bank Home Mortgage

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Down Payment Assistance Grant

Thousands of people each year dream of becoming homeowners. The GSFA Platinum® Program may help that dream become a reality.

- This program provides eligible families and individuals with grant funds that **never** have to be repaid.
- The grant (up to 5% of the first mortgage loan amount*) can be used towards down payment or closing costs.
- One of the most attractive features of this program is that **you don't have to be a first-time homebuyer**. Even if you owned a home in the past, you may qualify.
- The program is available for the purchase of an owner-occupied principal residence, including condominiums and planned unit developments. No Manufactured Housing is allowed on this program.

GSFA Platinum® Program Highlights

- Down payment assistance grant, up to 5%
- Generous income limits
- No first-time homebuyer requirements
- FHA, VA, USDA, and Conventional First Mortgages
- For the purchase of primary residence in California
- Available for eligible refinances

*This is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Certain restrictions may apply on all programs. Golden State Finance Authority (GSFA) is a duly constituted public entity and agency. 03/16

 **CALL TODAY TO FIND OUT MORE ABOUT THIS EXCITING PROGRAM!**

Ed Ortega

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NMLS #502299, CA

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Retail Services Specialist

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Sacramento REALTOR® Newsletter

Editor: Tony Vicari

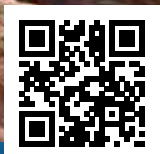
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