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APRIL 2018

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



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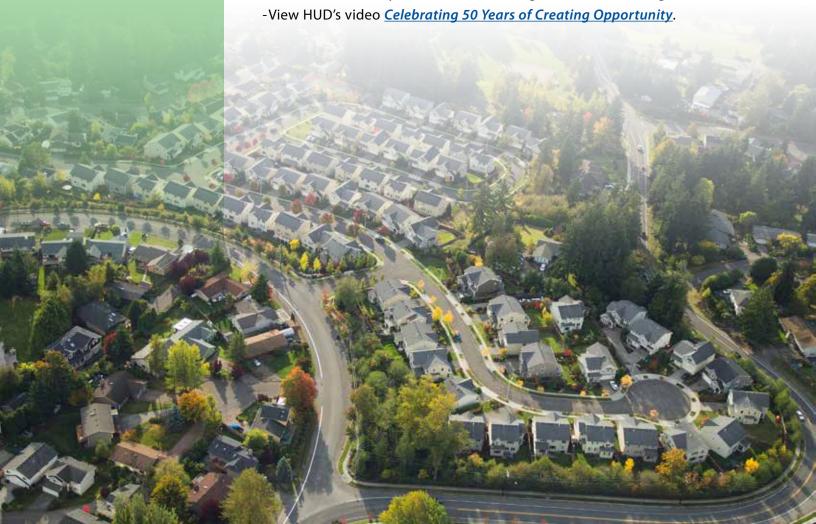
Fair Housing Act Turns 50

Spring is in full swing! Birds are chirping, plants and trees are blooming and the California sunshine is thawing us from our winter "chill." After a few years (or decades) in the business, REALTORS® can expect to see a seasonal upswing in the market, one that marks the cyclical nature of our profession. As we dive head first into business and look (or hope?) for new listings coming on the market, we must also take time to reflect on how far our industry has come. No, I'm not talking about the advances of technology and how people now search for listings on tiny pocket-sized computers, I'm talking about the advances of fairness in housing. It is important to reflect on the progress our country has made with providing fair and equal housing to all over the last 50 years. It is even more important to continue to improve upon this progress indefinitely.

The Civil Rights Act of 1968 was signed by President Lyndon B. Johnson on April 11, 1968, a week after the assassination of Dr. Martin Luther King, Jr. A follow up to the Civil Rights Act of 1964, this act further expanded housing rights. Title VIII of the 1968 Act, also known as the Fair Housing Act, "prohibits discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status." Read more about the History of Fair Housing.

As REALTORS®, we must uphold these practices and give all clients the same fair and ethical treatment on their path towards homeownership. It is not only what makes us REALTORS®, it is also what is right.

-View HUD Secretary Ben Carson reflecting on the Fair Housing Act here.



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"The First Step in a 1000-mile Journey": How the Dream of a Fair Housing Act Became Reality

One hundred years after the last shots were fired in the Civil War, African Americans were still struggling against unfair treatment and discrimination in practically all aspects of society. Through individual acts of defiance and nonviolent mass protests, the civil rights movement of the 1950s and 1960s pushed against the societal norms and laws that allowed discrimination. And it was working. Federal, state, and local laws slowly began to change, and by 1965 there were laws on the books outlawing discrimination in employment, schools, and other public services. In August 1965, the Voting Rights Act was signed into law, designed to stop discrimination against blacks at the voting booth. The next hurdle to overcome was discrimination in housing.

The National Committee Against Discrimination in Housing and the NAACP began a nationwide push for integration in housing. The theme was taken up by Martin Luther King, Jr. in 1966 when he came to Chicago in the first explicitly northern campaign in the civil rights movement, the Chicago Freedom Movement. The proponents of that movement argued that the City of Chicago could end housing segregation by imposing changes on the way real estate brokers did business. Lead by the National Association of REALTORS®, the majority of real estate brokers opposed so-called "forced housing" laws, arguing that the federal government should not be involved in home owners' personal decisions regarding whom they wanted to sell their property to.

Those personal decisions, and the real estate practices that enabled them, allowed housing discrimination and neighborhood segregation to flourish. "We are here today because we are tired," Dr. King explained at a rally in Chicago's Soldier Field. "We are tired of paying more for less. We are tired of living in rat-infested slums... We are tired of having to pay a median rent of \$97 a month in Lawndale for four rooms while whites living in South Deering pay \$73 a month for five rooms.... Now is the time to make real the promises of democracy. Now is the time to open the doors of opportunity to all of God's children."

Over the next several months, King and local activists held non-violent demonstrations outside real estate offices and marched into all-white neighborhoods. The reception they received from the communities, however, was often fierce and violent. Seeking to end the protests and prevent further ruptures, Chicago mayor Richard J. Daley negotiated

with Dr. King and other housing activists, leading to an agreement in which the Chicago Housing Authority promised to build public housing with limited height requirements and the Mortgage Bankers Association agreed to make mortgages available regardless of race. Although King called the agreement "the most significant program ever conceived to make open housing a reality," he also saw it as only "the first step in a 1,000-mile journey."

Dr. King's Chicago Open Housing Movement is often credited with having laid the groundwork for the Fair Housing Act of 1968. Similar movements were soon started in other major cities, attempting to keep a focus on discriminatory housing practices and the effects of neighborhood segregation at a time when the nation's attention was also drawn towards the Vietnam War and a slowing economy.

In the end, the process of actually passing the Fair Housing Act started with the briefest of mentions in President Lyndon B. Johnson's State of the Union address in January 1968. Nearing the end of his speech, Johnson stated his intention to urge Congress to act on several pending bills that address civil rights measures, including fair jury trials, equal opportunity employment, and fair housing. "This statement," reported the National Association of REALTORS®, which opposed any federal fair housing law, "was greeted by dead silence."

After that, little happened on the legislative front until the release in March 1968 of the Kerner Commission Report. In July 1967, in the wake of riots in Chicago, Los Angeles, Detroit, and other cities, President Johnson formed the National Advisory Commission on Civil Disorders (also known as the Kerner Commission) to investigate the causes of the unrest and provide recommendations for the future. The report concluded that the nation was "moving toward two societies, one black, one white—separate and unequal." Unless conditions were remedied, the Commission warned, the country faced a "system of 'apartheid" in its major cities. In order to correct these issues, the Commission urged legislation to promote racial integration and enrich slums, primarily through the creation of jobs, job training programs, and decent housing, including creation of a national fair housing law. Despite its urgency and warnings, the Kerner Commission's recommendations were set aside by the president and Congress.

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LEGAL UPDATE

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Fair Housing – Understanding REALTOR® Requirements

California has a large body of laws that together provide substantial protections for buyers and existing or prospective tenants when it comes to housing. In short, the law prohibits discrimination in at least 14 areas including: race, religion, disability, gender, medical condition, sexual orientation, and more. Common violations of the Fair Housing laws include: refusal to sell, rent, or lease housing accommodations; denial of a home loan or homeowner's insurance; and representation that a housing accommodation is not available for inspection, sale, or rental when that accommodation is in fact available.

While enforcement, in general, is through the CA Department of Fair Employment and Housing (DFEH) as well as private legal actions by offended persons, actions against REALTORS® and other real estate licensees is generally brought by the CA Bureau of Real Estate (BRE) through enforcement of the Business & Professions Code and BRE Regulations.

Significantly, disciplinary actions against real estate professionals are not limited to the agent's own discriminatory conduct. BRE Regulation 2780 prohibits any such discriminatory conduct and subjects any violating real estate licensee with disciplinary actions. Significantly, Regulation 2780(dd) states: "Assisting or aiding in any way, any person in the sale, rental or financing of the purchase of real property where there are reasonable grounds to believe that such person intends to discriminate because of race, color, sex, religion, ancestry, physical handicap, marital status or national origin." This simply means that a licensee is liable if they know or should know that the Seller/Lessor or any other agent in a transaction intends to discriminate. Penalties for violations can range from fines, to suspensions, to license revocation.

As attorneys, we regularly examine legal actions brought against members of the Bar so that we can be aware of the scope of violations and be certain our own practices are in legal compliance. And you should too. Each month, BRE publishes a listing of all the disciplinary actions. For example, in February 2018, they reported on 122 separate actions. All real estate licensees - especially brokers who supervise agents - should review this report periodically to be certain that their own conduct would not reasonably subject them to discipline. Further, they must be sure that they, and any agents they supervise, take any required Fair Housing courses and actually put those teachings into action in their day-to-day practice.

Lastly, prompt action is a must if you should receive a notice or phone call from BRE. BRE investigators often call with a question or to request a meeting. You may also receive a letter requesting that you produce documents. While it is important to show a willingness to cooperate, you should always give yourself the time to make an informed decision, including finding out why BRE has contacted you. Obtaining the advice of experienced legal counsel is always a good idea before responding and, if you desire, your attorney can attend any meeting with BRE. Never ever ignore any communication from BRE. Failure to timely respond could be treated as an admission of guilt and subject you range of penalties including loss of your real estate license.

The information presented in this article is not to be taken as legal advice. Every person's situation is different. If you are facing a legal issue of any kind, get competent legal advice in your state immediately so that you can determine your best options.

FAIR HOUSING MONTH



One month later, on April 4, 1968, Martin Luther King, Jr. was fatally shot in Memphis, TN. Riots immediately broke out in urban areas throughout the country. It was this national tragedy and its aftermath that served as catalysts for passage of the pending fair housing legislation, which had been introduced earlier but stalled in Congress.

On April 5, President Johnson sent a letter to the Speaker of the House, urging Congress to act on the fair housing bill. "This tragedy has caused all good men to look deeply into their hearts," Johnson wrote. "When the Nation so urgently needs the healing balm of unity, a brutal wound on our conscience forces upon us all this question: What more can I do to achieve brotherhood and equality among all Americans? There are many actions the Congress can take, on its part. The most immediate is to enact legislation so long delayed and so close to fulfillment. We should pass the Fair Housing law when the Congress convenes next week." Just a few days later, on April 11, 1968, and just before Dr. King's funeral, Title VIII of the Civil Rights Act of 1968, better known as the Fair Housing Act, became law.

The original Fair Housing Act banned housing discrimination and redlining on the basis of race, color, religion, or national origin. It also made it illegal to "deny any person access to or membership or participation in any multiple listing service, real estate brokers' organization, or other service, organization, or facility relating to the business of selling or renting dwellings" on the basis of race, color, religion or national origin. Since 1968, the Fair Housing Act has been revised several times, so that it currently includes seven protected classes: race, color, religion, national origin, sex, disability, and familial status.

The new law wasn't perfect, requiring many revisions and interpretations over the next several years, revisions which continue today as real estate practices and our society's understanding of discrimination and equality evolve. The passage of the Fair Housing Act represented a turning point in our country's view of who has a right to decent housing and participation in the American dream: not just some, but everyone.



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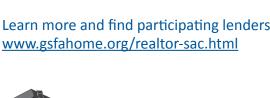
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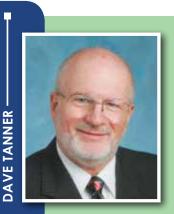




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CEO CORNER

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Fair Housing Month

It has been almost 50 years since the United States government passed the Fair Housing Act. Most of our Members cannot recall a time when it was not the law of the land. But I was almost 27 years old when it passed, so let me give you a little historical perspective on those times.

I grew up in Erie, PA. We lived on the southeast edge of the city and I attended Lincoln Elementary School. To the best of my recollection, there were no minority families living in the school district and no minority students at Lincoln the entire seven years I went there.

In 1954 I graduated from Lincoln and moved on to Wilson Junior High. Wilson had two feeder schools, Lincoln and McKinley. Unlike Lincoln, McKinley had about 30% minority students. For the first time, I was going to school with minority students. It was also the first time that I heard one black student call another black student the "n" word when the other student did something he did not like. I had been aware of the word, but had never heard anybody use it in talking to another person until that day. I participated in sports with Grover Blanchard for the next six years and I always remembered the first time I heard him say that word.

One day, at about that same time, I heard that a minority family had bought a house a few blocks away from our house. I asked my Dad about the concerns some neighbors had and he explained to me the concept called blockbusting. In this particular scenario, he said minority groups would pool their money to buy one house in an area where there were no minority families. When they bought that house, the neighbors would then fear a decrease in property values and would immediately offer their houses for sale at below market price. Those homes would then be purchased by other minority buyers and the cycle continued. I did not ask my father the question that immediately came to my mind – why sell at all? I am sure his answer would have been "that is just how it is."

That concept was related to another concept known as steering. Steering is when a minority buyer would come into a real estate office seeking a home and the buyer was only shown homes in already minority neighborhoods, regardless of their financial qualifications.

In 1961 I ended up unemployed in Columbia, South Carolina. I had a pregnant wife and small boy and needed a job to feed my family. I went to the State Employment Office hoping to be referred to a potential job. We discussed a job and everything sounded ok. Then he turned the job card over and on the back of that card, in the State Employment Office, it had an entry saying that job was only for minorities and an "n" word was used to reflect that restriction. That was when I became aware that segregation had not only a racial, but an economic suppression component to it.

That is part of the background that lead to the turmoil of the early 60's. Several years earlier, Rosa Parks had ignited the movement for integration by refusing to give up her seat in the "whites only" section of the bus to a white passenger. At that time almost everything in the south was labeled for "White" or "Colored," including hotels, dining facilities, restrooms, drinking fountains, lunch counters, etc. This led to many protests, demonstrations, marches and sit-ins conducted primarily, but not exclusively, in the southeastern United States. The protests had one leader that rose above the others, Baptist minister Reverend Dr. Martin Luther King, Jr. He led many marches and protests, including the March on Washington for Jobs and Freedom on August 28, 1963, where he delivered his "I Have a Dream" speech.

At the time of that speech there was a civil rights bill circulating in Congress, much like several other bills that had been previously introduced, but went nowhere. While there was heightened awareness of this bill, it was not given much chance of being made into law.

On April 3, 1968, King gave arguably his second most famous speech at the Mason Temple in Memphis, TN. That speech is referred to as the "I've Been to the Mountaintop" speech. It was to be his final speech. On April 4, 1968 Reverend Martin Luther King, Jr. was assassinated on a motel balcony in Memphis, TN.

Seven days later President Lyndon Baines Johnson, a Texan, signed into law the Civil Rights Act of 1968, referred to as the Fair Housing Act. The Act has been amended several times since and California has adopted its own version of the Act, adding additional protected classes, but the origin of it all began with the movement for racial justice of the 50's and 60's.

Over the years the Fair Housing Act has protected the rights of many protected classes in addition to race. It has created the opportunity for many Americans to become homeowners that, in the absence of the Act, might have been denied. We should all stop and celebrate not only the benefits of the Fair Housing Act to our industry, but to the entire country.



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UPCOMING COMMUNITY EVENTS/SEMINARS-



Kings vs. Houston Rockets (SAR CanTree Fundraiser)

Wed., 4/11 | 7:30pm Game Time | \$65/ea - Lower Level Contact **David Boliard** (916-601-3567)



Through the Lens of the Lenders...Writing a Winning Offer

Learn tips and gather information on writing a winning offer that closes strong! Hosted by Sacramento REALTIST Association Thurs., 4/12 | 11:30am — 1:00pm | **Location**: Showers Executive Plaza, 7100 Bowling Drive, 95823 **Register Here**. Seating is Limited!

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WCR Business Luncheon: Catch the WealthWave

Thu., 4/19 | 11:30am - 1:30pm | **Speaker**: Gretchen Ricker | **Location**: SAR Mack Powell Event Center **Buy Tickets**



Residential Real Estate Law. What's Trending for 2018

California Real Estate Brokers invites you to this free seminar! Mon., 4/23 | 10:00am - 11:30am Register in **Prospector**. Seating is Limited!

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WCR PMN Designation

The Business of Your Business: Formula, Financials, Function and Freedom Sun., 4/29 | 10:00am - 11:30am | **Location**: Margarita's Village 524 12th St., 98514 Register with **Judy Black** (916-533-3344).

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SAR VOLUNTEER CORNER

Serving the Community

Wellspring Women's Center

There are many noble local organizations that provide assistance to those who need it. One such organization is the Wellspring Women's Center in the Oak Park neighborhood. This small organization has been part of the community since 1987 and routinely serves nearly 200 women and children each weekday. They have grown to become a trusted and safe neighborhood gathering place that reduces isolation and loneliness.

They provide four different programs: <u>Nutritious Meal Program</u>, <u>Children's Corner Program</u>, <u>Safety Net Support Program</u>, and <u>Women's Wellness</u>. Open from 7:30 – 11:30am each weekday, Wellspring relies on volunteers to prepare/serve food, greet



guests at the door, work with children in the Children's Corner and answer phone calls. Being a small space, they can only accommodate 6-8 volunteers/day. This time around, SAR's dedicated volunteers "hopped" at the opportunity to help those in need and even spread some Easter cheer by donning fun rabbit ears. You can find more information about this great organization by visiting http://www.wellspringwomen.org/.

CLICK HERE to view the video.

Check out more photos on SAR's Facebook page.

Upcoming Volunteer Event

Are you bummed you missed the last SAR volunteer event? Don't worry – there are plenty more on the horizon. Here are a few coming up in April:

Rebuilding Together – Lincoln Village

Date: Friday - Saturday, April 20th – 21st Shifts: 8am – 12noon & 1pm – 5pm Location: Lincoln Village in Rancho Cordova

(volunteers will be emailed the actual home address the week before the event)

This volunteer effort focuses on rehabilitating an owner-occupied home. Duties range from light construction to debris removal. No experience necessary — all you need is motivation. <u>Sign uponline</u> here and select "Sacramento Association of REALTORS" as the group you want to work with.

If you ever want to get involved with SAR volunteer opportunities, contact **tony@sacrealtor.org**.

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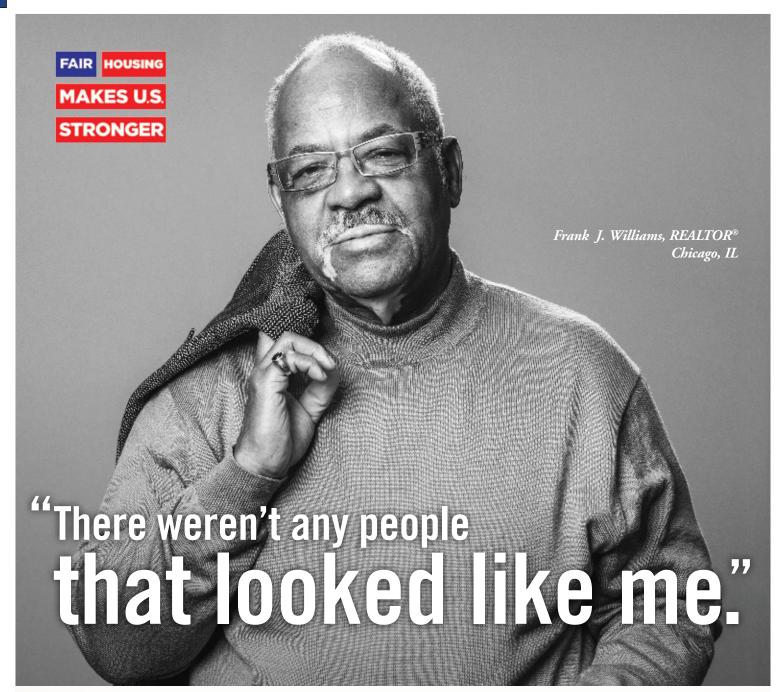


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Frank Williams has witnessed a lot in nearly 80 years. After growing up in Flint Michigan — and being expelled from high school for dating the white girl he later married — he moved to Chicago in 1962. Despite having never considered real estate as a career because, "as a young black man, we didn't see many people in our community in positions of power," he received his real estate license in 1966 and opened his own firm in 1969. His practice faced immediate resistance for helping African Americans find homes in historically white neighborhoods. In 1971 demonstrators entered his office to demand who he could sell to, and in 1975, his home was firebombed. Overcoming these obstacles, he ascended to president of the Chicago chapter of the NAACP, president of the Chicago Association of REALTORS®, and was voted REALTOR® of the Year. "As a black American, a REALTOR®, and a parent, I am determined to help erase discrimination from the housing landscape."

April 2018 marks the 50th anniversary of the Fair Housing Act. We recognize that progress made stands on the broad shoulders of people like Frank Williams. We're grateful for the work he's done and sacrifices he's made, and understand there's more progress to be made.

Visit www.FairHousing.realtor to read more about Frank and to join the commemoration.







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ETHICS CORNER ——

Article 10

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. (Amended 1/14) 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. (Amended 1/14)

Case #10-2: Denial of Equal Professional Service

(Revised May, 1988. Revised November, 2001. Revised May, 2017)

On a Saturday morning, REALTOR® B, a salesperson affiliated with REALTOR® A, answered an e-mail from Prospect C, a recent college graduate who was moving into the city to take his first teaching job at Northwest High School. Prospect C was married, had two young children, and was a veteran.

After working with Prospect C to determine his family could afford a three-bedroom home in the \$240,000 range, REALTOR® B described available properties near Northwest High School and set up appointments to show houses to Prospect C. That afternoon, REALTOR® B showed Prospect C and his wife three houses in neighborhoods near the high school.

On Monday, at a faculty meeting, Prospect C met Prospect D, who was also moving into the city to take a teaching position at the same high school and who was also in the market for a home. Prospect D was married with two young children and was also a veteran.

Prospect C told Prospect D of REALTOR® B's knowledge of the market and VA financing and how helpful he had been. Prospect D called REALTOR® A's office that afternoon and asked for REALTOR® B.

REALTOR® B met Prospect D and determined Prospect D could also afford a home in the \$240,000 range. Prospect D told REALTOR® B that he was also a new teacher at Northwest High School and had been referred by Prospect C. Prospect D was black.

REALTOR® B showed Prospect D houses in several neighborhoods undergoing racial transition but did not show Prospect D homes in neighborhoods near the high school.

Prospect D asked about houses closer to Northwest High School. REALTOR-ASSOCIATE® B replied that he had no knowledge of any homes in that area for which Prospect D could qualify. The next day, Prospect D, while visiting Prospect C, related his problems in finding a home near the high school and learned that REALTOR-ASSOCIATE® B had shown Prospect C several homes near the high school. Prospect D filed a complaint with the Board of REALTORS® claiming that REALTOR-ASSOCIATE® B had discriminated against him and his family by not offering equal professional services.

The complaint was reviewed by the Grievance Committee. REALTOR-ASSOCIATE® B was charged with an alleged violation of Article 10, and the complaint was referred to a Hearing Panel of the Board's Professional Standards Committee for hearing.

At the hearing, REALTOR-ASSOCIATE® B admitted that he did not use the same efforts to show Prospect D properties in neighborhoods near the high school as he did with Prospect C because he felt Prospect D and his family would feel more comfortable living in a racially integrated neighborhood.

The Hearing Panel found REALTOR-ASSOCIATE ® B in violation of Article 10 of the Code of Ethics.



STOP

Before the Fair Housing Act

1789
The Fifth Amendment to the Constitution, the right to

1857
The Dred Scott Decision, U.S. Supreme Court declares that African-Americans could not be citizens and had no rights White citizens were bound to respect

Emancipation Proclamation, that all persons held as slaves within the rebellious states are, and henceforward shall be free

Thirteenth Amendment to the Constitution, abolishes slavery in the U.S.

• 1866
Civil Rights Act, declares that all citizens shall have the same rights as White citizens to own, occupy and transfer real estate

1868 Fourteenth Amendment to the Constitution declares that all persons born in the U.S. are citizens and all citizens are guaranteed equal protection of the law

1872Freedmen's Bureau, established in 1865 were shut down

Plessy v. Ferguson, U.S. Supreme Court rules that "Separate but Equal" is lawful

1908

Founding of the National Association of Real Estate Boards, later the National Association of REALTORS®, which allows local boards to exclude African-Americans and women from membership

1916-1970
The Great Migration, African-American migration north to take advantage of industrial employment

Buchanan v. Warley, U.S. Supreme Court outlaws zoning based on race; Emergence of racially restrictive

Code of Ethics states that a REALTOR® should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality or any individuals whose presence will clearly be detrimental to property values in that neighborhood

Corrigan v. Buckley, U.S. Supreme Court rejected a legal challenge to racially restrictive covenants

National Housing Act and Residential Security Maps had the result of denying financing in older urban areas and predominantly African-American neighborhoods 1943

Stuyvesant Town housing project in New York approved for development with the exclusion of African-American residents

African-American real estate brokers form the National Association of Real Estate Brokers with the mission of "Democracy in Housing"

1948
Shelley v. Kraemer, U.S. Supreme court ends enforcement of racially restrictive covenants

National Committee Against Discrimination in Housing formed

1956

Interstate Highway Act paves way for urban highways often used to physically separate White and African-American communities

New York City becomes the first city to ban discrimination in private housing

1959

Colorado becomes the first state to ban discrimination in private housing; By 1965, sixteen states had laws against public and private market housing discrimination

1962
President Kennedy bans discrimination in housing funded by the federal government

California Rumford Act bans all housing discrimination in publically-funded housing and in all housing in buildings of five units or more

• 1967
U.S. Supreme Court finds that a referendum, supported by the real estate industry, to repeal the Rumford Act violated the Civil Rights Act of 1866

1967

National Committee Against Discrimination in Housing conducts audit to document fair housing/discriminatory treatment

← 1968 Fair Housing Act



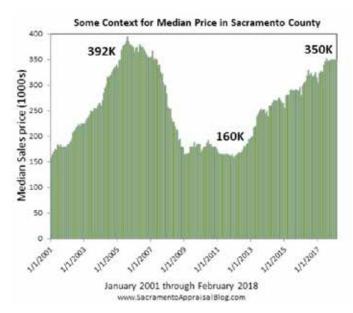


3/2 Broker/Manager Forum

The recent SAR Broker/Manager Forum on 3/2 featured SAR Member and local appraiser Ryan Lundquist. In addition to appraisal services, Ryan also tracks the local real estate market and maintains a nationally-recognized blog. His presentation featured a thorough market update and covered where the market was, where it is now and where it might be going.

Per Lundquist: "It's starting to look like Spring. Prices are picking up, it took two less days to sell last month, and more listings are hitting the market. It was actually the strongest February of sales volume we've seen since 2013. The market has an aggressive feel with multiple offers (when properties are priced correctly), yet in some neighborhoods it almost seems like values have been a bit flat or subdued. Thus it's a good reminder the market can feel aggressive sometimes without absolutely insane value increases. Keep in mind there are about 100 price reductions every day right now in MLS, and that means buyers are not willing to pay any price despite a housing shortage."

To view his full market update, please visit: www.sacramentoappraisalblog.com





3/10 Downtown Regional Meeting

The Downtown Regional Meeting hosted Patti Uplinger with Sacramento Self-Help Housing on 3/10. Below is a summary of the information presented at the meeting.

Established in 1993, **Sacramento Self-Help Housing Group** (SSHH) is a nonprofit agency assisting individuals and families who have insufficient resources to maintain and secure housing.

SSHH CURRENTLY OFFERS FIVE PROGRAMS:

Housing Resources

Every month, Housing Resources obtains information regarding rental cost, policies and vacancies for over 300 housing complexes. Each month, SSHH staff also addresses the housing needs of over 200 people by utilizing this information to make appropriate housing referrals.

Outreach to Homeless

SSHH visits homeless camps in the community to meet with campers and asses their needs and help find appropriate programs and services, and whenever possible, refer them to available mental health services, medical care, finical aid, and shelter housing options.



Friendship Housing & Friendship Housing Expansion

SSHH provides permanent supportive housing to 64 chronically homeless individuals in houses scattered throughout Sacramento County and offers case management and a chance for our clients to rebuild their lives in a safe, supportive environment—a home! Each house has a house leader and as many as six individuals live in a house. Weekly case management focuses on case plans that can include a number of goals, including reunification with family, health and dental care, obtaining disability benefits, enrolling in school, seeking employment, and obtaining mental health services.

Serial Inebriate Program

The Serial Inebriate Program (SIP) is a partnership between Sacramento Self Help Housing, Sutter Health, the Downtown Sacramento Partnership, the Sacramento County District Attorney's office, the Sacramento Police Department and Volunteers of America. SSHH provides the permanent supportive housing and case management to the clients once they have graduated the program's mandatory 90 days at the Volunteer of America's Comprehensive Alcohol Treatment Program (detox). They are encouraged to pursue medical treatment, mental health recovery and improved nutrition.

Homeless Prevention

Sacramento Self Help Housing has contracted with the cities of Citrus Heights, Elk Grove and Rancho Cordova to work with residents who need assistance with issues involving their landlords. They do not offer legal advice. They provide support, guidance, and often serve as a communication bridge for the tenant and landlord to resolve whatever the problem may be to allow the tenant to remain in their home.

HOW TO HELP

For Landlords

Since 2006, SSHH has been successfully leasing houses. Contact Patti at puplinger@sacselfhelp.org

Donate Furniture and Houseware

Contact Anne at ahoy@sacselfhelp.org

More information: http://www.sacselfhelp.org/

The SAR Regional Meetings take place at various locations on Tuesdays (except the 1st Tuesday of the month). These meetings offer SAR Members a venue for networking, association announcements, pitching new listings and sometimes breakfast! For information on all of these meetings, please visit www.sacrealtor.org/caravans

GOVERNMENT WATCH -

Rent Control Ballot Initiative – Relocation Assistance

BY: Caylyn Wright, SAR Government Affairs Director

As discussed in last month's column, unions and groups from the Bay Area are currently in Sacramento collecting signatures to qualify a rent control ballot initiative for the City of Sacramento November ballot. If they collect 36,000 signatures of registered City of Sacramento voters by approximately May 14th, the initiative will qualify for the ballot.

Is there a current housing issue in the City of Sacramento? Yes, due to a lack of building during the housing recession. But there are better answers to this issue than the petition being circulated. This petition will only create further destabilization in the housing market. Better answers to the housing issues could include incentivizing building more housing, means testing rent assistance to ensure it's going to those most in need, or providing one time financial assistance for families living on the edge who are facing an unexpected emergency expenses. Each one of these proposed answers would avoid the consequences resulting from the rent control ballot initiative, which would only disincentivize building new housing/units and landlords staying in the rental market.

This measure creates an elected rent board that directly overlays existing City of Sacramento Council districts. The measure does not outline or limit the amount of compensation the members of the rent board could receive. A similar rent board cost Richmond, California \$2.4million dollars per year to maintain, while rent boards in San Francisco and Mountain View cost \$8million per year and \$2.6million per year, respectively. In most cases, landlords fund the rent boards through a per unit fee between \$120 and \$270 per year.

One of the most concerning things about this ordinance is the relocation assistance. For landlords seeking to take a unit back for necessary substantial repairs, owner move in, permanent withdrawal of the unit from the rental market, or demolition of the unit, the landlord must pay relocation to the tenant.

In the event of this circumstance, the rent board would determine how much relocation a tenant can receive, but it would not be less than \$5,500 for a studio or one bedroom unit, \$6,000 for a two bedroom, \$6,500 for a three bedroom, and \$7,000 for a unit with four or more bedrooms. Additionally, tenant households with at least one individual who is age 62 or older, handicapped, or has one or more minor children in their care is entitled to an additional \$1,500.

Defeating this rent control ballot initiative is the current top political priority of the Sacramento Association of REALTORS®.

SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	MORE INFORMATION	INSTRUCTOR
April 6	9:00am – 12noon	Running a Brokerage from a Legal Perspective BTI Series	\$35	<u>View Flyer Here</u>	Dave Tanner, Esq.
April 12	12noon – 1:30pm	10 Things I Wish I'd Known About Real Estate	\$20 (lunch & learn format)	View Flyer Here	Paula Swayne
April 13	9:00am – 12noon	Training/Retaining High Producing, Ethical Agents BTI Series	\$35	<u>View Flyer Here</u>	Ginni Field
April 14	8:30am – 5:00pm	Duane Gomer Exam Prep	\$150	<u>View Flyer Here</u>	Duane Gomer Representative
April 19 - 21	8:30am – 5:30pm	Duane Gomer's 20 Hour Live CA & DBO Safe Comprehensive Course	Various	View Registration Options Here	Duane Gomer Representative
April 20	9:00am – 12noon	The Secrets to Having a Prosperous Real Estate Business BTI Series	\$35	View Flyer Here	Panel of Successful Brokers
April 27	9:00am – 12noon	Running a Successful Brokerage & What It Takes to Get There BTI Series	\$35	View Flyer Here	Jillian Anderson
May 3	9:00am – 5:00pm	How to List/ Sell Commercial Investment Properties	\$49	<u>View Flyer Here</u>	Michael Simpson, The NCREA Founder
May 8	1:00 – 4:00pm	Duane Gomer 45 Hour License Renewal	\$85	View Flyer Here	Duane Gomer Representative
May 12	8:30am – 5:00pm	Duane Gomer's Exam Prep	\$150	View Flyer Here	David Lovenvirth

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.



MAY CALENDAR OF EVENTS -

Monday	Tuesday	Wednesday	Thursday	Friday
	1	2	3	4
	SAR Main Meeting (EC) 9:00 – 10:30am CanTree Committee (B) 10:30am – 12noon Volunteer Coordinating Committee (T) 10:30 – 11:30am Charity Research Committee (P) 10:30 – 11:30am	SAR New Member Orientation (B) 9:00am — 12:30pm	Real Estate Finance & Affiliate Forum (EC - W) 9:00 — 10:30am How to List/Sell Commercial Investment Properties (EC - E) 9:00am — 5:00pm Internship Committee (EC - W) 11:00am — 1:30pm	SAR Toastmasters Club (T) 7:45 – 9:15am Broker/Manager Forum (B) 9:30 10:30am
7	. 8	9	10	11
WCR Board Meeting (B) 11:30am — 1:30pm	Regional Meetings Visit <u>www.sarcaravans.org</u> YPN Advisory Meeting (B) 10:30 – 11:30am Duane Gomer License Renewal (T) 1:00 – 4:00pm	Commercial Class (EC - W) 10:00am — 1:00pm SAR New Member Orientation (B) 1:00 — 4:30pm Internship Celebration (EC - E) 1:00 — 4:00pm	Masters Club Steering Committee (B) 9:30 — 11:00am	SAR Closed 7:30 — 8:30am SAR Toastmasters Club (T) 7:45 — 9:15am Masters Club Educational Roundtables (EC - Full) 9:00am — 12:30pm Sac Area RE Exchange Network (1) 10:00am — 12:30pm
1	4 15	16	17	18
Education Committee (B) 9:00 – 10:30am MetroList Training (T) 9:00 – 12noon MetroList Training (T) 1:00 – 4:00pm Leadership Academy (B) 1:00 – 2:30pm	Regional Meetings Visit www.sarcaravans.org Marketing/Communications Committee (B) 10:30am – 12noon Scholarship Fundraising Committee (T) 1:00 – 2:00pm	IREM Meeting (B) 9:00 — 10:00am SAR New Member Orientation (B) 6:00 — 9:30pm	Grievance Committee (B) 10:00 – 11:30am WCR Business Luncheon (EC-W) 11:00am – 2:00pm	SAR Toastmasters Club (B) 7:45 — 9:15am Public Issues Forum (B) 9:30 — 10:30am Executive Committee (P) 11:00am — 1:00pm Strategic Planning Committee (B) 1:00 — 2:00pm
2	1 22	23	24	2
MetroList Training (T) 9:00 – 12noon MetroList Training (T) 1:00 – 4:00pm	Regional Meetings Visit www.sarcaravans.org Cultural Diversity & Fair Housing (B) 10:30am — 12noon SAR Charitable Foundation BOD (B) 12:30 — 2:00pm	No Events Scheduled	Lunch & Learn: Using the HECM for Clients 62+ (T) 12noon — 1:30pm	SAR Toastmasters Club (T) 7:45 – 9:15am SAR BOD (B) 9:00 – 11:00am IREM – Lunch & Learn 12noon – 1:30pm
2	3 29	30	31	
SAR Closed Memorial Day	All Regional Meetings Cancelled	SAR Closed 1:00 — 2:00pm		

Calendar Information

*For Regional Meeting locations and times, visit www.sacrealtor.org/caravans

*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



2018 REAL ESTATE & AFFILIATE FINANCE FORUM CHAIR



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

Now that Spring is upon us, more and more people are out house shopping. Moreover, many that faced an economic hardship are ready to try homeownership again, especially with rents on the rise in virtually all major cities across the U.S. The question I get asked frequently by clients is when they can qualify to 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.

Flat February: median sales price, sales volume stagnant

FEBRUARY

February closed with 1,131 sales, up just .2% from January's 1,129 sales. Compared with one year ago (1,028), the current figure is a 10% increase. Of the 1,131 sales this month, 171 (15.1%) cash financing, 651 (57.6%) used conventional, 203 (17.9%) used FHA, 59 (5.2%) used VA and 47 (4.2%) used Other† types of financing.

The month closed with a median sales price of \$349,900, down from \$350,000 in January. Compared to one year ago, the sales price is a 7.7% increase from \$325,000 in February 2017. Compared to two years ago, the current price is a 17% increase from the \$299,000 figure of February 2016

Just the Facts - February 2018										
Feb-18 Jan-18 Change Feb-17 Change (from '18)										
Sales	1,131	1,129	0.2%	1,028	10.0%					
Median Sales Price	\$349,900	\$350,000	-0.03%	\$325,000	7.7%					
Active Inventory	1,724	1,677	2.8%	1,469	17.4%					
Median DOM	13	17	-23.5%	15	-13.3%					
Avg. Price/SqFt	\$229	\$227	1.0%	\$209	9.6%					

Active Listing Inventory increased 2.8% from 1,677 to 1,724. The Months of Inventory, however, remained at 1.5 Months. A year ago the Months of inventory was 1.4 and Active Listing Inventory stood at 1,469 listings (17.4% below the current figure).

Average (or Mean) – the sum of the values in a data range divided by the number of values in that data range

Median – the middlemost number in a set of data

The Average DOM (days on market) remained at 31 from month to month. The Median DOM dropped from 17 to 13.

"Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." 66.9% of all homes sold this month (757) were on the market for 30 days or less and 81.8% (925) of all homes sold in 60 days or less. Compare this to February 2016 where 78.8% of all homes sold (1,082) sold in 60 days or less.

The Average Price/SqFt of all homes sold increased from \$226.7 to \$229.1 from January to February. Compare the current figure to February 2016, where the Average Price/SqFt was \$190.8, a 20% difference. See all statistical reports here.



MLS STATISTICS

February 2018

MLS STATISTICS for February 2018

Data for Sacramento County and the City of West Sacramento

ASSOCIATION OF REALTORS

|--|

SINGLE PAIVILLY HOW	IL INLUMELS							
Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month	1,664		1,729	-3.8%		1,468		13.4%
Active Listing Inventory †	1,724		1,677	2.8%		1,469		17.4%
Active Short Sale (included above	e) 12		10	20.0%		25		-52.0%
Pending Short Lender Approval	29		29	0.0%		75		-61.3%
Pending Sales This Month	1,043		719	45.1%		887		17.6%
Number of REO Sales	18	1.6%	12	50.0%	1.1%	38	3.7%	-52.6%
Number of Short Sales	14	1.2%	14	0.0%	1.2%	23	2.2%	-39.1%
Equity Sales**	1,098	97.1%	1,103	-0.5%	97.7%	936	91.1%	17.3%
Other (non-REO/-Short Sale/-Equity)	1	0.1%	0	0%	0.0%	31	3.0%	-96.8%
Total Number of Closed Escrows	1,131	100%	1,129	0.2%	100%	1,028	100.0%	10.0%
Months Inventory	1.5 Months		1.5 Months	0.0%		1.4 Months		7.1%
Dollar Value of Closed Escrows	\$427,185,999		\$426,478,044	0.2%		\$359,555,283		18.8%
Median	\$349,900		\$350,000	0.0%		\$325,000		7.7%
Mean	\$379,131		\$377,748	0.4%		\$349,762		8.4%
Year-to-Date Statistics	1/01/18 to 2/28/18	1/	01/18 to 2/28/18			1/1/2017		
SAR mo	nthly data, compiled	M	letroList YTD data			2/28/2017		Change
Number of Closed Escrows	1,129		1,129			2,129		-47.0%
Dollar Value of Closed Escrows	\$426,478,044		\$426,478,044			\$733,126,224		-41.8%
Median	\$350,000		\$350,000			\$305,000		14.8%
Mean	\$377,748		\$377,748			\$344,352		9.7%







[†] 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.

Dece

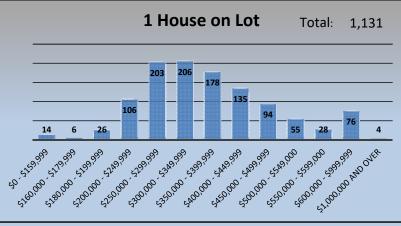
Data for Sacramento County and the City of West Sacramento

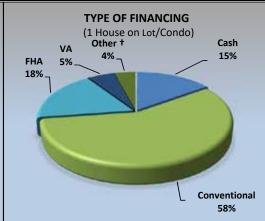
MLS STATISTICS for February 2018

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

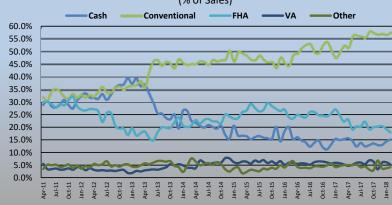
Type of Financing/Days on Market





Types of Financing Historical

(% of Sales)





Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET							
									% of Total			
(Single Family Home only)	# of	% of	# of	% of	(SFR & Condo)	(SFR & Condo) # of		Current		Last 4	Т	Last 12
Financing Method	Units	Total	Units	Total	Days on Market		Units	Month		Months		Months
Cash	171	15.1%	161	14.3%	0 - 30		757	66.9%		66.6%		76.2%
Conventional	651	57.6%	639	56.6%	31 - 60		168	14.9%		18.8%		13.9%
FHA	203	17.9%	218	19.3%	61 - 90		114	10.1%		8.3%		5.2%
VA	59	5.2%	69	6.1%	91 - 120		54	4.8%		3.8%		2.4%
Other †	47	4.2%	42	3.7%	121 - 180		34	3.0%		2.0%		1.5%
Total	1,131	100.0%	1,129	100.0%	181+		4	0.4%		0.6%		0.8%
					Total		1,131	100.0%		100.0%	П	100.0%

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

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

Last Month Current Median DOM: 13 17 Average DOM: 31 31 **Average Price/Square Foot:** \$229.1 \$226.7

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© | 2017 SAR.

March 2018

Affiliates

Gary Albertson Project Management Application

Olga Bula

Steps Marketing, Inc.

Omar Carrasco

IoanDepot

James Coring Farmers Insurance

Joe Duenat

Steps Marketing, Inc.

Matthew Havelock

Lewis/Pipgras, Inc.

David Henderson

Jeff Marang Pest Control Center

Mayla Phan IoanDepot

Steven Scoville

Pest Control Center **Lew Wehner**

IoanDepot

Gary Wright

Envoy Mortgage

Designated REALTORS®

Michael Bender

Michael Bender, Broker

Jimmy Bonner

B & B Real Estate

Katherine Drack

Katherine Drack Real Estate

Janice Jimenez Janice Jimenez

Kathleen Magner WE Development Services, Inc.

Debra Mitchell

NextHome Signature Properties

Brenda Schimpf Brenda Schimp

Jason Walker

Capital Realty Group

MLO

Justin Amaral

Capitol City Real Estate, Inc.

Rita Andrews

McTygue Group, Inc.

Roland Borland

Stephanie Broadnax

McTygue Group, Inc.

Matthew Cole

Capitol City Real Estate, Inc.

Mary Juip Mid Valley Funding & Investments, Inc.

Donovan Nichols

Capitol City Real Estate, Inc.

Eric Wegend Capitol City Real Estate, Inc.

New REALTOR® Members

Frank Aguayo eXp Realty of CA, Inc.

Aws Al Jasim

Lyon RE Sierra Oaks

Jennifer Ashton Better Homes Realty CA Gold

Arif Atebar

Excel Realty, Inc.

Gurinderjeet Bains Redfin Corporation

Simeon Bell Keller Williams Realty Natomas

Peter Bishop

Coldwell Banker Residential Brokerage

Julie Bishop Coldwell Banker Residential Brokerage

Angela Buchanan

Lyon RE Elk Grove

Bridget Bugbee Keller Williams Realty

Karnina Bunch

Amen Real Estate Keri Carvill

Coldwell Banker Residential Brokerage

Myshallee Christian Berkshire Hathaway HS Elite

Nick Daleo

Stanley RE & Investment, Inc.

Dagmar Darwish Lyon RE Sierra Oaks

Jenna Deacon

RE/MAX Gold Elk Grove

Eric Dennis

Keller Williams Realty Elk Grove

Leah Deno

IHome Real Estate

Jamie Dettmer Keller Williams Realty Elk Grove

Amarveer Dhillon

Berkshire Hathaway HS Elite

Larry Domino Laguna Home & Ranch Realty

Amanda Dubois

Tower Real Estate Brokers, Inc.

James Elias California Realty Partners

Bertha Felix

Premier Realty

Yuriy Galeev

Alexis McGee Group, Inc.

Kari Gardner

Realty One Group Complete

Daniel Gossett

Waterman Real Estate

Jordan Gravert Realty One Group Complete

Mark Green

Keller Williams Realty Folsom

Jason Hale Re/Max Gold Midtown

Shahram Halimi

Prestige Realty Advisors

Julie He Michael Bender, Broker

Yolanda Herr

Coldwell Banker Residential Brokerage

Taylor Higgins Keller Williams Realty Folsom

Kelan Johnson

eXp Realty of CA, Inc.

Edward King Galster Real Estate Group

Lesley LaBoskey Century 21 Select Real Estate

Emily Listman Re/Max Gold Midtown

Mary Lord Keller Williams Realty

Edwin Maguire

Madison Maldonado Keller Williams Realty

Julie Mallory

NextHome Premier Properties

Rana Mansour Grobecker Holland Intl, Inc.

Donovan McDaniel HomeSmart ICARE Realty

Nicole McDonald

Keller Williams Realty Elk Grove

Ryan McGuire Berkshire Hathaway HS Elite

Viridaiana Mejia Aguilar

Jacquelyn Mendelsohn Redfin Corporation

Angelo Mendizabal Berkshire Hathaway HS Elite

Christopher Milavickas HomeSmart ICARE Realty

Tiffany Miller

Bentley Mortgage & Real Estate Services

Stephanie Miller Keller Williams Realty Natomas

Christopher Montgomery Berkshire Hathaway HomeServices

Lisa Murray Catalyst Real Estate Professionals

Kaylie Nguyen

Maykel Orozco Cruz Guzman Real Estate

Starr Parham

Keller Williams Realty Natomas

Taylor Parrott

Coldwell Banker Residential Brokerage

Joy Pensado My Home Your Haven, Inc.

Sara Perez

Keller Williams Realty Veronica Perry

Amen Real Estate

Felito Puyaoan Real Estate EBroker, Inc.

Angela Rappenecker HomeSmart Intrust Realty Group

Alan Robinson

Redfin Corporation Marco Romero

Jose Romo Century 21 M & M and Assoc.

Tara Rozett

Keller Williams Realty Capital

Christopher Sanchez Century 21 M & M and Assoc.

Cesar Santana

NextHome Premier Properties

Evelyn Santiago Crocker Realty Services

Amit Sarang Keller Williams Realty Natomas

Sarah Short

Redfin Corporation

Jonathan Stauffer Keller Williams Realty

Lu Sun

Yvonne Yu Realty

Devyn Swift Keller Williams Realty

Laura Tallada Crown Real Estate & Mortgage

Talha Torania Century 21 M & M and Assoc.

Rhonda Van Brenk

Sai Vang RE/MAX Gold Elk Grove Otis Washington

Capitol Realty Center **Charles Wilkinson**

RE/MAX Gold Folsom **Tha Ying Xiong** Keller Williams Realty Elk Grove

Rachel Zillner Amen Real Estate

Marc Zotovich Redfin Corporation



Pasta Feed Fundraiser

Benefiting the SAR Charitable Foundation, Inc. - Tax ID #30-0691274



When: Friday, July 13, 2018 | 6-9 pm

Where: Mack Powell Event Center

Tickets: \$20 Per Person | \$12 Kids Under 12

Questions: Contact Rosanna Garcia at (916) 202-7294 or Lyndsey Harank at (916) 437-1226

Event Highlights Include:

- Live Music
- Raffle Prizes for Kids & Adults
- No Host Wine/Beer Bar

Come and join us for a pasta dinner catered by Buca di Beppo.
The SAR Charitable Foundation thanks you for your support.



sta Feed Fundraiser Registration Form	Fax completed form to (916	5) 922-4103 or mail to SAR, 2003 Howe Av	enue, Sacramento, CA 95825				
		# Of Tickets METHOD OF PAYMEN	T: (Please check one)				
NAME		☐ I HAVE ENCLOSED A CHECK FOR \$	(MAKE CHECK TO SAR CHARITABLE FOUNDATION)				
COMPANY		☐ VISA ☐ MASTERCARD ☐ AMEX ☐ DISCOVER					
ADDRESS		ACCOUNT NAME					
CITY/ZIP		ACCOUNT NUMBER					
PHONE	FAX	EXPIRATION DATE	SECURITY CODE				
EMAIL		SIGNATURE					

STAFF DIRECTORY



2003 Howe Avenue, Sacramento, CA 95825 (916) 922-7711 Fax (916) 922-1221 or Fax (916) 922-3904





MetroList

1164 W. National Dr. Suite 60 Sacramento, CA 95834 (916) 922-2234 or (916) 922-7584

2018 SAR Board of Directors

Linda Wood *President*

Deniece Ross-Francom *President-Elect*

Judy Covington Secretary/Treasurer

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