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SEPTEMBER 2018

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



REALTOR®

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Basic Instinct

If you've been in the real estate business for a certain amount of time, you've likely encountered a "situation" while in the field. I call it a "situation" because nothing bad happened, no one was robbed, hurt or worse. Have you ever had an "off" feeling about a prospective client? Was there a time where you felt you didn't want to turn your back to someone during an open house? Feelings like these can happen anywhere – at the ATM, while in a dark parking garage or even walking through your own neighborhood. The important thing is to remember how you felt and to not second guess your "gut instinct."

Call it intuition, spidey-sense or whatever you want, but the key here is not to ignore it. Some REALTORS® may feel that their gut instinct is them just being judgmental about the way someone is dressed, what their car looks like, how they look, act, etc. Do not let the fear of potentially seeming impolite or biased towards a person cloud your judgment. Your instinct isn't prejudice, it is a sensor of danger. You can learn more about your instinct through a very well-known book called *The Gift of Fear*. It is worth reading to learn about how predators think.

"Intuition is always right in at least two important ways; it is always in response to something, it always has your best interest at heart."

- Gavin de Becker, *The Gift of Fear*

In addition to learning to acknowledge your gut instinct, you can also start adopting a variety of practices that should become part of your daily habit. These should start in your office and spread to every aspect of your business. We are often the most surrounded by strangers when we hold open houses. Everyone from potential clients to nosy neighbors could be in attendance. This includes opportunistic criminals.

A Folsom REALTOR® recently called SAR to alert them that one of their open houses had been robbed. The homeowners felt confident that their valuables were secure, but the criminal(s) were thorough and were able to find valuables that had seemingly been tucked away in safe spots. After talking with Folsom PD, the REALTORS® learned that there were eight other active investigations of open house robberies in the Folsom area. There have also been reports of similar crimes in El Dorado Hills and Rocklin. You can never be too safe. The following list is from www.nar.realtor and offers **10 Tips for Holding a Safe Open House**:

1. If possible, always try to have at least one other person working with you at the open house.
2. Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.
3. Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
4. Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
5. Have all open house visitors sign in. Ask for full name, address, phone number, email, even driver's license.



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PRESIDENT'S PERSPECTIVE —

6. When showing the house, always walk behind the prospect. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.

7. Avoid attics, basements, and getting trapped in small rooms.

8. Notify someone in your office, your answering service, a friend or a relative that you will be calling in every hour on the hour. And if you don't call, they are to call you.

9. Inform a neighbor that you will be showing the house and ask if he or she would keep an eye and ear open for anything out of the ordinary.

10. Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

Staying safe at our open houses is just one step of many we need to take to remain vigilant and aware in our day-to-day activities. We must look out for ourselves and for each other. Another great opportunity to learn about REALTOR® Safety is at your **SAR Main Meeting on September 11th at 9am**. We are proud to welcome new Sacramento Police Chief Daniel Hahn.

For additional resources, please visit <https://www.nar.realtor/safety> and browse through the plethora of presentations and articles. You will certainly learn something new.

Last, but not least, I have to mention the Real Safe Agent app for your phone. We had a presentation at SAR when this recently came out as a Member Benefit. If you are unfamiliar with how it works, please visit <http://www.realsafeagent.com/> and view their introductory video.

Stay safe out there, REALTORS®!

GOVERNMENT WATCH —

City of Citrus Heights Rental Inspection Program

BY: Caylyn Wright, SAR Government Affairs Director

Staff at the Sacramento Association of REALTORS® are working with the Citrus Heights City Council and Citrus Heights Sheriff's department on their proposed rental inspection program. Rental inspection programs can be a good thing, so long as they are correctly drafted and implemented. Rental inspection programs ensure proper and safe living conditions for tenants. They help ensure the landlord's investment in the home is maintained. They can also improve overall quality of the neighborhood and housing stock. Citrus Heights has good evidence showing some of their neighborhoods need continued maintenance and investment as their housing stock ages. More importantly, Citrus Heights has found evidence of a small instance of unscrupulous landlords as well as tenants who do not know where to turn for help.

The Sacramento Association of REALTORS® was integrally involved in crafting rental inspection

programs in the City of Sacramento, County of Sacramento, and City of Rancho Cordova. We believe that our input helped these jurisdictions create programs that ensure a safe home environment for tenants, while not creating a significant regulatory burden for those landlords looking to comply with the law and do the right thing for those people renting their properties.

We attended the Citrus Heights City Council meeting on August 9th and testified that the Sacramento Association of REALTORS® would like to be involved in crafting the rental housing inspection program. This month we will meet with the Citrus Heights Police Department, where city code enforcement is housed, and we will continue to meet with City Council to discuss appropriate implementation of the program. Stay tuned for more updates on this matter.

SAR MEMBER ANNUAL REPORT

The Bylaws of SAR specify that the required Annual Meeting of the Members shall be on the first Tuesday of October unless changed by the BOD. Notice must be given to the Members at least 10 and not more than 90 days prior to the meeting. **The Annual Meeting of SAR Members will be Tuesday, October 2nd from 9 – 10:30am in the Mack Powell Event Center.**



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and **Affiliates please go to our new website at**
www.sacchapter.com



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**



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The Real Estate Agent's Duty to Disclose

Risk management has been a hot topic and routinely agents are trying to reduce liability exposure in the way the agent provides disclosures. It is rare a week goes by where we don't get a question about the agent's duty to disclose certain items and we routinely defend agents when they are accused of failing in their disclosure obligations. One of the more common scenarios that we are questioned with is "I have this listing and the seller has told me about some issues – but the seller told me that I am not allowed to disclose the information to the buyer. What should I do?"

The duty of an agent to disclose is rooted in contract, statutory law and common law. In contract law it takes the form of the disclosures contained on the Agent Visual Inspection Disclosure. Pursuant to Section 10(A)(2) of the RPA, the Seller's disclosures are not completed until the Seller has completed all the questions and signed and the *Listing Agent* "has completed and signed the Listing Broker section(s), or, if applicable, an Agent Visual Inspection Disclosure (AVID)." The contract provides that the listing agent has to complete disclosures.

But the section goes and states "nothing relieves a Buyer's Broker, if any, from the obligation to (i) conduct a reasonably competent and diligent visual inspection of the accessible areas of the Property and disclose" on the TDS or AVID material facts affecting the value or desirability of the Property. Contractually, both parties have an obligation to provide disclosures and it is an obligation that cannot be avoided.

The language contained in the RPA nearly matches the language found in Civil Code Section 2079, which statutorily requires that a real estate broker or salesperson owes a duty to a prospective purchaser of a residential property to conduct a diligent inspection. Where the contract segregates the obligations between the listing agent and buyer's agent, the statute makes no such distinguishing statement. The court decisions interpreting this code have confirmed that the duty of disclosure is required of both the listing broker (See *Robinson v. Grossman*, 57 Cal. App. 4th 634) and buyer's broker (See *Michel v. Moore & Associates, Inc.*, 156 Cal. App. 4th 756 – stating the trial court erred in dismissing the claims against the buyer's agent).

In the recent and well-known 2016 case *Horiike v. Coldwell Banker*, 201 Cal. Rptr. 3d 1, the Court reaffirmed the longstanding rule that the broker owes the duty to disclose all information materially affecting the value or desirability of the property.

There is a difference however, between investigation and visual inspection. The law confers on the agent the obligation to disclose problems that can be seen or discovered in a visual inspection. See *Pagano v. Krohn*, 60 Cal. App. 4th 1. These cases and the contracts do not, however, require the Licensee to take the place of professional inspectors and conduct exhaustive investigations of the property.

But what is a reasonable and diligent inspection? That is the mystery question that the agents are left to decipher in their day to day practice and the law has not been sufficiently clear on when that burden has been met. We know that writing on an AVID "Nothing to Note – Not a professional inspector – the buyer is advised to get a professional home inspection" is not a sufficient response. Sometimes in completing the AVID it is correct to state that there was no material defect noticed, however writing a cursory blanket statement is not sufficient to comply with the obligation and if a defect did arise down the road the agent and/or broker is likely to face an action for violating the disclosure duty.

The difficulty is also in determining what is a "material defect" of a property. To each buyer, a defect has a different level importance and how is a single agent to determine all of the different value determinations of a buyer? The best methods for a buyer's agent are to get to know the buyer and what they are looking for. Find out what is important and what is not important. The listing agent should be looking at defects that affect value or defects that the ordinary and reasonable buyer would be concerned about.

We are not aware of any cases where an agent has been held liable for over disclosing. But when thinking about disclosures from a risk management perspective – under disclosing increases liability. So always remember – when it comes to disclosure: WHEN IN DOUBT – DISCLOSE. It just may save you in a dispute later.

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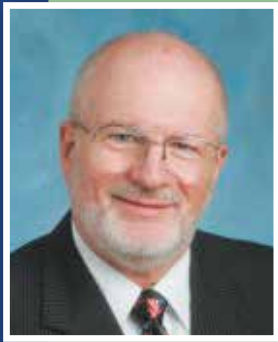


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DAVE TANNER

SAR Board of Directors Report – August 2018

On August 24, 2018 the SAR Board of Directors (BOD) met to conduct the business of the Association.

Chrystal Shamp, Web Developer and Designer, was recognized for one year of service with SAR.

Yvonne Ukabi, Retail Services Specialist, was recognized for one year of service with SAR.

Denise Stone, Member Services Manager, was recognized for 16 years of service with SAR.

SAR membership is over 6,878 REALTOR® members and over 7,300 total members.

BOD accepted the report of the Election Tellers.

2018 Newly Elected Leadership:

President – Deniece Ross-Francom

President-Elect – Judy Covington

Secretary/Treasurer – Kellie Swayne

Directors for the new term of 2019-2020

Judy Black

Rosanna Garcia

Waldo Herrera

Barbara Lebrecht

Luis Sumpter

Samantha Tov-Weissensee

Directors with a continuing term through 2019

Jodi Ash

Del Barbray

Courtney Edwards

Sue Galster

Maurice Thomas

Kellie Swayne (will resign effective 1/1/19 to accept Treasurer position)

BOD ratified 2019 NAR Large Board Directors from SAR

Judy Covington

Franco Garcia

Leigh Rutledge

(Charlene Singley will also serve as an NAR Director appointed by C.A.R.)

BOD ratified the appointment of Chip O'Neill to serve as liaison to the MetroList MLS Committee. As such Chip will also serve on the SAR BOD.

BOD approved Strategic Planning and Finance Committee recommendation to increase SAR member dues by \$10 for 2019.



What We Know vs What We Don't Know

As a mortgage professional one of the most common questions I get is:

"What is going to happen to rates over the next year?"

While I can make some good educated guesses and very logical reasoning for my predictions, the truth of the matter is I really don't know. Nobody does. Predicting future rates is impossible for several reasons, mostly because outside forces such as political and economic climates can change at any time and these things certainly affect mortgage rates.

For example, when we have economic uncertainty or something that pushes investors to pull their money out of the stock market, this will cause more money to flow into mortgage bonds and lower rates.

On the reverse side of the above example, when investors are confident in the US market you will see money leave mortgage bonds and be invested in other vehicles, thus hurting mortgage rates (causing them to rise).

The Fed has the ability to purchase and sell mortgage bonds, so they too have an affect on supply/demand and price. They do not set interest rates in the marketplace. They do have the ability to influence rates by adjusting the supply of money circulating the economy.

Without over complicating things, it is fair to say that there are many forces at work that can change course at any time and predicting where we will be in 1 month, 6 months, 1 year is an educated guess at best.

So on to the things we DO know...

Rates are at historic lows. A fixed rate mortgage under 5.00% is a great deal. Most conversations I have with prospective homebuyers center around their wants, needs, and goals. As the rental market tightens and people start to look at the idea of a fixed payment (mortgage) vs the uncertainty and increasing cost of renting, the picture starts to become clear for many. If you are able to take advantage of these low rates and qualify for a mortgage that is comfortable for your budget and fits your wants and needs for housing, I think it's a good idea to take a look. Most lenders will be able to show you side by side the benefits of homeownership from a few perspectives: tax benefits, appreciation, principal pay down, etc. These are the financial benefits that are measurable, but you can also add the intangible benefits of: ability to customize (paint, design, and remodel), no rent increases, no 60 day notice to vacate, the great feeling of homeownership.

If you are interested in looking at what you may qualify for, contact a local lender you trust today to talk about your options!

This month's article is brought to you by the Real Estate Finance and Affiliate Forum Co-Chair Matt Gouge.

HOW SAFE ARE YOU? TAKE THIS SAFETY QUIZ

SAFETY OUTSIDE THE OFFICE

1. When you're showing a client around a property, how should you proceed?

- a) Encourage the client to walk in front of you as you move through the property.
- b) Lead the client into each room.
- c) Stay put and send the client on a self-guided tour.
- d) None of the above.

2. What is the best way to meet a new client for the first time?

- a) At the property you're showing. You've checked it out and know it's safe.
- b) At their residence. This way, you know where they live.
- c) At your residence. Your home is a safe place!
- d) In your office, where you can introduce them to your colleagues.

3. What is a distress code?

- a) An alarm button you can use to send a signal to your local police department
- b) A personal identification number you dial into your cell phone
- c) A word or phrase you can say that indicates you need help, but does not tip off the person you are with
- d) A word or phrase you say to the person who is threatening you

4. What time during an open house should you be most on guard?

- a) At the beginning, when people start arriving
- b) At the end, when one or two people may linger in the house
- c) The times when you are alone
- d) Around midday, when most people are busy with lunch

5. Where should you park your car when showing a property?

- a) In the driveway, if possible, so it is close to the exit
- b) At the curb, so you can't get blocked in
- c) At least a half a block away, so no one can identify which car is yours
- d) You shouldn't drive your own car to a showing. Ride with the client!

SAFETY IN THE OFFICE

6. What should you do when you're working in the office alone?

- a) Stay in the back, out of sight.
- b) Ensure that all outside doors and windows are locked.**
- c) Call the police and ask them to have a squad car drive by.
- d) You should never work in the office alone.

7. What should you carry with you at all times when you're alone in the office?

- a) Your cell phone
- b) Your wallet
- c) A piece of identification
- d) All of the above

8. Why should you keep windows and counters clear?

- a) So that the office looks neat and professional
- b) So you can see who is arriving and leaving
- c) So that people outside can see who is working
- d) So that people outside can see in and notice if something is wrong

9. Why should you keep the floor clear of boxes and other obstacles?

- a) To prevent a fire hazard
- b) To prevent bugs and other vermin
- c) To ensure that no one trips over them
- d) So that you'll have a clear exit if you need to escape

10. How can you protect your office from an electrical fire?

- a) Don't overload an outlet with too many plugs.
- b) Replace or dispose of frayed electrical cords.
- c) Have a fire inspector examine your office.
- d) Both a and b.

SAFETY AT HOME

11. What is the best way to secure an outside door with glass panels?

- a) With a two-inch deadbolt lock
- b) With a sturdy rod laid along the bottom track of the door
- c) With a double lock that requires a key on both sides
- d) With a chain lock

12. Which of the following can protect you from identity theft?

- a) When shopping online, check the site for a URL that begins with https://
- b) When shopping online, check the bottom of the browser window for a closed padlock symbol.
- c) Create computer passwords that are at least 8 characters long.
- d) All of the above

13. Which documents should you shred?

- a) Anything with your account numbers, PINs or other financial information
- b) Private correspondence
- c) Anything with your name and address
- d) Outdated files

14. Where should you hide a key so that you don't get locked out?

- a) Under the doormat
- b) Beneath a flowerpot or planter
- c) In the mailbox
- d) None of the above. You should never hide a key outside.

15. What should every home have?

- a) Double locks on all outer doors.
- b) Working smoke and carbon monoxide detectors.
- c) A high-tech security system.
- d) All of the above.

REALTOR® SAFETY WEBINARS

NAR offers various webinars on REALTOR® Safety to its nearly 1million Members. Don't miss this opportunity to connect with REALTORS® from around the country and hear tips on how you can improve your safety while on the job.

A Day in the Life: Habits to Keep You Safe on the Job

September 12, 2018 at 11:00 a.m. PST

Instructor: Cheryl Knowlton

Ready to break bad habits that are putting you at risk? Register for this free safety webinar from the National Association of REALTORS® with Cheryl Knowlton, President of Elite Edge, a dynamic global real estate training company, and learn how to develop and incorporate good habits into your daily routine that help keep you safe on the job.

Cheryl Knowlton has been a REALTOR® since 2007, and is a passionate, high-energy national real estate speaker and 19-year veteran of the real estate and mortgage industry. An enthusiast of education, she holds 14 NAR designations and certifications. She is also the proud holder of the Distinguished Real Estate Instructor Designation (DREI), held by fewer than 100 individuals in the United States. Cheryl enjoys speaking at state and local real estate conventions and making friends in the real estate industry from all over the country. She is an instructor of NAR's Real Estate Safety Matters course, and is deeply invested in real estate agents' safety and success.

There is also a plethora of archived webinars that can be viewed in their [entirety here](#).

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NAR Code of Ethics Training Requirement Due December 31, 2018!

REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time within each two-year cycle. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.

A new two-year cycle began January 1, 2017. The deadline for this cycle is December 31, 2018. Failure to satisfy the requirement and have it posted to your NRDS record by December 31, 2018 makes your membership subject to suspension until the training requirement has been satisfied and posted to NRDS.

Members who joined a REALTOR® Association anytime between January 1, 2017 and now should have already completed their training for this cycle as part of new member orientation. Members who joined and completed online Ethics training prior to January 1, 2017 will need to complete a course for existing members.

There are several options for completing this requirement. The fast, easiest, and most cost effective option is to complete the FREE course offered on the [NAR website here](#). This course offers a customizable learning experience, no final exam however members must pass module quizzes, and has specialized content for residential, commercial, and appraiser practitioners. This course will automatically report your completion to your NRDS record and no further documentation is required by SAR.

Another option is to complete the training through the free C.A.R. License Renewal [courses here](#). As a C.A.R. member, you have access to free 45 hours of license renewal classes and one of the required courses will fulfill the NAR training requirement. If you have completed this requirement after January 1, 2017, this will satisfy the current training cycle requirement. This method also posts automatically to NRDS and no further action is required.

The last option is to send SAR proof of completion of a DRE Certified CE Ethics Course completed between January 1, 2017 and December 31, 2018. We view this as a last resort due to the amount of staff time it requires to manually post the info to each individual NRDS record.

SAR has over 6,000 REALTOR® members and about 1,000 have already completed the current requirement. We urge you to complete your classes as soon as possible to avoid any lapse in your membership.

We are here to help! Please email Lyndsey at lharrank@sacrealtor.org should you have any questions regarding your current status.



2018 Election Teller Report

On August 17, 2018 SAR Election Tellers confirmed the electronic votes and 0 paper ballots. 690 SAR Members voted (out of the 6840 eligible voters/roughly 10%). The Board of Directors ratified these results at their August 24th meeting.

Congratulations to the successful candidates!

President-Elect



Judy Covington

Secretary/Treasurer



Kellie Swayne

Directors for terms running 1/1/19 – 12/31/20:



Judy Black



Rosanna Garcia



Waldo Herrera



Barbara Lebrecht



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BY JENNIFER LIPPI

The 8/14 Downtown Regional meeting hosted District 6 Councilmember Eric Guerra.

Eric was elected to represent Sacramento City Council District 6 in April 2015 and was reelected in 2016. District 6 encompasses Campus Commons and Sierra Oaks in the North, between Stockton Boulevard and Watt Avenue, including the areas of Tahoe Park and Little Saigon. See full map below.

Councilmember Guerra is focused on improving the quality of life in our neighborhoods through protecting our parks, revitalizing Stockton Boulevard, develop the Sacramento Center of Innovation (SCI), and bring more commerce to the Power Inn Corridor. Councilman Guerra is devoted and proud to serve the community that he has called home for more than 20 years.

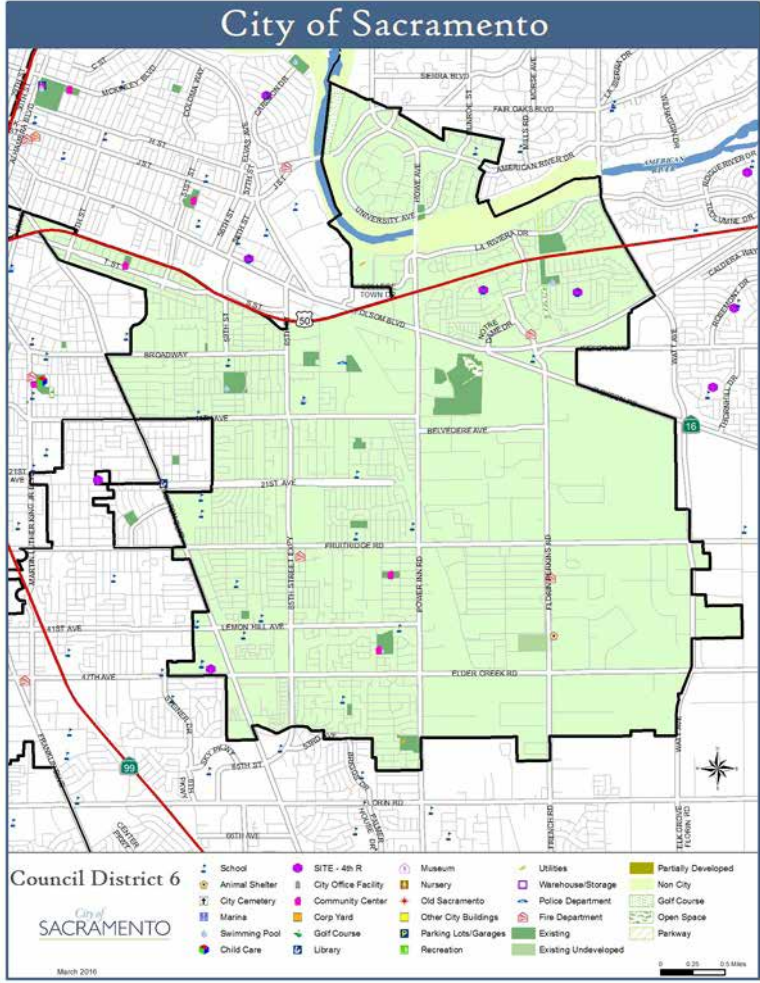
The top issue Councilmember Guerra is working on is tackling child care, or lack thereof. He reported that there is a two year wait period for childcare in the city of Sacramento. How are parents supposed to get back into the work force without proper child care? Many child care facilities closed down as a result of the Great Recession. Councilmember Guerra is working hard on finding a solution to this crisis.

Another priority is [Measure U](#) and [Vision Zero](#). Do you know in District 6 there are only five traffic officers? Eric talked about fatalities and casualties involving pedestrians and drivers. This is an ongoing issue that needs correcting. With education, better roads, bike lanes, crosswalks, etc., councilmember is hoping to see these numbers decrease. Eric is working hard on this issue as well.

Councilmember Guerra is working hard on revamping areas like Stockton Boulevard. This major thoroughfare was at one time thriving, but now sits with vacant land and vacant buildings. Councilmember Guerra is hopeful this area is prime for building more housing, something Sacramento desperately needs.



District 6 Councilmember Eric Guerra





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SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	MORE INFORMATION	INSTRUCTOR
September 5	8:30am – 5:00pm	Duane Gomer MLO Class	\$139	Register Here	Duane Gomer Representative
September 8	8:30am – 5:00pm	Duane Gomer's Exam Prep	\$150	View Flyer Here	David Lovenvirth
September 10	12noon – 1:30pm	Sell more homes Offering the HECM for Purchase Program (H4P)	\$10 Lunch & Learn	View Flyer Here	
September 14	9:00am – 4:00pm	RETI Series – Day 1	\$120 All Five Classes \$30 Individual Class	View Flyer Here Lunch Provided	Various Instructors
September 17	9:00am – 12noon	Think like an Appraiser Class	\$25	View Flyer Here	Ryan Lundquist
September 19	9:00am – 4:00pm	REALTOR® Leadership Program	\$50	View Details & Register Here	Suzanne Yost, JD, GRI
September 21	9:00am – 3:30pm	RETI Series – Day 2	\$120 All Five Classes \$30 Individual Class	View Flyer Here Lunch Provided	Various Instructors
September 24	12noon – 1:30pm	Selling Real Property from Trust Administrations and Conservatorships	\$20	View Flyer Here	Tracy Potts, Esq. Founder/Principal. Legacy Law Group
October 4	10:00am – 1:00pm	Objection Handling for Sellers	\$35	Register Here	Joey Satariano
October 5	9:00am – 4:30pm	RETI Series – Day 3	\$30	View Flyer Here Lunch Provided	Various Instructor – See Flyer
October 9	12noon – 1:30pm	Lunch and Learn: Listing Lots and Land	\$20	View Flyer Here	
October 12	9:00am – 4:30pm	RETI Series – Day 4	\$30	View Flyer Here	Various Instructors – See Flyer
October 13	8:30am – 5:00pm	Duane Gomer's Exam Prep	\$150	View Flyer Here	David Lovenvirth
October 17	9:00am – 2:30pm	Fundamentals of Transaction Coordination	\$100	View Flyer Here	Wendi Molina
October 18	9:00am – 12:30pm	Transaction Coordination 2	\$90	View Flyer Here	Wendi Molina
October 19	9:00 – 11:00am graduation ceremony follows	RETI Series – Day 5	\$20	View Flyer Here	Various Instructors – See Flyer
October 26	12noon – 1:30pm	Lunch and Learn: Top Apps	\$20	View Flyer Here	TBD

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.

OCTOBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
1 MetroList – Realist Workshop (T) 9:00 – 12noon MetroList – Cloud Workshop (T) 1:00 – 4:00pm	2 Main Meeting (EC – Full) 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	3 SAR New Member Orientation (B) 9:00am – 12:30pm	4 Real Estate Finance & Affiliate Forum (EC – W) 9:00 – 10:30am Objection Handling for Sellers 10:00am – 1:00pm Internship Committee (T) 12noon – 1:30pm	5 SAR Closed 7:30 – 8:30am SAR Toastmasters Club (T) 7:45 – 9:15am RETI Series (EC – W) 9:00am – 4:30pm Broker/Manager Forum (B) 9:30 – 10:30am
8 Masters Club Golf Tournament Northridge Country Club SAR Closed Columbus Day	9 Regional Meetings www.sacrealtor.org/caravans YPN Advisory Meeting (T) 11:00am – 12:30pm Lunch & Learn: Listing Lots & Land (EC – W) 12noon – 1:30pm	10 SAR New Member Orientation (B) 1:00 – 4:30pm Intern Class (T) 2:30 – 4:20pm	11 Masters Club Steering Committee (B) 9:30 – 11:00am	12 SAR Toastmasters Club (T) 7:45 – 9:15am RETI Series (EC – W) 9:00am – 4:30pm Sac Area RE Exchange Network (T) 10:00am – 12:30pm
15 MetroList – Prospector Course I (T) 9:00 – 12noon Education Committee (B) 9:00 – 10:30am MetroList – Prospector Course II (T) 1:00 – 4:00pm Leadership Academy (B) 1:00 – 2:30pm	16 MetroList Seminar (EC – Full) 9:00 – 10:00am Regional Meetings Visit www.sarcavans.org Marketing/Communications Committee (B) 10:30am – 12noon Scholarship Fundraising Committee (T) 1:00 – 2:00pm	17 Fundamentals of Transaction Coordination (EC – E) 9:00am – 2:30pm IREM Meeting (B) 9:00 – 10:00am SAR New Member Orientation (B) 6:00 – 9:30pm	18 Transaction Coordination 2 (EC – E) 9:00am – 12:30pm Grievance Committee (B) 10:00 – 11:30am WCR Business Luncheon (EC – W) 11:00am – 2:00pm Commercial Council Meeting (B) 3:00 – 4:00pm	19 SAR Toastmasters Club (B) 7:45 – 9:15am RETI Series (EC – W) 9:00am – 4:00pm Public Issues Forum (B) 9:30 – 10:30am IREM Lunch & Learn (EC – E) 12noon – 1:30pm
22 No SAR Events	23 Regional Meetings Visit www.sarcavans.org MetroList (EC – Full) 9:00 – 11:00am Cultural Diversity & Fair Housing Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm	24 Intern Class (T) 2:30 – 4:20pm	25 NARPM Class (T) 9:00 – 11:00am	26 SAR Toastmasters Club (T) 7:45 – 9:15am SAR BOD (B) 9:00 – 11:00am Lunch & Learn: Top Apps (EC – W) 12noon – 1:30pm
29 MetroList – Find Workshop (T) 9:00 – 12noon Is Incorporating Right for You? (EC – W) 12noon – 1:30pm MetroList – Tips Workshop (T) 1:00 – 4:00pm	30 Regional Meetings Visit www.sarcavans.org Top Producers Class (EC – E) 11:30am – 1:30pm	31 SAR Closed 1:30 – 2:30pm Intern Class (T) 2:30 – 4:20pm		

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



August 2018

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Shawn Coffey
California Capital Mortgage Co

Bo Grebitus
California Real Estate Inspection Association

Robert Greenwood
California Real Estate Inspection Association

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Advanced Global Real Estate

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HomeSmart ICARE Realty

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The JNLGroup Real Estate

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Purplebricks Realty, Inc.

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Palmer Real Estate

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Sales, median sales price drop, inventory creeps upward

JULY

The median sales price decreased from June to July, dropping 1.3% from \$375,000 to \$370,000. Compared to July 2017 (\$354,700) the current figure is up 4.3%. The current figure of \$370,000 remains 5.8% below the recorded high (\$392,750) of August 2005.

Pending sales for the month decreased slightly from 1,208 to 1,207.

July closed with 1,598 sales, a 9.6% decrease from the 1,767 sales of June. Compared to July last year (1,634), the figure is a 2.2% decrease. Of the 1,598 sales this month, 214 (13.4%) used cash financing, 975 (61%) used conventional, 291 (18.2%) used FHA, 81 (5.1%) used VA and 37 (2.3%) used Other† types of financing.

Active Listing Inventory increased 8.1% from 2,660 to 2,875 units. The Months of Inventory increased from 1.5 to 1.8 Months. This figure represents the amount of time (in months) it would take for the current rate of sales to deplete the total active listing inventory.

The Average DOM (days on market) increased from 21 to 22 from June to July and the Median DOM increased from 10 to 12. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." Of the 1,598 sales this month, 77.3% (1,235) were on the market for 30 days or less and 93.3% (1,491) were on the market for 60 days or less.

The Average Price/SqFt of all homes sold increased from \$240.2 to \$244 from June to July.

See all statistical reports compiled by the Sacramento Association of REALTORS® [here](#).

Market Snapshot - July 2018

	Jul-18	Jun-18	Change	Jul-17	Change (from '18)
Sales	1,598	1,767	-9.6%	1,634	-2.2%
Median Sales Price	\$370,000	\$375,000	-1.3%	\$354,700	4.3%
Active Inventory	2,875	2,660	8.1%	2,395	20.0%
Median DOM	12	10	20.0%	9	33.3%
Avg. Price/SqFt	\$244	\$240	1.7%	\$228	7.0%

The Sacramento Association of REALTORS® is a professional association representing over 6,500 real estate professionals and commercial affiliates doing business in the greater Sacramento metropolitan area. All SAR statistics reports compiled by Tony Vicari, SAR Director of Communications. Statistics are derived from the MetroList® MLS database for Sacramento County and the City of West Sacramento.

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



MLS STATISTICS

July 2018

MLS STATISTICS for July 2018

Data for Sacramento County and the City of West Sacramento



SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month	2,381		2,341	1.7%		2,252		5.7%
Active Listing Inventory †	2,875		2,660	8.1%		2,395		20.0%
Active Short Sale (included above)	11		8	37.5%		23		-52.2%
Pending Short Lender Approval	33		34	-2.9%		59		-44.1%
Pending Sales This Month	1,207		1,208	-0.1%		1,327		-9.0%
Number of REO Sales	20	1.3%	18	11.1%	1.0%	22	1.3%	-9.1%
Number of Short Sales	12	0.8%	14	-14.3%	0.8%	18	1.1%	-33.3%
Equity Sales**	1,566	98.0%	1,735	-9.7%	98.2%	1,588	97.2%	-1.4%
Other (non-REO/-Short Sale/-Equity)	0	0.0%	0	0%	0.0%	6	0.4%	-100.0%
Total Number of Closed Escrows	1,598	100%	1,767	-9.6%	100%	1,634	100.0%	-2.2%
Months Inventory	1.8 Months		1.5 Months	1.5	20.0%	1.5 Months		20.0%
Dollar Value of Closed Escrows	\$648,550,774		\$725,167,375	-10.6%		\$627,917,877		3.3%
Median	\$370,000		\$375,000	-1.3%		\$354,700		4.3%
Mean	\$405,852		\$410,395	-1.1%		\$384,283		5.6%
Year-to-Date Statistics	1/01/18 to 7/31/18		1/01/18 to 7/31/18			1/1/2017		
	SAR monthly data, compiled		MetroList YTD data			7/31/2017		Change
Number of Closed Escrows	10,337		10,517			10,237		1.0%
Dollar Value of Closed Escrows	\$4,140,615,278		\$4,205,054,219			\$3,771,872,975		9.8%
Median	\$364,000		\$365,000			\$330,000		10.3%
Mean	\$400,563		\$399,834.00			\$368,455		8.7%

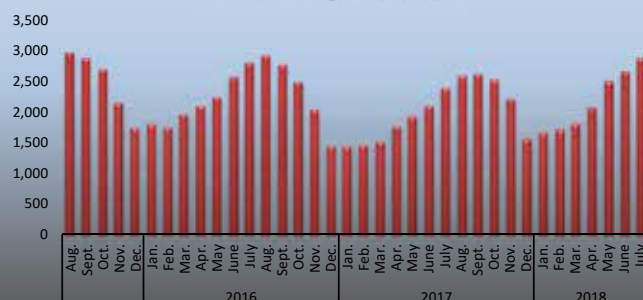
Sales Volume



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® | 2018 SAR

Compiled monthly by Tony Vicari, Director of Communications | Sacramento Association of REALTORS® | www.sacrealtors.org | 916.487.1205

Data for Sacramento County and the City of West Sacramento

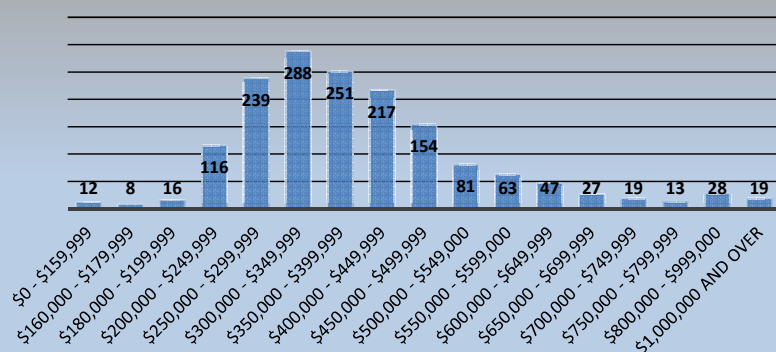
MLS STATISTICS for July 2018

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

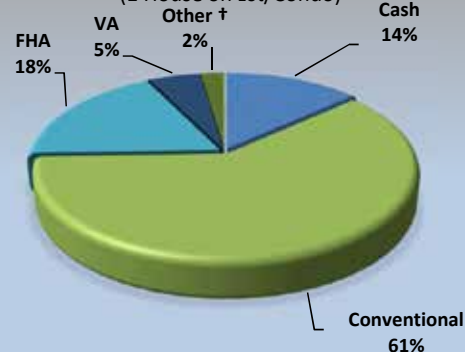
Total: 1,598



Type of Financing/Days on Market

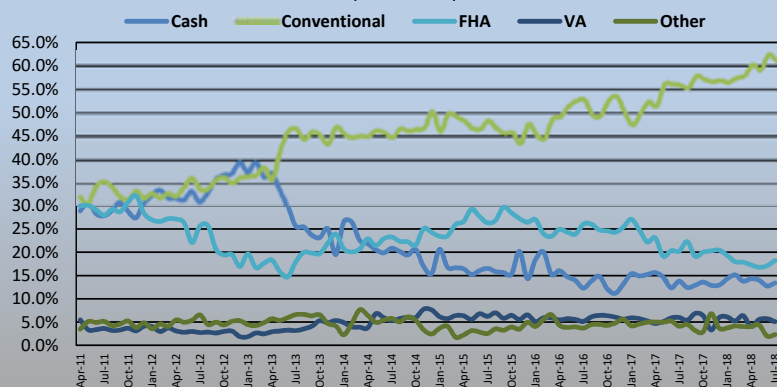
TYPE OF FINANCING

(1 House on Lot/Condo)



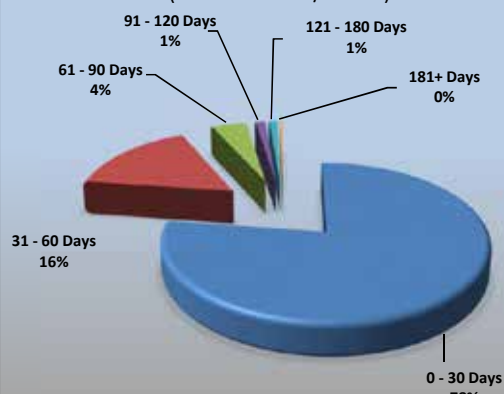
Types of Financing Historical

(% of Sales)



DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	% of Total				
(Single Family Home only) Financing Method					(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
Cash	214	13.4%	225	12.7%	0 - 30	1,235	77.3%	79.3%	74.6%
Conventional	975	61.0%	1104	62.5%	31 - 60	256	16.0%	12.9%	15.2%
FHA	291	18.2%	302	17.1%	61 - 90	67	4.2%	4.4%	5.7%
VA	81	5.1%	101	5.7%	91 - 120	19	1.2%	1.5%	2.4%
Other †	37	2.3%	35	2.0%	121 - 180	17	1.1%	1.2%	1.5%
Total	1,598	100.0%	1,767	100.0%	181+	4	0.3%	0.6%	0.6%
					Total	1,598	100.0%	100.0%	100.0%

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

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

Median DOM:	Current	Last Month
Average DOM:	12	10
Average Price/Square Foot:	22	21
	\$244.0	\$240.2

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

Based on Multiple Listing Service data from MetroList® | 2018 SAR

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MetroList

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The mission of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively, to serve the community and to protect private property rights.

Sacramento REALTOR® Newsletter

Editor: Tony Vicari

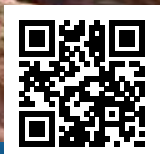
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