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FEBRUARY 2018

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



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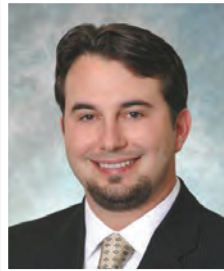
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## Sticking to Your Goals

The holidays are well behind us and we've made it past January. Before we know it we'll be dreading the summer heat and craving that Delta breeze. But before we get too far ahead of ourselves, it is important to take a step back and look at our year from overhead. While I'm not a "New Year Resolutions" type of person, I am a "setting goals" type. Whether short-term or long-term, setting goals is important in both your business and personal life. Here are some steps I (try to) take to set goals and stick with them throughout the year.

**Identify and set SMART Goals** – whether you're looking to increase your production this year or decrease your spending, figuring out what your goals are is the first step. Very important – set goals that will keep you motivated throughout the year (and beyond).

Can't think of anything? Take a look back at the previous year or two and think about what you might have done differently. I find that it's important to assess my previous year (know your numbers!) so I can set SMART goals for the New Year. Didn't spend enough time with family? Didn't take that trip you have been putting off? How about building your business by networking and attending your association meetings and events? You should make sure your goals align with your life. Take 10 minutes to sit down and write them out – seeing goals on paper makes an impact.

If you are having trouble identifying goals, try researching the **SMART** acronym in relation to setting goals. First conceived in a business management paper written by George T. Doran in 1981, you may have seen a few slightly different versions throughout your career. I have found this rendition helpful when thinking of goals:

- **Specific** – target a specific area for improvement and make your goal clear.
- **Measurable** – be detailed in your goals so you can measure your progress. For example, "reduce my spending by 5% by June" or "attend two SAR meetings/month this year."
- **Achievable** – setting realistic goals is key. Unachievable goals will leave you frustrated and unconfident. Change "become THE top producer in Sacramento" to "qualify for and apply to Masters Club."
- **Relevant** – is this goal relevant to your overall success? Does it match your other life goals? Stay focused on one direction. Too many goals in different directions is confusing.
- **Timely** – set deadlines for your goals. Creating urgency forces you to focus and will help you finish these goals. Did you achieve your goal before your deadline? Even better!

As I mentioned above, writing goals down is helpful and seeing these goals everywhere will keep you on track. Don't hesitate to invest in some post-it notes and start sticking them in routine places. Think bathroom mirror, your desk/monitor, refrigerator, etc. These will act as constant reminders; make them become a way of life. You'll either complete them because of the constant motivation or because you're sick of looking at them! It is truly amazing what happens when you write something down.

There are many resources available for setting and attaining your goals. Take the time to do some research online or pick up a book from your local library (what?) and find a step system that works best for you. It doesn't matter which path leads you to your goals, it just matters that you get there. I'll end with a relevant quote from author Bill Copeland:

*"The trouble with not having a goal is that you can spend your life running up and down the field and never score."*

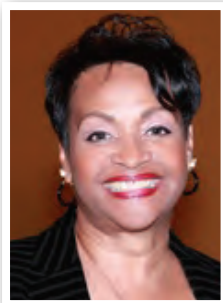
## Meet Your 2018 SAR Leadership



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2018 SAR President



**Deniece Ross-Francom**  
President-Elect

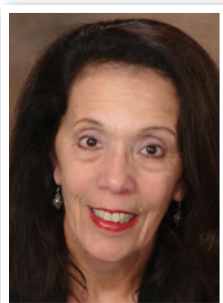


**Judy Covington**  
Secretary/Treasurer

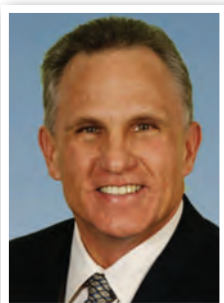


**Franco Garcia**  
Immediate Past President

## SAR Directors



**Jodi Ash**



**Del Barbray**



**Judy Black**



**Courtney Edwards**



**Sue Galster**



**Rosanna Garcia**



**Cherie Hunt**



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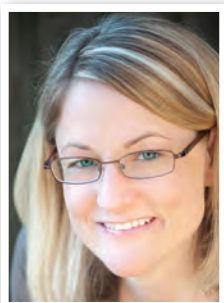
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**Chip O'Neill**



**Patrick Stelmach**



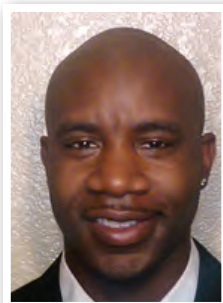
**Erin Stumpf**



**Luis Sumpter**



**Kellie Swayne**



**Maurice Thomas**



# 2018 INSTALLATION RECAP —

## 2018 Officers and Directors Installation Recap

January 9th marked the installation of SAR's 2018 President, Linda Wood. Friends, family, and colleagues gathered at the Mack Powell Event Center to help celebrate this monumental occasion. With a joy-filled heart, Linda accepted the gavel from 2017 president Franco Garcia and explained how much this event meant to her. Linda has been an SAR Member since 1992. Before that, she first became involved with SAR as an intern under professor (and SAR past president) Bill Nunally. A slideshow of family photos rotated throughout the event, giving attendees a glimpse at Linda's life over the years.

Live music by trio Midtown Jazz added to the ambiance of the affair, covering classics such as "Take 5," "Girl from Ipanema" and "At Last." Guests were served a delicious lunch catered by Hannibal's Catering and enjoyed such choices as Winter Vegetable Lasagna and Grilled Rosemary Citrus Chicken Breast.

The event also served as the installation of SAR's officers and directors. See page 5 in this issue to meet your 2018 SAR Leadership.

Additionally, numerous awards were distributed to SAR Members who have made a valuable impact over the last year. Congratulations to our award recipients!

**2017 REALTOR® of the Year** – Luis Sumpter

**2017 Affiliate of the Year** – Dan Morasci

**2017 Rising Star** – Beth Sherman

**2017 Lifetime Service Award** – Leigh Rutledge

**2017 Presidents Award** – Anthony Nunez

### Political Involvement:

Judy Covington

Charlene Singley

Doug Covill

### Educational Excellence:

Courtney Edwards

### Community Service:

Cynthia Woods

Steve Larson

Chris Clark

### Local Association Activities:

Karen Berkovitz

Anthony Nunez

### State Association Activities:

Kellie Swayne

Doug Covill

### National Association Activities:

Charlene Singley



[Enjoy these great photos from the event.](#)









## IMPACT OF FED ACTIONS ON CANNABIS AND REAL PROPERTY

January 1, 2018 marked the first day in which recreational cannabis would legally be sold in the State of California. This activity will be regulated by a new Bureau of Cannabis Control (BCC), the state agency charged with overseeing and regulating the California cannabis industry. While cannabis remains illegal under federal law as a Schedule 1 narcotic, a 2013 federal policy called the Cole Memorandum stated that the Feds would not prosecute cannabis activity in States, such as California, which adopted stringent cannabis control laws.

With State legalization in place and apparent protection from Fed enforcement, investors and businesses began to plan for life with legalized cannabis. In California, real estate prices for warehouse space and certain Ag land soared as a result of premium prices that legal cannabis would bring. For instance, in the Sacramento area, warehouse lease rates in some areas went from a low of \$0.50 a square foot to more than \$2.50 a square foot. Sale prices in some instances doubled and lease terms that were heavily in favor of tenants in certain areas became such a hot commodity that a landlord could functionally require whatever they wanted because the list of tenants for legal cannabis space was so long and the supply was so low. But what did this mean for the contracts that were entered into... were they legal?

Every contract has to have a legal subject matter. If the subject matter of the contract is illegal, then the contract itself is void and cannot be enforced by the courts, which means a non-performing party always had a way out of the contract. However, relying on the Fed's hands-off policy, in 2017, Governor Brown signed into law AB 1159, which made cannabis a legal subject of a contract in California. While legal business could be transacted, the new business was not without its hurdles. Conventional lending from federally-insured lenders and financial institutions was almost impossible to find, leaving all funding for legal cannabis enterprises to expensive hard money lenders. Additionally, real estate deals involving cannabis properties found it difficult to find willing escrow and title companies to assist in closing cannabis-related transactions with the issuance of title insurance. In speaking with multiple escrow and title officers, one thing was consistent: the title companies were not interested in issuing title insurance for properties where it was known that the property would engage in cannabis related business. That leaves potential investors to do some creative contracting work to protect their business interests and due diligence periods, while also creating a contract sufficient to complete a deal using escrow services.

All of this was given a potential setback on January 4, 2018 when U.S. Attorney General Jeff Sessions summarily rescinded the Cole Memorandum. What this means at this point, nobody knows. Will there be federal raids of legal businesses in California as a result of this change in policy? Will the prospect of civil forfeiture of property become a more realistic problem? What will happen if a party tries to break a contract because of the federal illegality when the State says the subject matter is legal? Or will the federal government start to move in the direction that many states are already moving in and legalize cannabis at the federal level?

One thing is for sure – 2018 will be an uneasy year as statewide legalization of cannabis politically fights with its federal illegality.



# California Real Estate Inspection Association (CREIA) Greater Sacramento Chapter

Go to [www.sacchapter.com](http://www.sacchapter.com) for a list of CREIA Certified Inspectors in the Greater Sacramento area.



[www.creia.org](http://www.creia.org)



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

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

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

## LOOK FOR THE BADGE!

Email us at [creiasacchapter@gmail.com](mailto:creiasacchapter@gmail.com)



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(949) 715-1768





DAVE TANNER

## Goal Setting

When I was young people used to ask me what I wanted to be when I grew up. I used to reply – old. So I guess I have achieved my main goal.

But along the way I have had many goals. When I went into the Army I decided I wanted to be an officer. I applied for and completed Officer Candidate School. That worked for me for 12 years active duty and 11 years in the reserve.

While on active duty I decided I wanted to be an attorney, so I applied for and was accepted to Santa Clara Law School. I left active duty and went to and completed law school. I have been an attorney for over 36 years.

When I started law school I had a wife and two kids, so I needed to generate income with flexible hours. I decided to get my real estate license. After achieving that goal, I decided to get my broker license and two years later I was a broker. I have now been a REALTOR® for almost 40 years and have owned and or managed several real estate brokerages.

When I graduated law school I decided after all that investment of time and money I needed to be an attorney, so I opened my own office and did that for over five years. But it was not nearly as satisfying as being a REALTOR®, so I went back to that as my primary occupation and did my law work on the side.

After 35 years of drinking excessively I decided at the age of 50 that I needed to get sober. So I started going to AA meetings and have been clean and sober for over 26 years.

After several failed marriages during my drinking days, I met the sister of one of my sales associates. I fell in love with her and decided that if I had anything to say about it I was going to be married to her for the rest of my life. I was hoping that would be her goal too. We recently celebrated our 24th wedding anniversary.

I had been on the SAR Board of Directors for about 13 years when the CEO announced he was leaving. I decided that it was a job I had been preparing for and set my goal on being the replacement CEO. After an extensive interview process, I was hired to be the CEO. I have now been in this position for over 5 ½ years and enjoy it almost every day.

Now my goal is to complete several programs that I have been working on and retire in about 3 ½ years. Who wants to be working when they turn 80?

My next goal is to locate several volunteer activities that I am interested in to keep me busy after retirement. I have found one with the senior softball league and know that I will find others before that time comes.

Each one of these things that I have done happened because I set a goal to do them and then followed that goal. Goals can sometimes be grandiose and require significant time and effort to achieve, but goals can also be relatively simple.

I believe you need to have a goal every day. They don't need to be complex. They can simply be what you attempt to accomplish that day. And at the end of the day, you can either have the satisfaction of accomplishing that goal or you can modify it in some manner and continue to work on it tomorrow.

But every day you need to wake up with a goal for that day. If you have no goal you may just drift through the day and at the end of the day you wind up exactly where you started. What a waste of a day of your life that would be.





## FHA Stops Insuring Mortgages with PACE Loans

In December, HUD announced that the Trump Administration reversed the Obama Administration's decision to insure FHA mortgages with PACE (Property Assessed Clean Energy) liens.

FHA is said to be concerned about the potential for increased losses to the Mutual Mortgage Insurance Fund due to the priority lien status given to such assessments in the case of default. Through the PACE program, homeowners can obtain financing to make improvements to their homes to increase the home's energy efficiency. Under programs like PACE, single-family energy retrofit financing programs can be structured to make loans through the homeowner's property tax assessment and require that borrowers repay their loans as part of their property tax bill, but in some states the PACE liens are given super priority status above the home's mortgage.

FHA is also concerned with the lack of consumer protections associated with the origination of the PACE assessment, which are far less comprehensive than that of traditional mortgage financing products. FHA fears it may indirectly help to overshadow potential consumer abuses. FHA says it can no longer tolerate putting taxpayers at risk by allowing obligations like these to be placed ahead of the mortgage itself in the event of a default. Assessments such as these are potentially dangerous for the Mutual Mortgage Insurance Fund and may have serious consequences on a consumer's ability to repay, or when they attempt to refinance their mortgage or sell their home.

This went into effect in January 2018. For further details please review FHA Mortgagee letter 2017-18.

Please join us at 9am on Thursday March 1st at S.A.R. for our next Real Estate Finance and Affiliate Forum meeting where we look forward to seeing old friends, making new acquaintances, and staying current on all things finance in this ever changing industry. Breakfast is served at 8:45am so come early and enjoy along with networking.

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Example of a \$10,000 gift is based on a \$200,000 loan amount with a 5% gift. Restrictions apply on all programs. Visit us online for complete program guidelines.





## The Art of Mastering “Old School” with “New School”

2018 welcomes a new year... a time for reflection, new perspective and rebirth, a time to begin again! We're past all the holiday hype and it's back to business as usual as we make our way through the "January-Jitters." We contemplate 'what we can do differently (or better) this year to be more successful than the last?'

When we actually peel back the layers, we realize that our profession is all about *connections*. Looking back when I began my career in real estate, I did something that today may be considered "Old School." I sent a formal letter (yes, via snail mail) apprising all my friends, family, and the like that I had changed careers. In today's world of fast-paced technology that may be perceived as archaic – one might think a simple "New School" email would suffice. I remember when email was considered the "new kid on the block" and was met with resistance by many longtime, experienced agents. It didn't take long for them to realize that by investing time, it saved time and assisted in becoming more productive.

As real estate professionals, there are a multitude of ways to stay in touch with people and create business opportunities. We are so fortunate in our profession to utilize the most advanced technology, such as computers, scanners, printers, emails, cell phones, texts, social media and apps galore. We have gone from paper files to storage in the cloud, from signing offers atop a vehicle hood to the robustness of zipForm®. All which have enabled us to reach people across all continents at all hours of the day or night... Fabulousness!

What we know for certain is that there is no substitute for connecting on a personal level, whether it is a phone call, a handwritten note or meeting for a cup of coffee. I have made it a point to ask fellow Masters Club members what has helped to make them successful. The common thread seems to be no matter how fast technology advances, never lose the "Old School." With that said, *Mastering* "Old School" with "New School" can be the ultimate blend in leading you to successful relationships.

It doesn't end here, as there are so many meaningful relationships we obtain with other REALTORS® by becoming Masters Club Members. The rewards and benefits are endless. Masters Club events are a great way to mix and mingle ideas with the cream of the real estate crop. Masters Club hosts so many wonderful events throughout the year where we are able to engage with and be inspired by truly amazing, dedicated and talented REALTORS®. In April we will have our Awards Reception "In Style" at the new Sawyer Hotel – get your dancing shoes ready! In May we have our Educational Roundtable Event, where several of our own members share their experience, knowledge and expertise on various topics. Masters Club holds an annual Golf Tournament each year in October with three local charities chosen to be the recipients of our donations. This is our biggest charitable event of the year and it would not be possible without all of our generous sponsors for not only their monetary contributions, but also their dedication and hard work. Our Masters Club Breakfast is where we present the charities with our donations as well as having the opportunity to listen to unique keynote speakers each year. Masters Club Mixers held at amazing properties, as well as volunteer opportunities at Loaves and Fishes, are among the other opportunities that enable us to engage with so many of our Masters Club members.

Set your goals high and become a *Master at Your Own Craft*, once you attain it...

"Own It" and become a Masters Club Member. I feel so fortunate to be part of such an amazing group of top real estate professionals throughout the region and I'm certain that you will too.

Merriam Webster definition of a Master...

***A person eminently skilled in something***







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# C.A.R. MEETING REPORT

## January 2018

During the period January 18-19, 2018 the California Association of REALTORS® (C.A.R.) met in Monterey, CA to conduct the business of C.A.R. This is a report of the activities of those meetings.

### C.A.R. Directors Action Items:

#### Political Positions taken:

C.A.R. "SPONSOR" legislation to expand the Housing Accountability Act to include accessory dwelling units (ADUs) and that the Department of Housing and Community Development be reimbursed by local governments for the costs associated with enforcing state law.

C.A.R. "SPONSOR" AB1759 to gradually condition access to local government transportation funds on the implementation of their housing element.

#### C.A.R. took the following positions on two ballot propositions:

C.A.R. adopted a "NOT REAL ESTATE RELATED" position on the state ballot measure entitled ACA 17, Mullin, Ballot Measures. Delays effective date for a ballot measure from the day after the vote until five days after the Secretary of State files the statement of the vote.

C.A.R. adopted a "NEUTRAL" position on the state ballot measure SB 5, DeLeon, California Drought, Water, Parks, Climate, Coastal Protection and Outdoor Access For All Act of 2018. Provides for the sale of \$4 billion in general obligation bonds to fund water projects, combat climate change, expand outdoor activities for disadvantaged communities, and flood control and coastal protection projects in various areas of the state.

#### Other action items:

C.A.R., upon final approval from NAR, will revise the Model MLS Rules regarding the amount of sold data provided in IDX feeds. No direct impact on MetroList® as we are not required to comply with the model rules.

C.A.R., upon final approval from NAR, will revise Model MLS Rules regarding making mandatory orientation available remotely. No direct impact on MetroList® as we are not required to comply with the model rules.

C.A.R. will request NAR change the Code of Ethics to make it mandatory that, upon request from a cooperating broker, the listing broker will be required to confirm in writing that the offer was presented to the seller or that the seller had given written instructions not to present the offer.

C.A.R. authorized up the \$335,700 be allocated to fund the establishment of a non-profit tax exempt Legal Foundation to proactively bring legal action to promote housing, real property rights and real estate business issues.

#### Items discussed at C.A.R. meetings but not resulting in action items:

CA Costa-Hawkins law that bans the applicability of rent control laws to 1-4 unit residential and to properties built since February 1995 is expected to be under serious attack in 2018, both in the legislature and by Ballot Proposition. Be alert for information on this issue that could seriously impact the housing industry.

Even with Costa-Hawkins in place, several local jurisdictions are facing rent control measures to place limits on properties that are not exempted by Costa-Hawkins. This could also seriously impact our industry.

C.A.R. is actively gathering signatures to qualify a Ballot Proposition that would greatly expand property tax portability beyond the limits of Prop 50 and Prop 90. It would allow homeowners over 55 to transfer property tax basis more than once and would also allow a trade up in value with a blended tax basis. So far they have gathered about 32% of the required signatures to qualify the measure.

The Bureau of Real Estate will once again be the Department of Real Estate effective 7/1/18.

Brokers must register broker associates using DRE form RE 215 as of 1/1/18. The form must have actual signatures of the broker and broker associate and cannot be completed online.

Discussion of display of BRE/DRE number on signage and other media effective 1/1/18. Signage requirements have been previously discussed. BRE requires your number be included in each Facebook and similar advertisements. If you identify the number as your BRE number it will not be a violation after July 1 to continue to show it as BRE rather than changing to DRE until you get new signs, cards or stationary.

There are about 400,000 licensees in CA and about 200,000 REALTORS®. This 50% membership is up from a historical average of about 35% and probably represents the advantage of zipForm®, 45 hours of free CE and other benefits of REALTOR® membership.





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The ability under current law to transfer property to children and grandchildren without impacting the property tax basis is not limited to principal residences. This means some tax basis could be passed on for several generations and local governments are missing the income. There may be legislation to make some changes in the future.

Some local jurisdictions are requiring brokers to get a business license in that jurisdiction if they do business there even though they may not have an office in the jurisdiction. C.A.R. has looked at the issue and determined it is not becoming a statewide problem.

C.A.R. will be looking into ways to increase funding options for adding the Additional Dwelling Units (ADUs) authorized under recent state laws. C.A.R. will be exploring the potential of sponsoring a statewide bond measure to fund construction of ADUs.

The recently passed changes to federal tax laws can not only have significant impact on real estate owners and investors, but also on real estate licensees and the way they conduct their business. It may impact the business model used and some deductions have been eliminated or reduced.

NAR has changed Code of Ethics, Article 12, Standard of Practice 12-10 (5) to emphasize it is unethical to use misleading images in advertisements. This is in response to complaints that licensees are photo shopping property photos to remove negative items such as powerlines, trees and fire hydrants and adding positive features such as new paint, new roofs, pools

and driveways. Whether a modified photo is a violation would need to be determined by each Hearing Panel based upon the reasonableness of the modification.

Discussion from El Dorado County, and particularly South Lake Tahoe, about banning vacation rentals entirely. Watch for more information and possible Calls to Action.

If you receive a Red Alert from NAR or Call to Action from C.A.R. on any issue, please respond promptly as we have shown in 2017 that we can impact the legislative process.

Santa Barbara Association of REALTORS®, in conjunction with the Pacific Legal Foundation, are suing the City of Santa Barbara over mandatory point-of-sale interior property inspections as being an unconstitutional invasion of property based upon the 4th Amendment.

Lengthy report was made on issues surrounding the California Environmental Quality Act (CEQA) and its abusive use to defeat private property rights. C.A.R. will be exploring potential ways to try to mitigate some of the negative impacts of CEQA.

C.A.R. Headquarters building will be relocated and the current building demolished and the location used to create a mix of office, retail, condos and work force housing. The decision was made in part because the cost for seismic retrofit to the existing structure would approach the cost of replacing the building elsewhere.

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# 2018 SAR Scholarship Applications accepted until March 30th

SAR is now accepting completed scholarship applications.

## **Applicant Qualifications:**

- must be a senior in high school
- must have a documented minimum cumulative GPA of 3.7
- must be a resident and student of Sacramento County or the City of West Sacramento OR be a relative of an SAR member or affiliate and have a valid California Driver's License or California Identification Card

The application form must be fully completed and received at the SAR office by the deadline of 4:30 p.m. on Friday, March 30, 2018.

[Online Application](#)

[More Information Here](#)



# SAR EDUCATIONAL OFFERINGS —

DATE	TIME	CLASS	COST	MORE INFORMATION	INSTRUCTOR
February 9	10:00am – 1:00pm	California's Disclosure Requirements	\$40	<a href="#">View Flyer Here</a>	Robert Bloom
February 10	8:30am – 5:00pm	Duane Gomer's Exam Prep	\$150	<a href="#">View Flyer Here</a>	Duane Gomer Representative
February 23	10:00am – 12noon	Time Block Your Way to Success	\$15	<a href="#">View Flyer Here</a>	Brad Warren, Business Coach & Seminar Leader
February 23	1:00 – 3:00pm	Leads + Sales = Vacation!	\$15	<a href="#">View Flyer Here</a>	Brad Warren, Business Coach & Seminar Leader
March 1	9:00am – 5:00pm	How to List & Sell Commercial Investment Properties	\$49	<a href="#">View Flyer Here</a>	Michael Simpson, NCREA Founder
March 9	9:00am – 12noon	Broadening Your Scope/E&O Insurance <i>BTI Series</i>	\$25	<a href="#">View Flyer Here</a>	Various see flyer
March 10	8:30am – 5:00pm	Duane Gomer's Exam Prep	\$150	<a href="#">View Flyer Here</a>	Duane Gomer Representative
March 14	9:00am – 12noon	Listing Agreements	\$20	<a href="#">View Flyer Here</a>	Dave Tanner, Esq.
March 16	9:00am – 12noon	Making Your Office BRE Compliant <i>BTI Series</i>	\$40	<a href="#">View Flyer Here</a>	Tricia Parkhurst, CalBRE   Jim Phillips, REALTOR®
March 23	9:00am – 12noon	Building Your Business through Sales and Marketing <i>BTI Series</i>	\$25	<a href="#">View Flyer Here</a>	Joe Satariano
March 27 March 29	8:00am – 5:00pm	Accredited Staging Professional – Three Day Course	\$295 (2-days) \$1,795 (3-days)	<a href="#">View Flyer Here</a>	Kevin Htain, ASPM®
March 28	9:00am – 1:00pm	Understanding the RPA (Residential Purchase Agreement)	\$73	<a href="#">View Flyer Here</a>	Gov Hutchinson, C.A.R. Assistant General Counsel
March 29	9:00am – 2:30pm	The Fundamentals of Transaction Coordination	\$100	<a href="#">View Flyer Here</a>	Wendi Molina
March 30	9:00am – 12:30pm	Transaction Coordination 2 – Beyond the Contract	\$90	<a href="#">View Flyer Here</a>	Wendi Molina
March 30	9:00am – 12noon	What Business Structure is Best for You? <i>BTI Series</i>	\$25	<a href="#">View Flyer Here</a>	Keith B. Dunnagan, Esq.

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](https://ims.sacrealtor.org). Questions - contact **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.

## Looking for an Affiliate or REALTOR®?

**Click Here** to quickly find an Affiliate or REALTOR® by name or category with our convenient search engine!





# MARCH CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
			1 <b>Real Estate Finance &amp; Affiliate Forum (EC - W)</b> 9:00 – 10:30am <b>How to List &amp; Sell Commercial Properties (EC - E)</b> 9:00am – 5:00pm <b>Internship Committee (T)</b> 12noon – 1:30pm	5 <b>SAR Closed</b> 7:30 – 8:30am <b>SAR Toastmasters Club (T)</b> 7:45 – 9:15am <b>Broker/manger Forum (B)</b> 9:30 – 10:30am
5 <b>MetroList Training (T)</b> 9:00 – 12noon <b>WCR Board Meeting (B)</b> 11:30am – 1:30pm <b>MetroList Training (T)</b> 1:00 – 4:00pm	6 <b>SAR Main Meeting (EC)</b> 9:00 – 10:30am <b>CanTree Committee (B)</b> 10:30am – 12noon <b>Volunteer Coordinating Committee (T)</b> 10:30 – 11:30am <b>Charity Research Committee (P)</b> 10:30 – 11:30am	7 <b>C.A.R. Instructor Development Workshop (EC - Full)</b> 9:00am – 12:30pm <b>SAR New Member Orientation (B)</b> 9:00am – 12:30pm	8 <b>Masters Club Steering Committee (B)</b> 9:30 – 11:00am <b>Equal Opportunity/Cultural Diversity Committee (B)</b> 11:30am – 1:00pm <b>AREAA (EC – Full)</b> 11:00am – 2:00pm	9 <b>SAR Toastmasters Club (T)</b> 7:45 – 9:15am <b>Sac Area RE Exchange Network (T)</b> 10:00am – 12:30pm <b>BTI Series (EC - W)</b> 9:00am – 12noon
12 <b>Education Committee (B)</b> 9:00 – 10:30am	13 <b>Regional Meetings</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>YPN Advisory Meeting (T)</b> 10:30 – 11:30am	14 <b>Listing Agreements (EC - W)</b> 9:00am – 12noon <b>SAR New Member Orientation (B)</b> 1:00 – 4:30pm <b>Regional Coordinators Meeting (P)</b> 1:30 – 2:30pm <b>Intern Class (B)</b> 2:30 – 4:30pm	15 <b>CAMP (EC-E)</b> 8:30am – 12noon <b>Grievance Committee (B)</b> 10:00 – 11:30am <b>WCR Business Luncheon (EC-W)</b> 11:00am – 2:00pm	16 <b>SAR Toastmasters Club (T)</b> 7:45 – 9:15am <b>Public Issues Forum (B)</b> 9:30 – 10:30am <b>BTI Series (EC - W)</b> 9:00am – 12noon <b>Executive Committee (P)</b> 11:00am – 1:00pm <b>Strategic Planning Committee (B)</b> 1:00 – 2:00pm
19 <b>MetroList Training (T)</b> 9:00 – 12noon <b>MetroList Training (T)</b> 1:00 – 4:00pm	20 <b>Regional Meetings</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Marketing/Communications Committee (B)</b> 10:30am – 12noon <b>NARPM Luncheon (EC - W)</b> 10:30am – 2:00pm <b>SAR Charitable Foundation BOD (B)</b> 12:30 – 2:00pm <b>Scholarship Fundraising Committee (T)</b> 1:00 – 2:00pm	21 <b>IREM Board Meeting (B)</b> 9:00 – 10:00am <b>SAR New Member Orientation (B)</b> 6:00 – 9:30pm	22 <b>No Events Scheduled</b>	23 <b>SAR Toastmasters Club (T)</b> 7:45 – 9:15am <b>BTI Series (EC - W)</b> 9:00am – 12noon <b>SAR BOD (B)</b> 9:00 – 11:00am <b>IREM – Lunch &amp; Learn</b> 12noon – 1:30pm
26	27 <b>Regional Meetings</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Accredited Staging Professional</b> 8:00am – 5:00pm <b>Cultural Diversity &amp; Fair Housing Committee</b> 10:30am – 12noon	28 <b>Accredited Staging Professional</b> 8:00am – 5:00pm <b>Understanding the RPA</b> 9:00am – 1:00pm <b>SAR Closed</b> 1:00 – 2:00pm	29 <b>Accredited Staging Professional</b> 8:00am – 5:00pm <b>The Fundamentals of Transaction Coordination</b> 9:00am – 2:00pm	30 <b>SAR Toastmasters Club (T)</b> 7:45 – 9:15am <b>BTI Series (EC - W)</b> 9:00am – 12noon <b>Transaction Coordination 2 – Beyond the Contract (EC – E)</b> 9:00am – 12noon <b>Broker/Manager Forum (B)</b> 9:30 – 10:30am

## Calendar Information

\*For Regional Meeting locations and times, visit [www.sarcaravans.org](http://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 16

*REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients. (Amended 1/04)*

## Case #16-2: Respect for Agency

*(Revised Case #21-6 May, 1988. Transferred to Article 16 November, 1994.)*

Client A gave a 180-day exclusive right to sell listing of a commercial property to REALTOR® B, specifying that no "for sale" sign was to be placed on the property. REALTOR® B and his sales associates started an intensive sales effort which, after three months, had produced no offer to buy. But it had called attention to the fact that Client A's property was for sale. When REALTOR® C heard of it, he called on Client A, saying that he understood that his property was, or soon would be, for sale, and that if Client A would list the property with him exclusively he felt confident that he could provide prompt action. Client A said the property was exclusively listed with REALTOR® B under a contract that still had about 90 days to run.

"In that case," said REALTOR® C, "you are bound for the next 90 days to REALTOR® B. I have a really outstanding organization, constantly in touch with active buyers interested in this class of property. I am in a position to render you an exceptional service, and I will plan to call you again in 90 days or so."

The property remained unsold during the term of REALTOR® B's listing contract. REALTOR® C called again on Client A, and obtained his assurance that he would sign an exclusive listing of the property upon expiration of the listing contract.

When REALTOR® B called on Client A on the last day of the listing contract to seek its renewal, Client A told him of REALTOR® C's two visits. "I was impressed by REALTOR® C's assurance of superior service" Client A told REALTOR® B, "and in view of the fact that my listing with you produced no definite offer in the 180-day period, I have decided to give REALTOR® C a listing tomorrow."

REALTOR® B filed a complaint with the Grievance Committee of the Board, outlined the facts, and charged that REALTOR® C's conduct had been inconsistent with Article 16 of the Code of Ethics.

The Grievance Committee referred the matter to the Professional Standards Committee.

At the conclusion of the hearing, the panel found that REALTOR® C had violated Article 16 by failing to respect the exclusive agency of REALTOR® B. The panel's decision advised that REALTOR® C's original contact with Client A, made at a time when he had no knowledge of REALTOR® B's exclusive listing, was not in itself unethical, but that as soon as he learned of REALTOR® B's status as the client's exclusive agent, he should have taken an attitude of respect for the agency of another REALTOR®, and refrained from any effort to get the listing until after the expiration date of the original contract.

REALTOR® C's attitude of regarding the client's relationship with REALTOR® B as a kind of misfortune, of presenting his own service as superior to REALTOR® B's, and of suggesting to the client that, having a better capacity to serve him, he could wait until REALTOR® B's listing had expired, was, the panel said, contrary to the respect for another REALTOR®'s exclusive agency required by Article 16.

The Hearing Panel's decision further advised REALTOR® C that he would have conducted himself in accord with Article 16 if, upon learning of REALTOR® B's status as exclusive agent, he had expressed his willingness to cooperate with REALTOR® B in the sale of Client A's property.



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**or (209) 840-2530**

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## 2017 closes with less sales, less inventory, higher sales price

# DECEMBER

The year came to a close with less total sales and less inventory coming on the market when compared with the end of 2016. The year-end median sales price\*, however, saw a nearly double-digit increase over the same time frame. The chart below shows the change in Annual Total Sales, Annual Total Inventory, Year-End Median Sales Price, Total Value of Annual Sales and Annual Median Days on Market. These totals compared 2017 figures to 2016, 2015 and 2014 figures

Just the Facts - Yearly Totals							
	2017	2016	Change	2015	Change (from '17)	2014	Change (from '17)
<b>Total Sales</b>	17,845	18,082	-1.3%	17,643	1.1%	15,782	13.1%
<b>Total Inventory</b> (compiled by month)	24,199	26,959	-10.2%	30,854	-21.6%	32,754	-26.1%
<b>Median Sales Price</b>	\$347,625	\$318,500	9.1%	\$290,000	19.9%	\$269,000	29.2%
<b>Total Value of Sales</b>	\$6,684,507,960	\$6,228,917,310	7.3%	\$5,585,238,210	19.7%	\$4,664,088,698	43.3%
<b>Median DOM</b>	12	13	-7.7%	16	-25.0%	20	-40.0%

## Monthly Statistics

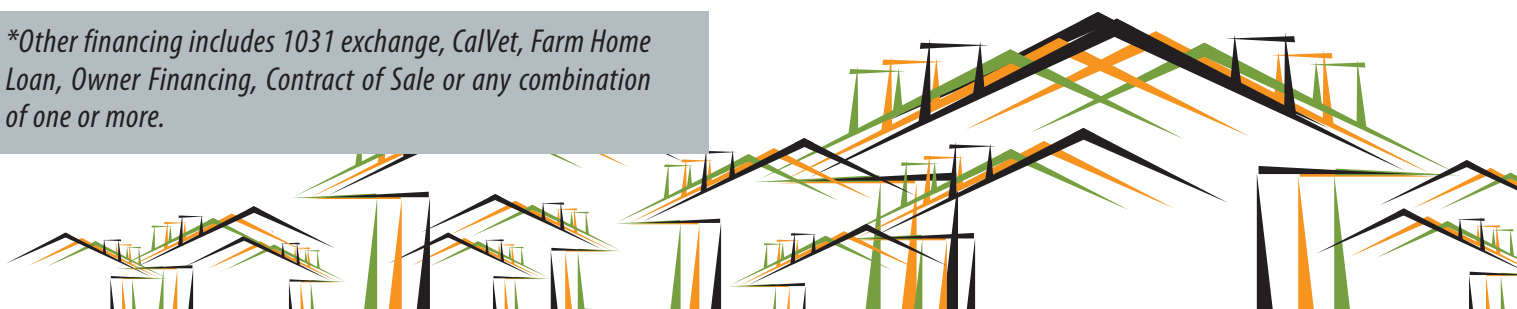
December recorded 1,408 closed escrows, a .9% increase from November (1,396 sales) and an 8% decrease from last year (1,530 sales). Types of financing used for the sales this month included 182 cash (12.9%), 802 conventional (57%), 288 (20.5%) FHA, 84 (6%) VA (Veterans Affairs) and 52 (3.7%) used Other† types of financing.

Active Listing Inventory decreased, dropping 28.9% from 2,216 to 1,575. The Months of Inventory also decreased, dropping 31.3% from 1.6 Months to 1.1. A year ago the Months of inventory was 1 and Active Listing Inventory stood at 1,458 listings (7.4% below the current figure).

The Average DOM (days on market) increased from 27 to 31 from November to December. The Median DOM also increased, rising from 17 to 18. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." 65.2% of all homes sold this month (918) were on the market for 30 days or less and 85.9% (1,209) of all homes sold in 60 days or less. Compare to July 2017 where 94.7% of all homes sold (1,634) sold in 60 days or less.

The Average Price/SqFt of all homes sold decreased from \$229 to \$228 from November to December. Compare the current figure to five years ago (December 2012), where the Average Price/SqFt was \$125.9, an 81% difference. See all statistical reports [here](#).

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



## MLS STATISTICS

December 2017

## MLS STATISTICS for December 2017

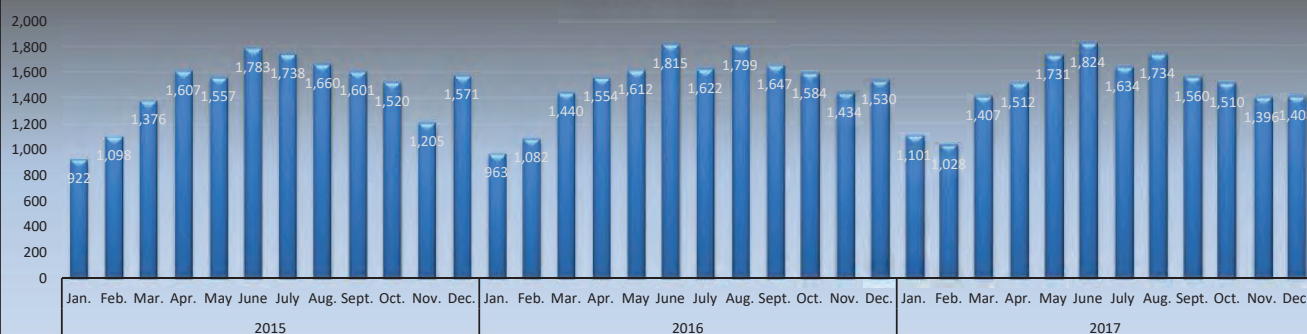
Data for Sacramento County and the City of West Sacramento



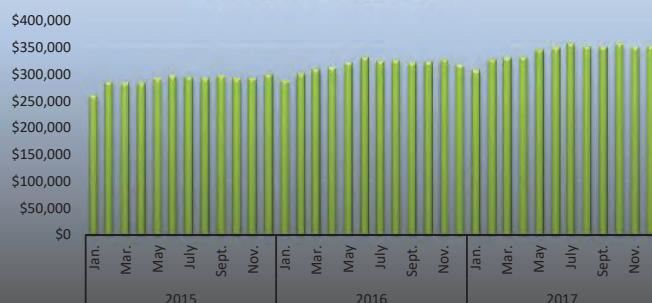
## SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month	1,020		1,512	-32.5%		968		5.4%
Active Listing Inventory †	1,575		2,216	-28.9%		1,458		8.0%
Active Short Sale (included above)	8		17	-52.9%		27		-70.4%
Pending Short Lender Approval	36		44	-18.2%		93		-61.3%
Pending Sales This Month	929		1,020	-8.9%		851		9.2%
Number of REO Sales	30	2.1%	20	50.0%	1.4%	39	2.5%	-23.1%
Number of Short Sales	11	0.8%	13	-15.4%	0.9%	35	2.3%	-68.6%
Equity Sales**	1,365	96.9%	1,363	0.1%	97.6%	1,419	92.7%	-3.8%
Other (non-REO/-Short Sale/-Equity)	2	0.1%	0	0%	0.0%	37	2.4%	-94.6%
Total Number of Closed Escrows	1,408	100%	1,396	0.9%	100%	1,530	100.0%	-8.0%
Months Inventory	1.1 Months		1.6 Months	-31.3%		1 Months		10.0%
Dollar Value of Closed Escrows	\$534,259,406		\$537,437,077	-0.6%		\$528,153,979		1.2%
Median	\$349,950		\$348,250	0.5%		\$315,000		11.1%
Mean	\$379,446		\$384,984	-1.4%		\$345,199		9.9%
Year-to-Date Statistics	1/01/17 to 12/31/17		1/01/17 to 12/31/17			1/1/2016		
	SAR monthly data, compiled		MetroList YTD data			12/31/2016		Change
Number of Closed Escrows	17,845		18,220			18,082		-1.3%
Dollar Value of Closed Escrows	\$6,684,507,960		\$6,817,565,751			\$6,228,917,310		7.3%
Median	\$340,000		\$340,000			\$315,000		7.9%
Mean	\$374,587		\$374,180			\$344,482		8.7%

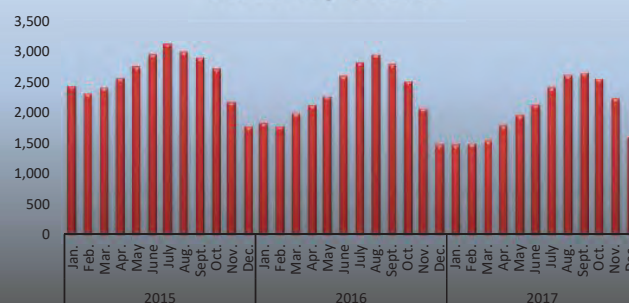
## Sales Volume



## Median Sales Price



## Inventory Volume



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

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

Based on Multiple Listing Service data from MetroList® | 2017 SAR.

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



# Data for Sacramento County and the City of West Sacramento

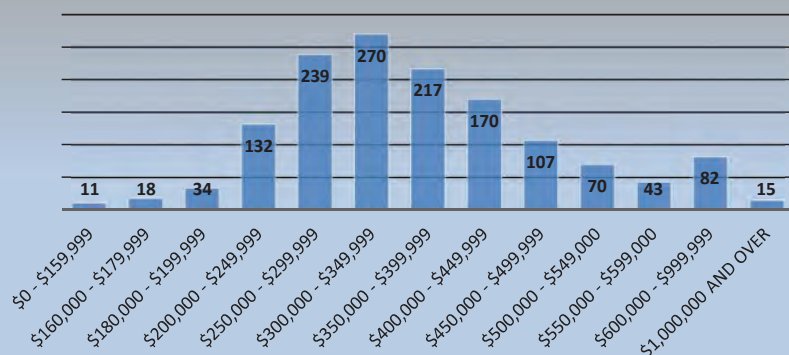
## MLS STATISTICS for December 2017

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

#### BREAKDOWN OF SALES BY PRICE

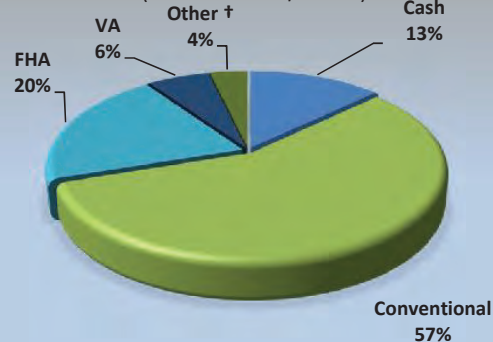
##### 1 House on Lot

Total: 1,408

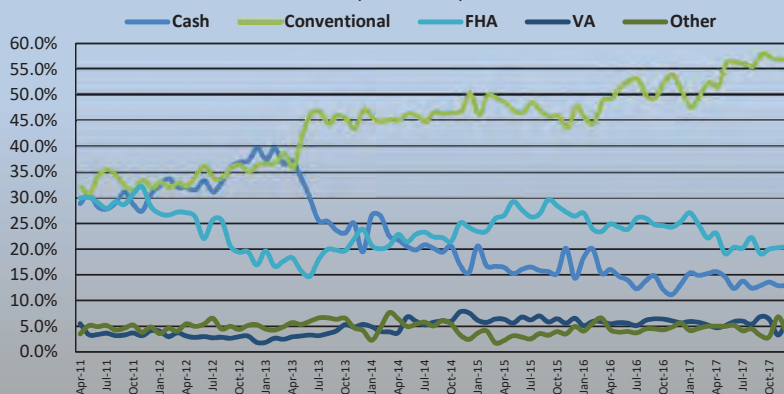


#### Type of Financing/Days on Market

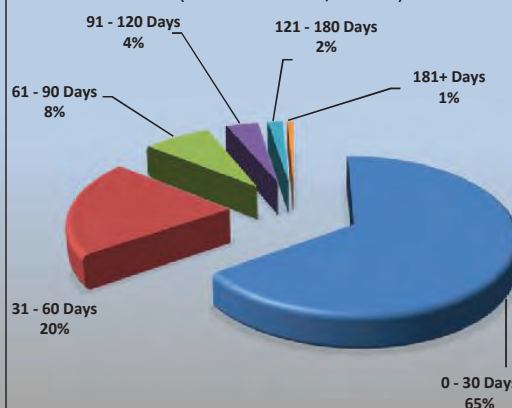
##### TYPE OF FINANCING (1 House on Lot/Condo)



##### 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				
(Single Family Home only)	# of Units	% of Total	# of Units	% of Total	% of Total				
Financing Method					(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
Cash	182	12.9%	180	12.9%	0 - 30	918	65.2%	71.0%	75.9%
Conventional	802	57.0%	792	56.7%	31 - 60	291	20.7%	18.3%	13.9%
FHA	288	20.5%	283	20.3%	61 - 90	111	7.9%	6.1%	5.2%
VA	84	6.0%	46	3.3%	91 - 120	53	3.8%	2.8%	2.5%
Other †	52	3.7%	95	6.8%	121 - 180	25	1.8%	1.3%	1.6%
<b>Total</b>	<b>1,408</b>	<b>100.0%</b>	<b>1,396</b>	<b>100.0%</b>	<b>181+</b>	<b>10</b>	<b>0.7%</b>	<b>0.5%</b>	<b>0.9%</b>
					<b>Total</b>	<b>1,408</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

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

<b>Median DOM:</b>	<b>Current</b> <b>18</b>	<b>Last Month</b> <b>17</b>
<b>Average DOM:</b>	<b>31</b>	<b>27</b>
<b>Average Price/Square Foot:</b>	<b>\$228.0</b>	<b>\$229.0</b>

This representation is based in whole or in part on data supplied by MetroList. MetroList does not guarantee, nor is it in any way responsible for, its accuracy. Data maintained by MetroList does not reflect all real estate activity in the market. All information provided is deemed reliable, but it is not guaranteed and should be independently verified. For the most current statistical information, visit [www.sacrealtor.org/public-affairs/statistics.html](http://www.sacrealtor.org/public-affairs/statistics.html).

Based on Multiple Listing Service data from MetroList® | 2017 SAR.

Compiled monthly by Tony Vicari, Director of Communications | Sacramento Association of REALTORS® | [www.sacrealtor.org](http://www.sacrealtor.org) | 916.437.1205

# January 2018

## Affiliates

### Casey Clay

HomeGuard, Inc.

### Ryan Eckler

SERVPRO of East Sacramento

### Dominic Englesias

Evergreen Home Loans

### Raisa Fudim

Evergreen Home Loans

### Brian McComas

Twin Home Services

### Iris Rosales

SERVPRO of East Sacramento

## Designated REALTORS®

### Constance Carter

Catalyst Real Estate Professionals

### Victor Cravello

Lions Gate Real Estate Group

### Jaideep Kamat

2020 Realty

### Yhlas Kuliev

United Realty Group

### Stuart Law

Open Listings Co.

### Suzette Sneath

Suzette Sneath, Broker

## New REALTOR® Members

### Chris Acton

Carlile Properties

### Jocelyn Allen

Keller Williams Realty

### Melissa Allman

Dean Adams Residential R.E.

### Judith Arnold

Coldwell Banker Residential Brokerage

### Serine Bagdikian

NextHome Millennium

### Eric Berke

NextHome Premier Properties

### Gina Bertoli

Coldwell Banker Residential Brokerage

### Jessica Brown

Purplebricks Realty, Inc.

### Alexander Buyar

Goldstar Realty

### Thomas Cai

Realty One Group Complete

### Avena Carver

Keller Williams Realty Elk Grove

### Cindi Cereceres-Anderson

Dunnigan, REALTORS®

### Francisco Chavarria

RE/MAX Gold Fair Oaks

### Vivian Chiu

Aikanic Realty, Inc.

### Dustin Clark-Pierson

Century 21 M & M and Associates

### Tara Coyle

Haney Garcia Realty Group

### Sandra Cuadra

BHHS Drysdale Properties

### Lisa Curlee

Pursuit Properties

### Kevin Dantes

Lyon RE Fair Oaks

### Daniel Davidson

RE/MAX Gold Natomas

### Tracie Davidson

AMP Real Estate, Inc.

### Adam Dehaybi

Century 21 M & M and Associates

### Philip Dietrich

Coldwell Banker Residential Brokerage

### Nerrissa Dixon

RE/MAX Gold Elk Grove

### Samantha Farmer

Nick Sadek Sotheby's International Realty

### Joshua Fitzgerald

White House Real Estate

### April Gilleland

Keller Williams Realty

### Amanda Guerin

Big Block Realty, Inc.

### Jared Hastey

Plumas Lake Properties

### Kari Heal

Visionary Realty Group

### Eva Hill

Venture Oaks Real Estate Group, Inc.

### Thomas Jackson

Galster Real Estate Group

### Conrad Jackson

Keller Williams Realty Elk Grove

### Minha Javed

Realty Plus

### John Jennings

Purplebricks Realty, Inc.

### Valary Jennings

Purplebricks Realty, Inc.

### Sandeep Johal

Keller Williams Realty Natomas

### Dorne Johnson

Keller Williams Realty

### Asha Jones

Mathews & Co. Realty Group

### Rachel Keeney

Van Gelder Real Estate

### Lauren Kelly

Williams Tri County Real Estate, Inc.

### Natasha Klentz

HomeSmart ICARE Realty

### Tiffany Larry

Keller Williams Realty Elk Grove

### Matthew Litteral

Realty One Group Complete

### Michelle Lucia-Valenzuela

Amen Real Estate

### Jordan Marshall

Aver Real Estate Services

### Pavlos Mayakis

HomeSmart ICARE Realty

### Seyyed Mirlohi

Stonebrook Realty Group

### Mark Morris

Realty One Group Complete

### Anahi Nunez

Bryant Gonzalez Real Estate

### John Ojo

Keller Williams Realty EDH

### Lorena Perez

1st Choice Realty & Associates

### Stephen Pogozeleski

Zitro Real Estate Services

### Stephanie Popham

Stanley RE & Investment, Inc.

### Donna Rice

Rick Otto and Associates

### Ryan Rosas

Purplebricks Realty, Inc.

### Stefani Rutledge

RE/MAX Gold Fair Oaks

### Pavandeep Sandhu

Intero Real Estate Services

### Mary Scherber

Coldwell Banker Residential Brokerage

### Maribeth Sepulveda

Century 21 M & M and Assoc.

### Tara Shively

Plumas Lake Properties

### Joshua Singh

Keller Williams Realty Elk Grove

### Bakhshish Singh

HomeSmart ICARE Realty

### Joshua Smith

eXp Realty of CA, Inc.

### Kathleen Smith

ECS Mortgage & Realty

### Nicol Soto

Keller Williams Realty

### Holger Sparrevohn

Keller Williams Realty Elk Grove

### Shenping Sun

Centermac Realty, Inc.

### Aida Tadesse

Coldwell Banker Residential Brokerage

### Victoria Tarnutzer

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HP Real Estate

### Qingzhu Xue

Centermac Realty, Inc.



# SAR STAFF MEMBER OF THE MONTH —

LYTA CHEN



## 1. How long have you been working with SAR? What is your job title and duties?

I have been at SAR for two months now as the Accounts Receivable Specialist. My duties are accounts payables and receivables for both the SAR Charitable Foundation and SAR Scholarship Trust. I also help with the association's accounts receivable.

## 2. What did you do before you were hired on at SAR?

Before coming to SAR, I was working at Satori Sushi and Teriyaki Grill in Elk Grove as a server while I was attending Sac State.

## 3. What are some of the things you like about working at SAR?

I like the culture and environment of SAR, the whole staff is very welcoming and friendly.

## 4. How long have you lived in the Sacramento area? Where have you lived before?

I am originally from San Francisco and grew up there before moving to Sacramento about ten years ago.

## 5. What do you like/dislike about Sacramento?

I like that Sacramento is a fast growing city and the summers here are great. I still miss the fast-paced city environment and diversity of San Francisco, but Sacramento is definitely getting there.

## 6. What are some of your hobbies or interests?

I am a big foodie and love to travel, so I combine the two into one and I am always looking to plan my next trip to explore and try new cuisines, even if it's just to another city that's close by. I also enjoy hiking along the coast and visiting beaches in the summer.

## 7. Have you watched any good movies or read any good books lately?

The last movie I watched was White Chicks which is always good no matter how many times you watch it.

## 8. Do you have any favorite vacation spots?

I really love visiting San Diego and Vegas, so I usually go once a year. However, I plan on visiting other countries in Europe and Southeast Asia in the future.

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

I love eating all kinds of food, but I am always in the mood for sushi and lots of it. I probably go to Mana sushi buffet at least once a month to get my sashimi fix!

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

"Everything happens for a reason."

## 11. What would people be surprised to learn about you?

People are often surprised to find out that I can speak both Mandarin and Cantonese.

# STAFF DIRECTORY



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Fax (916) 922-1221 or Fax (916) 922-3904



## MetroList

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*Feel free to call us direct.*

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**Elizabeth Scambler - 916.437.1222**

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**Yvonne Ukabi – 916.437.1224**

*Retail Services Specialist*

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## Sacramento REALTOR® Newsletter

**Editor:** Tony Vicari

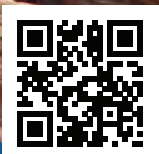
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