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MAY 2019

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

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What is Leadership?

Why is it important that we have leaders in our industry and in our lives?

Everyone has leadership skills, but not all use those skills. Leadership is a belief that says 'I can do it and I have to do it.' Leadership secures unsecured paths. Leadership is the result of habits. Good habits build many skills. And the sense of responsibility in work and ethics make us more successful and inspires others to follow.

We need leadership skills to handle daily life challenges and find opportunities in a difficult situation. Leadership can provide new opportunities to others, it's about leading by example. To achieve daily life goals, even a to-do list, we all have to depend on our leadership skills. Leaders have their own logic; they do not follow the crowd.

Leadership skills not only show that you have good interpersonal skills, they also show that you have the ability to co-ordinate, motivate and shape others. As a leader, particularly with younger or less experienced colleagues, you can create confidence. Confidence is an important factor which can be achieved through expressing the work efforts to less experienced colleagues, explaining to them clearly their role and giving them guidelines to achieve the goals effectively.

What is a good leader? Warren Buffett says integrity is the most important leadership trait. Practicing these 4 habits will increase yours:

1. Be accessible and communicate openly
2. Be your word
3. Be better at managing tough situations
4. Be who you truly are

[\(see full article here\)](#)

I believe another major component of good leadership is good communication skills (hence my theme for 2019). A leader must be able to speak clearly and effectively, but they also must be able to listen effectively. A leader should spend at least as much time listening as they do speaking. An important part of leadership is empowering others to speak, to share their thoughts or concerns and be a part of the conversation.

I heard this at a training last year and I try to use it whenever I speak:

Before you speak, let your words pass through three gates;

- Is it true?
- It is necessary?
- Is it kind?

And of course, one of the important roles of all leaders is to replace themselves. Identify other up & coming or potential leaders and help them on their journey. A good leader understands it is never about them, they are there to serve the greater good of the organization and/or people they are leading.

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Leaders = Mentors

The idea of leadership is a broad topic discussed in business today. From the changing market dynamics to the changing generational influences to the changing communication models to the changing business styles – all have an impact on the way leaders must think, but more importantly, the way leaders make decisions.

One of the most important decisions a leader ever makes involves personnel. Those team members that are incorporated into our businesses that help not only grow and sustain the business, but ultimately participate as a catalyst that allows a business to thrive. As the baby boomer generation begins to leave the business world, what information has been passed to the next crop of leaders? How do the new leaders develop and how does the new practitioner in highly competitive markets survive? Most of the time when addressing these situations in the legal context the answer I receive from the new practitioner is “I didn’t know.” How did you not know – the answer is they were not effectively mentored. In order for the business to grow and succeed, leaders must be good MENTORS.

Leaders that do not mentor are mechanics. They are good at fixing the car so that the engine runs, but there is nobody in the driver’s seat to make sure the car goes where it needs to go. Mentors possess the keys to improving the business by passing that knowledge on to the next generation, giving the next generation the ability to start with a greater knowledge base than the previous.

What effective mentorship looks like is different in every business – the medical school principle of “see one, do one, teach one” seems to be the most effective. This model works well because at each level of the mentorship program both the mentor and the mentee are involved. The mentee first watches to see how something is done correctly. Then the mentee performs the task with the supervision of the mentor. Then finally, the mentee assumes the mentor role and teaches another the task learned. It is a system of actively passing on knowledge to each generation of practitioners.

I have been fortunate to have good mentors along the way both from a business standpoint as well as a legal practitioner. It has allowed me to develop my skills not only as a lawyer, but also as a leader in the business to help facilitate growth. Consequently, that allows me to better mentor those I lead. I am not passing down just my knowledge, but the knowledge acquired from others. For us, the way we do it is regular meetings with each team member and a strictly enforced open door policy. It fosters an environment for the free flow of ideas and strategies. One thing I purposefully enforce is not only problem spotting thinking, but also resolution thinking. In law school we are drilled for three years on how to spot problems. What the world demands is how to resolve the problem. One thing that is important is not only allowing the team member to recognize the problem, but the mentee must be encouraged to come up with the solution. Requiring a mentee to use knowledge passed to them to propose solutions empowers and invests them into the process, thereby creating more participants in the business.

Lastly, for mentorship to be effective both the mentor and mentee have to be willing to engage in honest critiques of performance. Too many times critiques offered with the intent to facilitate improvement is taken as an attack. Both parties must understand the goal of the critique. It is to make the team member better and more productive which therefore makes the business better. In the end if the mentee cannot be taught, they will never be a good team member, but as a leader, you will never know that if you do not take an active role in MENTORING.

California Real Estate Inspection Association (**CREIA**)
Greater Sacramento Chapter
For a Complete list of Greater Sacramento **CREIA Inspectors**
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**



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

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



REALTORS® have a fiduciary duty to disclose all relevant and material information that an agent knows and that pertains to the scope of an agency any facts affecting the value of the property.

The Sacramento Association of REALTORS® is working with the City of Sacramento to create best practices to help obtain information on any properties that were previously used as rental property, or that could have previously had a housing and dangerous buildings case against it. This information only pertains to properties within the incorporated City of Sacramento.

The City of Sacramento Code Compliance Division oversees the Rental Housing Inspection Program (RHIP) and Housing and Dangerous Buildings (HBD).

RHIP is a proactive program that inspects a random sampling of rental properties throughout the City of Sacramento to ensure safe living conditions, as well as oversee the self-certification program that some landlords participate in. Housing issues that are identified through RHIP that are not life safety must be corrected by the owner, and the property will be passed on to a more regular inspection cycle.

HDB is a reactive program; should a tenant or neighbor make a complaint, it goes through HBD. They also handle housing issues that are life safety matters such as heat, hot potable water, carbon monoxide detectors, smoke detectors, and extreme maintenance issues. Life safety matters, egregious rental housing violations, or rental housing violations where the owner or designated representative was unresponsive after several attempts from the City to make contact are dealt with through HBD.

As a REALTOR® prepares to list or make an offer on a property, it would be best practice to check if there are any open code enforcement cases, or in writing recommend your client check.

If a property was enrolled in RHIP and had maintenance issues identified that were not repaired, it is possible these issues could hold up escrow closing or the City could require the buyer to fix them after close of escrow. Once the City is aware of an issue in a home, they are legally required by state law to see that it is repaired. Additionally, for serious health and safety issues, if the City of Sacramento has made numerous attempts to contact the property owner or designated representative of a property and not successfully made contact, the City could potentially put a cloud on the property's title. This is done as a cost recovery method should the City incur any hard costs in dealing with this property, should they send someone out to do multiple inspections, board up a home, or the like.



There are several places or ways to look into potential open code cases on a property:

Individuals can check for any open code enforcement cases here:

<http://www.cityofsacramento.org/Community-Development/Code-Compliance>

Here are a few tips on navigating what is found:

“Notice of Pending Enforcement Proceeds Document” means a lien was placed on the property. And it is possible fees were paid, but the lien still may be on the property.

Fees may be on the property if there are phrases like:

“Notice and Order”

“Admin Penalty”

“Vacant Property Monitoring Fee”

“Monitoring Fee Assessed”

If the REALTOR®, their client, or title company find any of these items it may be a good idea to do a demand request:

http://www.cityofsacramento.org/-/media/Corporate/Files/CDD/Code-Compliance/CDD-0150_Demand-Request-Form_8-08-13_Fillable11.pdf

The demand request can take up to ten business days, so it’s best to identify any potential issues as early in escrow, or during the listing process as possible.

Another good effort of due diligence for either the REALTOR®, buyer, or seller is to check on past permit status. If the home has a new kitchen, but no permits were pulled, this is a good thing to discuss.

<https://sacramento.civicsight.com/>

Staff with the City of Sacramento want to work collaboratively with SAR on problem properties because both the City and SAR understand what is best for neighborhoods is to get homes sold quickly and occupied by new residents. If you have issue with a property in the City of Sacramento, you can contact the SAR Government Affairs Department and we can help you contact City staff.

These best practices are suggestions a REALTOR® may want to consider when listing or making an offer on a property, they are not to be seen as legal advice.



See what your fellow Members are doing to help the community



SAR Rebuilds Together in Rancho Cordova

SAR has been partnering with [Rebuilding Together Sacramento](#) for years and just weeks ago volunteers enjoyed another successful Rebuild Day by changing the lives of two Rancho Cordova homeowners. As a "House Sponsor," SAR provided a monetary donation to Rebuilding Together to facilitate the rehabilitation of these owner occupied homes. Rebuilding Together also handles the application and homeowner selection process, which is based upon location and income restrictions. In addition to the funding, SAR also supplies the most instrumental part of the home rehab – dedicated volunteers.



Sara Henderson

Our House Captain, REALTOR® **Sara Henderson of McKiernan Realty**, volunteered to take on the entire project management aspect of this event. She put in dozens of hours coordinating with licensed contractors, negotiating costs with suppliers to stretch the project budget, and getting to know the homeowners and helping them feel comfortable with the changes that were going to be made. SAR would like to extend a special thanks to Sara for her unwavering commitment and ability to solve problems on the fly. This awesome day couldn't have happened without you!

Our Volunteer Coordinator, **Patsy Tyre of Envoy Mortgage**, managed volunteer communication on the day of and kept everyone on track with where they could help, who they needed to talk to and, very importantly, kept volunteers well fed and well hydrated throughout the day! Thank you, Patsy!



Patsy Tyre

We didn't get a final count of all who came, but there were an estimated 40 volunteers who showed up to DO WORK (and that's an understatement). There were volunteers installing laminate flooring throughout a whole house, others digging and ripping out stumps/roots from overgrown juniper bushes, and others who ripped out and installed a brand new six foot fence. Others helped by painting an entire kitchen, upgrading landscaping with fresh mulch and drought-resistant plants, and installing a beautiful backyard fire pit surrounded by decomposed granite. Volunteers wrapped up their shifts with sweaty brows, smiles and a sense of satisfaction knowing the good they had done.

It was truly a group effort and SAR applauds you all. Thank you.



If you'd ever like to be a part of one of these SAR Volunteer Efforts, look no further. Mark one of these dates in your calendar today:



ELK GROVE FOOD BANK

Date: Thursday, May 23rd

Two Shifts: 9am – 12noon | 1 - 3pm (choose one or both)

Location: 9820 Dino Drive Suite 140 | Elk Grove, CA 95624

Details: we will need about 10 volunteers/shift. Duties throughout the day include sorting donated food items, helping unload food deliveries and other tasks.



WELLSPRING WOMEN'S CENTER

Date: Friday, June 14th

Two Shifts: 7:15am – 10:00am | 10am – 12noon (choose one or both)

Location: 3414 4th Avenue | Sacramento, CA 95817

Details: we will need about 8 volunteers/shift. Duties will include preparing and serving food to the women and children who visit this local non-profit. There will also be a cleanup at the end of the last shift.



AMERICAN RIVER PARKWAY CLEAN UP AND BBQ

Date: TBD – looking for a date in late July

One Shift: 8am – 11am (starting/ending early due to heat)

Location: TBD (will be an access point along the American River Parkway)

Details: we can handle many volunteers. Duties include picking up any debris along the parkway and stacking bags together for pick up by the Parks/Rec Department. A FREE BBQ lunch for volunteers will be provided.



SACRAMENTO FOOD BANK WAREHOUSE

(Partnering with NARPM)

Date: Tuesday, August 20th

One Shift: 9am – 12noon (arrive by 8:45am)

Location: 1951 Bell Avenue, Sacramento, CA 95838

Details: we can handle many volunteers at this effort. Duties will include sorting donated food items, inspecting for damaged goods, and other duties.

TO SIGN UP FOR ANY VOLUNTEER EFFORT:

Please contact Tony Vicari @ SAR (tony@sacrealtor.org) and specify which effort and shift interests you.

We hope you consider helping out – you won't regret it after you see the difference you've made in the community.

MASTERS CLUB CORNER

MASTERS CLUB STEERING COMMITTEE PRESIDENT 2019

JIM ANDERSON



First and foremost, I would like to say thank you for the great job Michael Onstead did as President of our SAR Masters Club and MC Steering Committee. This past year brought lots of new ideas; some we've already implemented and others we're hard at work on.

As the 2019 President stepping into Michael's shoes, I have a few things that I would like to accomplish. One of my personal goals is to grow awareness of our Masters Club among new REALTORS®, showing them who we are and what we're all about. It is my hope that new REALTOR® Members will know that they can look to Masters Club members for knowledge and support. It saddens me that some REALTORS® have been in the business for years, but aren't aware of Masters Club, its benefits or how it can help their business.

The second item that will be on my radar will be building relationships with Affiliate Members. I want the Masters Club Members to know what's available to them right here at our very own Association. Hopefully we can increase the number of Masters Club and Affiliate Members working together and possibly save them some money in the process!

As the 2019 Masters Club President, I will make sure that your questions and concerns are heard and addressed. If you have any ideas or suggestions for our Masters Club Steering Committee, please do not hesitate to reach out to myself or any of the other committee members.

Respectfully,

Jim Anderson

Masters Club Steering Committee President 2019



Over 200 high resolution photos from this fantastic event are available on the SAR Masters Club Facebook page. [Check it out here!](#)



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Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

Case #1-22: REALTOR®'s Offer to Buy Property He has Listed

(Adopted May, 1989 as Case #7-26. Transferred to Article 1 November, 1994. Revised November, 2001.)

Doctor A, a surgeon in a major city, inherited a summer house and several wooded acres on the shores of a lake over a thousand miles from Doctor A's home. Being an extremely busy individual, Doctor A paid little attention to his inheritance for almost two years. Then, planning a vacation trip, Doctor A and his wife decided to visit their property since it was located in a part of the country that they had never seen. Doctor A and his wife spent a week in the house during which they concluded that it was too far from their home town to use on any regular basis. Consequently, Doctor A decided to sell the property and made an appointment with REALTOR® B whose office was located in a town nearby.

Doctor A explained that he had inherited the summer house two years earlier and wanted to sell it since it was impractical to keep for his personal use. Doctor A mentioned that he had no idea what the property was worth since it had not previously changed hands in forty years and that he was not familiar with local property values.

REALTOR® B explained that sales of vacation homes had been slow for a number of months and recommended a listing price of \$75,000. When Doctor A commented that the price seemed low given that the house was located on a lake and included several wooded acres, REALTOR® B responded by asking Doctor A what he thought the property was worth. Doctor A repeated that he really had no idea what it was worth since he was completely unfamiliar with the area and concluded that he would have to rely on REALTOR® B's judgment. Doctor A and REALTOR® B executed an exclusive listing on the property and two days later Doctor A and his wife returned home.

Three weeks later, Doctor A received a letter from REALTOR® B to which was attached a purchase contract for \$75,000 less the amount of the listing commission signed by REALTOR® B as the purchaser. REALTOR® B's letter indicated his belief that Doctor A should not expect any other offers on the property due to the slow market and that REALTOR® B's "full price" offer was made to "take the property off Doctor A's hands."

Doctor A immediately called REALTOR® B and advised him that while he might agree to sell the vacation house to REALTOR® B, he would not do so until he could have the property appraised by an independent appraiser. Under no circumstances, continued Doctor A, would he recognize REALTOR® B as his agent and pay a commission if REALTOR® B purchased the house.

REALTOR® B responded that there was no reason to obtain an independent appraisal since Doctor A had little choice in the matter. In REALTOR® B's opinion Doctor A could either sell the property to REALTOR® B for \$75,000 less the amount of

the commission or, should Doctor A refuse REALTOR® B's offer, REALTOR® B would be entitled to a commission pursuant to the listing agreement.

Believing that he had no choice, Doctor A signed the purchase agreement and returned it to REALTOR® B. Shortly thereafter, the transaction closed.

Several weeks later, reading a local news article, Doctor A learned that Boards of REALTORS® had Professional Standards Committees that considered charges of unethical conduct by REALTORS® and REALTOR-ASSOCIATES®. He wrote a detailed letter to REALTOR® B's Board spelling out all of the details of the sale of his summer house. In his letter, Doctor A indicated that he had no problem with REALTOR® B offering to purchase the property but rather his unhappiness resulted from REALTOR® B's insistence on being compensated as Doctor A's agent even though he had become a principal in the transaction. Doctor A quoted Article 1 questioning how REALTOR® B's duty to promote Doctor A's interests could have been served when REALTOR® B had taken an essentially adversarial role in the transaction. Finally, Doctor A commented, REALTOR® B's "take it or leave it" attitude had certainly seemed less than honest.

The Board's Professional Standards Administrator referred Doctor A's letter to the Grievance Committee which concluded that a hearing should be held. At the hearing before a panel of the Board's Professional Standards Committee, both Doctor A and REALTOR® B told their sides of the story. After all of the evidence and testimony was heard, the Hearing Panel went into executive session and concluded that while the Code of Ethics did not prohibit REALTOR® B's offering to purchase property listed by him, REALTOR® B had stepped out of his role as agent and had become a principal in the transaction. Article 1 of the Code of Ethics requires the REALTOR® to "protect and promote the interests of the client." Once REALTOR® B expressed his interest in purchasing the property, he could no longer act as Doctor A's agent except with Doctor A's knowledgeable consent. This consent had not been granted by Doctor A. Further, REALTOR® B's advice that Doctor A had no choice but to view REALTOR® B as his agent and to compensate him accordingly had been incorrect and had been a decisive factor in Doctor A's decision to sell to REALTOR® B. The Hearing Panel also found that REALTOR® B had significantly influenced Doctor A's decision as to the listing price, perhaps with knowledge that he (REALTOR® B) would like to purchase the property for himself. Consequently, the Hearing Panel found REALTOR® B in violation of Article 1.

REALTORS® Swarm C.A.R. Legislative Day

Over 90 SAR REALTORS® and over 2,000 Realtors throughout California attended the California Association of REALTORS® (C.A.R.) Legislative Day on May 1st. The meetings were insightful and engaging and SAR Members learned a lot about the issues facing private property rights in the State Legislature. C.A.R. is currently fighting bills which would:

- Limit rent increases statewide to 5%
- Change Costa Hawkins, which limits what units can be subject to local rent control ordinances
- Enact just cause for eviction statewide

SAR faces our own vital fight against rent control, which would gravely impact the real estate industry. The battle to stop rent control is far from over. A statewide union qualified a measure for the City of Sacramento 2020 ballot that would:

- Create an elected rent board able to take unlimited campaign contributions and has no cap on salary for serving
- Limit rent increases between 2% and 5% per year with the exact increase set by the rent board
- Create just cause for eviction laying out only nine reasons a landlord is permitted to remove a tenant
- Create extreme "relocation penalties" of at least \$5,000, but up to \$8,500, if a landlord needs to move into their property, facilitate repairs of the property that require vacancy, withdraw the unit from the market, or demolish the rental unit

This measure will likely be on the March or November 2020 City of Sacramento ballot. SAR is working with a coalition of other local business interests to defeat this ballot initiative which economists on both sides of the political spectrum agree would curtail development of new housing and harm the quality of existing rental housing. We will need your help fundraising to defeat this ballot measure. Please watch your email in the coming months for the latest information, and how to get involved to join our efforts to keep rent control out of the City of Sacramento.

It was extremely encouraging to see so many people express interest in attending Leg Day, and we hope that continues into the future. Having members engaged and interested in learning more about the issues that impact your business and livelihood is pivotal in keeping our interests present in policy.

Please feel free to contact Carter Nelson at CNelson@sacrealtor.org if you would like more information on the current issues we are facing, policy questions, finding out more about RAF, or any other questions you may have.

Thank you,

SAR Government Affairs Team



SAR & COMMUNITY EVENTS

2nd Annual Car Show



**2nd Annual
Car Show**
Benefiting the SAR Scholarship Trust



Saturday, May 11th | 10:00am – 1:30pm | \$15 | [Register Here](#)

4th Annual Blues, Brews & Barbeque

**4TH ANNUAL
BLUES, BREWS
& BARBEQUE
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Residential Property Managers
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CHAPTER

Thursday, May 16th | 2:00 – 5:00pm | FREE (must RSVP) | [Register Here](#)

Just For The Health Of It



SAR YPN PRESENTS

**JUST FOR THE
HEALTH OF IT**

A workshop on physical, mental & social health

Friday, May 17th | 10:00am – 1:00pm | \$10/ticket | [Register Here](#)

Tacos & Trivia

SAR YPN PRESENTS

TACOS & TRIVIA



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YOU BRING A FOOD OR
DRINK ITEM & WE'LL
BRING THE PEOPLE

Friday, June 28th | 5:00 – 9:00pm | \$25/ticket | [Register Here](#) | [Sponsorship Opportunities](#)

Day At The Races



SAR CHRISTMAS CANTREE PRESENTS

Wear your Derby best and enjoy lunch and horse races then finish the night off at the State Fair – admission is included with your ticket purchase!

All proceeds benefit our local Salvation Army through Christmas CanTree.

FRIDAY JULY 19TH, 2019 | 2 - 5PM
CAL EXPO GRANDSTAND

TICKETS \$50 | SPONSOR OPPORTUNITIES

Friday, July 19th | 2:00 – 5:00pm | \$50/ticket | [Register Here](#) | [Sponsorship Opportunities](#)

Free Housing Fair

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Saturday, October 5th | 10:00am – 2:00pm | FREE (must register) | [Register Here](#)
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Leadership

This month's theme is leadership. It is a theme common to all of us because we are all leaders. Even the hermit living in a cave is the leader of his cave. Some of us are placed in positions where the authority and responsibility of leadership is thrust upon us, but all of us have and share leadership responsibilities.

Every member of every team, whether an NBA basketball team or a or a service committee, have leadership responsibilities to ensure the success of that team. Steph Curry or Kevin Durant, incredibly gifted as they each are, cannot win an NBA Championship by themselves. It takes everyone on that team, performing at their best, to accomplish that task.

The same is true with us and our "teams." Whether those teams be our work teams, our volunteer teams or our family or friend teams, we all must contribute our leadership skills for that effort to be successful.

In the case of a real estate brokerage, with the possible exception of a sole proprietorship, the success of the brokerage depends on the success of each member of that team. And the success of each member is dependent on how well they accept and perform their leadership duties. You are the leader of you. You are responsible for your own success. You must educate yourself, you must motivate yourself; in other words, you must be the leader of you. The broker cannot successfully lead the brokerage team unless each individual member of that team successfully leads themselves to success.

When we were growing up most of us had parents or other persons that provided for our basic needs, shelter, food on the table, etc. But in most cases we were assigned a part of that team effort. Maybe it was washing dishes, taking out the garbage, cleaning the pool, or whatever tasks were assigned. Those tasks were our leadership training. The extent to which we led ourselves to complete those tasks may very well have been an indicator of how well we would lead ourselves to this day.

The same holds true in association leadership, whether it be as part of a committee, working group, Board of Directors, or whatever. The extent to which we lead ourselves toward success determines the degree to which that team can achieve success.

Leadership is not an external thing. It is very much internal to each of us. If we are not disciplined leaders of us, we cannot successfully contribute to the leadership of the team. It is based in large part on internal motivation and self-discipline. Going out today and being a great leader does not depend on being placed in a position of authority and responsibility. It depends on each of us being the best me that we can be. That is the true meaning of leadership.

All About PMI

What is PMI? LPMI? BPMI? Find Out Here.

Do you have to refinance your FHA loan to get rid of your PMI (private mortgage insurance)? Scott sits down with Tracie Panish for details on this common misconception. The duo discusses the different types of MI and processes of removing mortgage insurance from a mortgage. View this exclusive video by clicking the link below.



(video date: February 2019)

In this second video, Scott and Tracie further discuss Private Mortgage Insurance and how it allows a prospective homebuyer to purchase a home without a 20% down payment. Learn about DTI, LTV and plenty of other confusing acronyms that are commonplace in the mortgage industry.



(video date: May 2019)

SAR EDUCATIONAL OFFERINGS —

All classes listed below are held at SAR's Mack Powell Auditorium. To register online, visit ims.sacrealtor.org. Questions - contact Marcus Arroyo at 916.437.1210. Prices listed reflect early-bird price, please contact us for non-Member pricing.

MAY

	CLASS	COST	INSTRUCTOR
9	9:00am – 10:30am GETTING YOUR BUSINESS ONLINE (BEGINNER AND ADVANCED)	\$15 \$3.75 with Education Club Card – Tier III	Ulysses Baltazar
10	9:00am – 12noon BTI – DAY 7: WHAT BUSINESS STRUCTURE IS BEST FOR YOU?	\$20 \$5 (with Education Club Card – Tier III)	Keith Dunnagan, Esq.
16	9:00am – 10:30am SOCIAL MEDIA CONTENT STRATEGIES FOR RE PROS	\$15 \$3.75 with Education Club Card – Tier III	Keith Dunnagan, Esq.
17	9:00am – 12noon BTI – DAY 8: RUNNING A SUCCESSFUL BROKERAGE	\$20 \$5 (with Education Club Card – Tier III)	Jillian Anderson
17	10:00am – 1:00pm YPN - JUST FOR THE HEALTH OF IT Contact: mhall@sacrealtor.org	\$10	
23	9:00am – 10:30am SIMPLE RE TOOLS FOR LEAD GENERATION	\$15 \$3.75 with Education Club Card – Tier III	Ulysses Baltazar
24	7:40 – 9:20am PARLIAMENTARY PROCEDURE 101 WORKING HOW TO RUN A MEETING, HOW TO MAKE A MOTION, WHICH MOTIONS TAKE PRECEDENCE SAR BOARDROOM (2ND FLOOR) YOU MUST RSVP: TEXT "PARLI. PRO." AND YOUR NAME TO 916-806-0577		
28	9:00am – 12noon HOW TO THINK LIKE AN APPRAISER	\$25	Ryan Lundquist

JUNE

	CLASS	COST	INSTRUCTOR
5	9:00am – 12:15pm PROPERTY MANAGEMENT BASICS – 4 WEEK SERIES ATTEND ONE OR ALL FOUR CLASSES SAR TRAINING ROOM (2ND FLOOR)	\$129 (full series) \$45 (individual class)	Bob Thomas, RMP, CRS, GRI
5	9:00am – 12:15pm PROPERTY MANAGEMENT BASICS – WEEK 1 GETTING STARTED IN PROPERTY MANAGEMENT & NEW LAWS	\$45 (individual class)	Bob Thomas, RMP, CRS, GRI
6	9:00am – 3:00pm SOCIAL MEDIA ADVERTISING	\$59 \$14.75 with Education Club Card – Tier III	Ulysses Baltazar
12	9:00am – 12:15pm PROPERTY MANAGEMENT BASICS – WEEK 2 THE NUTS & BOLTS OF YOUR DOCUMENTS	\$45 (individual class)	Bob Thomas, RMP, CRS, GRI
19	9:00am – 12:15pm PROPERTY MANAGEMENT BASICS – WEEK 3 YOU ARE BEING AUDITED, ARE YOU READY?	\$45 (individual class)	Bob Thomas, RMP, CRS, GRI
25	9:00am – 1:00pm UNDERSTANDING THE RPA	\$73	Gov Hutchinson
26	9:00am – 12:15pm PROPERTY MANAGEMENT BASICS – WEEK 4 LET'S MAKE SOME SERIOUS MONEY	\$45 (individual class)	Bob Thomas, RMP, CRS, GRI

JUNE CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
3 MetroList Training – TBD (T) 9:00 – 12noon WCR Board Meeting (B) 11:30am – 1:30pm MetroList Training – TBD (T) 1:00 – 4:00pm	4 Main Meeting (EC) 9:00 – 10:30am Volunteer Coordinating Committee (T) 10:30 – 11:30am Charity Research Committee (P) 10:30 – 11:30am CanTree Committee (B) 10:30am – 12noon	5 Prop. Mgmt. Series – Getting Started (T) 9:00am – 12:15pm SAR New Member Orientation (B) 9:00am – 12:30pm CCIM – LinkedIn Class (EC – W) 12noon – 1:30pm	6 Real Estate Finance & Affiliate Forum (EC – W) 9:00 – 10:30am Simple RE Tools for Lead Generation & Lead Conversion (EC – E) 9:00 – 11:00am	7 SAR Closed 7:30 – 8:30am SAR Toastmasters Club (T) 7:45 – 9:15am Broker/Manager (B) 9:30 – 10:30am
10 Education Committee (B) 9:00 – 10:30am Leadership Academy (B) 1:00 – 2:30pm	11 Regional Meetings www.sacrealtor.org/tours YPN Advisory Meeting (B) 11:00am – 12:30pm	12 AREAA Board Meeting (B) 9:00 – 10:30am Prop. Mgmt. Series – Nuts & Bolts of Your Documents (T) 9:00am – 12:15pm BIA New Home Expo (EC – Full) 11:00am – 2:00pm SAR New Member Orientation (B) 1:00 – 4:30pm Regional Coordinators Quarterly Meeting (P) 1:30 – 2:30pm	13 Listing Agreements (EC – W) 9:00am – 12noon Masters Club Steering Committee (B) 9:30 – 11:00am Internship Committee (B) 12noon – 1:30pm	14 SAR Toastmasters Club (T) 7:45 – 9:15am Sac Area RE Exchange Network (T) 10:00am – 12:30pm
17 No Events Scheduled	18 Regional Meetings Visit www.sacaravans.org Marketing/Communications Committee (B) 10:30am – 12noon Scholarship Fundraising Committee (T) 1:00 – 2:00pm	19 Prop. Mgmt. Series – You're Being Audited, Are You Ready? (T) 9:00am – 12:15pm SAR New Member Orientation (B) 6:00 – 9:30pm	20 NARPM Class (T) 9:00 – 11:00am Grievance Committee (B) 10:00 – 11:30am WCR Business Luncheon (EC – W) 11:00am – 2:00pm	21 SAR Toastmasters Club (B) 7:45 – 9:15am Public Issues Forum (B) 9:30 – 10:30am
24 MetroList Training – TBD (T) 9:00 – 12noon MetroList Training – TBD (T) 1:00 – 4:00pm	25 No Regional Meetings www.sacrealtor.org/tours Understanding the RPA (EC – W) 9:00am – 1:00pm Cultural Diversity & Fair Housing Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm	26 Prop. Mgmt. Series – Let's Make Some Serious Money (T) 9:00am – 12:15pm SAR Offices Closed 1:30 – 2:30pm	27 Social Marketing Advertising Class (EC – W) 9:00am – 3:00pm	28 SAR Toastmasters Club (T) 7:45 – 9:15am SAR BOD (B) 9:00 – 11:00am YPN Bar Trivia Night (EC – W) 2:00 – 10:00pm

Calendar Information

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

*Various locations – Call for details
** closed meeting

(EC) Mack Powell Event Center
(B) Board Room, 2nd Floor
(T) Training Room, 2nd Floor
(U) Upstairs



Meetings subject to change.

April 2019

Affiliates

Christi Drake
Schools Financial Credit Union

Kerrie Hill
Virtuance

Liza Lombardi
SnapNHD

James Minewiser
Cal Choice Financial

Michael Poland
Movement Mortgage

Designated REALTORS®

Azadeh Hayatdavoudi
Lyon RE Folsom

Michael Whitfield
The Turtlestone Group Corp

New REALTOR® Members

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USKO Realty

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Redfin Corporation

Lyubov Barrios
Lyon RE Elk Grove

Luca Bertini
Carlile Realty & Lending

Emily Bila
Coldwell Banker Residential Brokerage

Kallie Boone
eXp Realty of California, Inc.

John Cabrera Rodriguez
Coldwell Banker Residential Br

Santos Callejas
Century 21 Select Real Estate

Richard Celia
Berkshire Hathaway HomeService

Rani Chand
Keller Williams Realty Elk Grove

Melissa De La Torre
Keller Williams Realty Folsom

Harpreet Dhillon
RD Realty

Andres Farias
eXp Realty of California, Inc.

Jessica Goerzen
eXp Realty of California, Inc.

Jose Gomez
All City Homes

Lindsay Green
Keller Williams Realty

Maria Gurrola
RE/MAX Gold Elk Grove

Joshua Hunt
Keller Williams Realty

Sirprit Jagait
Galster Real Estate Group

Meranda Jamari
Sierra Bay R.E. & Development

Kevin Johnson
Redfin Corporation

Vishal Kapoor
HomeSmart ICARE Realty

Marquel Kemp
Keller Williams Realty Elk Grove

Saiyad Khan
Berkshire Hathaway HS Elite

Roman Kushilka
Keller Williams Realty

Virdell Larkins
Drum Key Investments

Shujie Li
RE/MAX Gold Elk Grove

De Cai Li
Goodview Financial & R.E.

Dan Liu
Redfin Corporation

Karl Lui
Rent City Property Management

Jacinda Luster
Berkshire Hathaway HS Elite

Ryan Lynch
NextHome Premier Properties

Khosrov Matsoyan
Real Estate Source Inc

Christopher Mindt
333 Realty

Christine Morris
EM Realty Group

Jennifer Murphy
Thrive Real Estate

William Ogee
Century 21 M & M

Fawad Osmani
Intrust Realty Group

Susan Perondi
Keller Williams Realty Elk Grove

Steven Rainey
Keller Williams Realty Natomas

Maria Rodriguez
Coldwell Banker Residential Br

Tracy Saephan
Coldwell Banker Residential Br

Jason Schilling
Amen Real Estate

Anissa Scott
Keller Williams Realty Natomas

Ashley Scott
eXp Realty of California, Inc.

Luis Shalabi
eXp Realty of California, Inc.

Vita Shcherbanyuk
Berkshire Hathaway HS Elite

Valerie Simmons
Carlile Realty & Lending

Angela Smith
Keller Williams Realty Elk Grove

Eziz Tachmuradov
Century 21 Select Real Estate

Vicki Testa
Vicki Lynn Testa R.E. Broker

Shannen Topp
Intero Real Estate Services

Angella Ulibarri Kelough
Amen Real Estate

Denice Underwood
Keller Williams Realty Elk Grove

Reggie Veridiano
The JNLGroup Real Estate

Lorenzo Verna
Keller Williams Realty Elk Grove

Soanne Walker
Aver Real Estate Services

Krista Watson
Masters Team Mortgage

Amanda Watson
Keller Williams Realty

Scott Weir
Amen Real Estate

Heidi Wright
Newpoint Realty

WELCOME

Spring sales season kicks off in March

MARCH

March ended with 1,320 total sales, a 30% increase from the 1,015 sales of February. Compared to the same month last year (1,395), the current figure is down 5.4%. Of the 1,320 sales this month, 178 (13.5%) used cash financing, 807 (61.1%) used conventional, 240 (18.2%) used FHA, 66 (5%) used VA and 29 (2.2%) used Other† types of financing.

The median sales price increased 1.4% from \$360,000 to \$365,000. The current figure is unchanged from March 2018.

The Active Listing Inventory decreased 5.6%, dropping from 1,994 to 1,883 units. The Months of Inventory decreased 30% from 2 to 1.4 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 chart to the left reflects the Months of Inventory in each price range.

Pending sales for the month increased 49.9% from 893 to 1,339.

The Median DOM (days on market) dropped for the first time since May 2018, falling from 27 to 18 from February to March. The Average DOM also decreased, dropping from 43 to 37. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." Of the 1,320 sales this month, 63.9% (843) were on the market for 30 days or less and 78.2% (1,032) were on the market for 60 days or less.

The Average Price/SqFt of all homes sold increased from \$234.6 to \$240.5 from February to March.

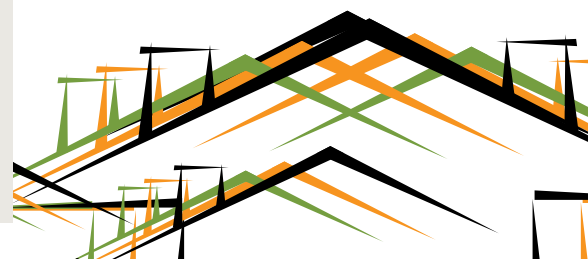
See all statistical reports compiled by the Sacramento Association of REALTORS® [here](#).

Let's Talk About Inventory			
Price Range	For Sale	Sold	Months of Inventory
\$0 - \$159,999	8	4	2.0
\$160,000 - \$179,999	7	9	0.8
\$180,000 - \$199,999	9	9	1.0
\$200,000 - \$249,999	95	86	1.1
\$250,000 - \$299,999	213	197	1.1
\$300,000 - \$349,999	231	270	0.9
\$350,000 - \$399,999	267	217	1.2
\$400,000 - \$449,999	217	146	1.5
\$450,000 - \$499,999	195	117	1.7
\$500,000 - \$549,999	125	96	1.3
\$550,000 - \$599,999	100	48	2.1
\$600,000 - \$649,999	72	31	2.3
\$650,000 - \$699,999	60	25	2.4
\$700,000 - \$749,999	51	17	3.0
\$750,000 - \$799,999	47	10	4.7
\$800,000 - \$999,999	82	26	3.2
\$1,000,000 and over	104	12	8.7
Total:	1,883	1,320	Total: 1.4

Market Snapshot - March 2019					
	Mar-19	Feb-19	Change	Mar-18	Change (from '18)
Sales	1,320	1,015	30.0%	1,395	-5.4%
Median Sales Price	\$365,000	\$360,000	1.4%	\$365,000	0.0%
Active Inventory	1,883	1,994	-5.6%	1,817	3.6%
Median DOM	18	27	-33.3%	11	63.6%
Avg. Price/SqFt	\$241	\$235	2.6%	\$233	3.4%

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

March 2019

MLS STATISTICS for March 2019

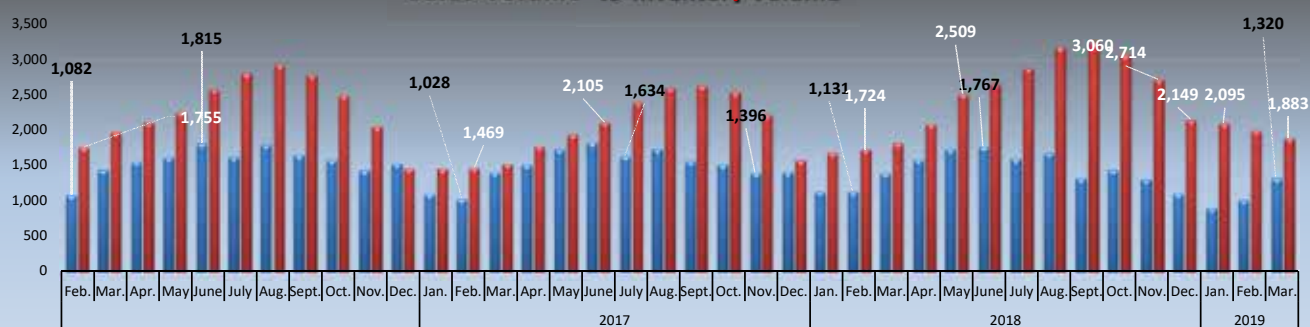
Data for Sacramento County and the City of West Sacramento



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	1,815		1,448	25.3%		2,077		-12.6%
Active Listing Inventory †	1,883		1,994	-5.6%		1,817		3.6%
Pending Sales This Month	1,339		893	49.9%		1,204		11.2%
Number of REO Sales	24	1.8%	23	4.3%	2.3%	23	1.6%	4.3%
Number of Short Sales	4	0.3%	7	-42.9%	0.7%	13	0.9%	-69.2%
Equity Sales**	1,292	97.9%	985	31.2%	97.0%	1,358	97.3%	-4.9%
Other (non-REO/-Short Sale/-Equ)	0	0.0%	0	0%	0.0%	1	0.1%	N/A
Total Number of Closed Escrows	1,320	100%	1,015	30.0%	100%	1,395	100.0%	-5.4%
Months Inventory	1.4 Months		2 Months	-30.0%		1.3 Months		7.7%
Dollar Value of Closed Escrows	\$534,509,729		\$395,535,509	35.1%		\$554,128,708		-3.5%
Median	\$365,000		\$360,000	1.4%		\$365,000		0.0%
Mean	\$404,932		\$389,690	3.9%		\$397,225		1.9%
Year-to-Date Statistics	1/01/19 to 3/31/19		1/01/19 to 3/31/19			1/1/2018		
	SAR monthly data, compiled		MetroList YTD data			3/31/2018		Change
Number of Closed Escrows	3,229		3,263			3,655		-11.7%
Dollar Value of Closed Escrows	\$1,224,359,953		\$1,287,437,527			\$1,407,792,751		-13.0%
Median	\$360,000		\$360,000			\$350,000		2.9%
Mean	\$379,176		\$394,556			\$385,169		-1.6%

Sales Volume vs Inventory Volume



Median Sales Price



Sacramento County Statistics
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Contact tony@sacrealtor.org for details.

David Brooker
REALTOR®/Specialist

"SAR Members Only"

† 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® | 2019 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

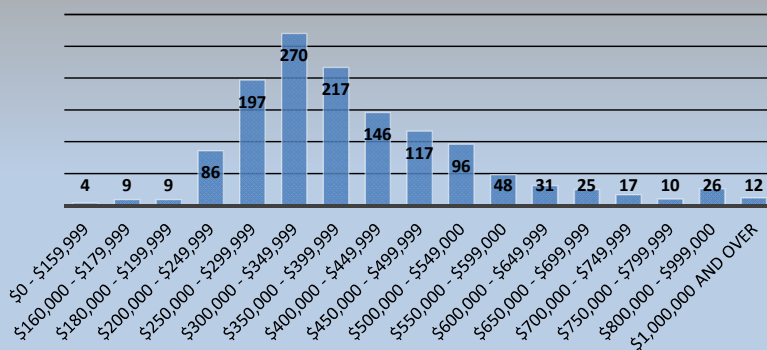
MLS STATISTICS for March 2019

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

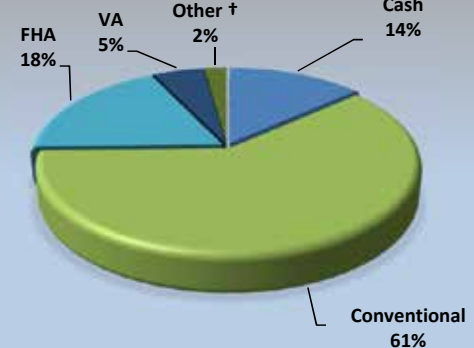
Total: 1,320



Type of Financing/Days on Market

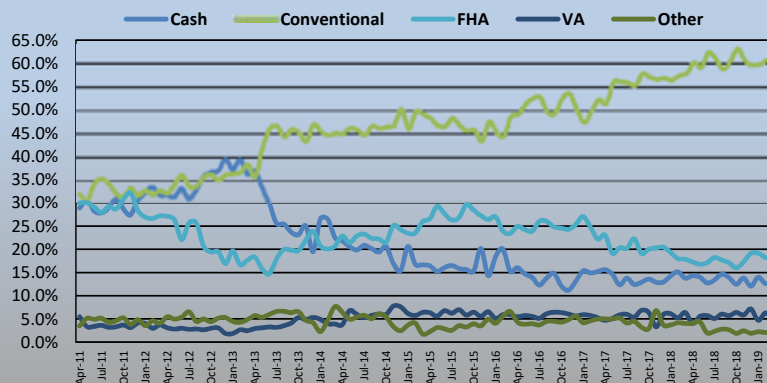
TYPE OF FINANCING

(1 House on Lot/Condo)



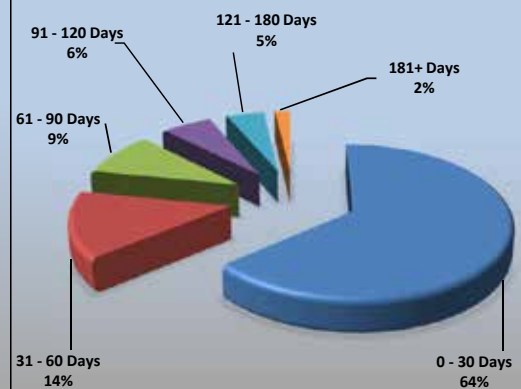
Types of Financing Historical

(% 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	178	13.5%	128	12.6%	0 - 30	843	63.9%	57.4%	69.8%
Conventional	807	61.1%	617	60.8%	31 - 60	189	14.3%	18.6%	16.5%
FHA	240	18.2%	185	18.2%	61 - 90	125	9.5%	12.5%	7.7%
VA	66	5.0%	64	6.3%	91 - 120	79	6.0%	6.1%	3.3%
Other †	29	2.2%	21	2.1%	121 - 180	60	4.5%	4.3%	2.1%
Total	1,320	100.0%	1,015	100.0%	181+	24	1.8%	1.1%	0.7%
					Total	1,320	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:	18	27
Average DOM:	37	43
Average Price/Square Foot:	\$240.5	\$234.6

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® | 2019 SAR

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

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MetroList

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Sacramento, CA 95834
(916) 922-2234 or (916) 922-7584

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Judy Covington
President-Elect

Kellie Swayne
Secretary/Treasurer

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Maurice Thomas
Samantha Tov-Weissensee

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Director of Member Services

Kelly Brandt - 916.437.1218
Member Services Specialist

Henry Lorenzo - 916-437-1218
Member Services Specialist

Robin Mayer – 916.437.1216
Member Services Administrator

Denise Stone – 916.437.1219
Member Services Manager

SAR Staff

Feel free to call us direct.

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Chief Operating Officer

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Spencer Williams – 916 437-1225

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Caylyn Wright – 916-437-1227

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Elizabeth Scambler – 916.437.1222

Retail Services Specialist

Jordan Nugent – 916.437.1224

Retail Services Specialist

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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

Publisher: Matt Larson, Foley Publications LLC.

Design & Layout: Scott Arnold, Foley Publications, LLC.

To Sponsor Ads: Foley Publications -1-800-628-6983

