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FEBRUARY 2021

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®





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2020 ACE Awards Winners



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2021 PRESIDENT

February – Goals, goals and more goals!

It is hard to believe that we are already nearly two months into 2021! Where has the time gone? Many of us started the year with our own set of goals and aspirations. We make our list of items to accomplish for the year, and then what? Have you revisited your 2021 goals yet? Or, if you have not yet set goals, what is holding you back? Have you already seen success with some of your goals?

As we began the year, I set some goals for our Association to accomplish during my year as President. First, I asked each of our committees to put together their own set of specific, measurable, and achievable goals to accomplish. Second, I want to SHINE LIGHT on diversity, inclusion, and collaboration by organizing at least three experiences that promote these three critical qualities. Lastly, I want to increase our Association participation in the REALTOR® Action Fund to at least 20% of our membership.

Each of these three goals was set with the intention to advance our Association to a new level. While I believe that we already have the best Association in the state, I also believe that we must consistently work to improve. We must improve the ways we help our REALTOR® and Affiliate members succeed in their business. We must improve the ways in which we represent and assist our communities. And we must improve the ways we fight for private property rights.

Our committees have been hard at work setting their goals for 2021. Our chairs and vice-chairs are focused on our Strategic Plan. And, we have even put together an all-star group of SAR volunteers who are partnering with our chairs and vice-chairs to be a resource and to help them make progress on our Strategic Plan priorities. In the coming weeks, I am excited to see what goals our committees put together.

Diversity, inclusion, and collaboration are more critical than ever. We cannot sit back passively, but rather, we must take action for change. Education and introspection are key. From my perspective, the more opportunities that SAR can offer our members to understand and grow, the stronger we will be in the future – as individuals and as an Association. While we may experience growing pains, these are necessary to push us to a place of greater equality and opportunity.

Private property rights are the foundation of our ability to help our clients buy and sell real estate. It is imperative that we fight for private property rights, not only for our buyers and sellers, but also for the viability of our own business. If we do not defend our business, then who will? As such, investing in the REALTOR® Action Fund is an investment in ourselves. The REALTOR® Action Fund (RAF) is a non-partisan tool to help us defend private property rights and our business. I implore each of you to consider investing in yourself and your business by investing in the RAF. An investment of \$148 (less than \$13 per month!) is our "true cost of doing business" investment. But every investment of at least \$20 will count toward our participation goal. You can invest by logging into your SAR member account and clicking on "Make a Contribution." Please help me reach my goal of 20% participation from our membership!

In conclusion, I want wish each of you a safe and successful 2021. Whether you measure your success by setting and achieving goals or by some other standard, I hope that you continue to learn new skills and to push yourself to new levels. And that in doing so, you find a new appreciation for what you can accomplish. Let YOUR light shine!

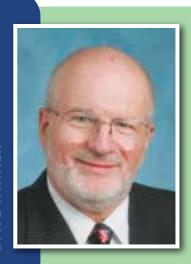




Three Convenient Local Offices!

Elk Grove 5030 Elk Grove Blvd. (in the Raley's Shopping Center) **Rancho Cordova** 2180 Golden Centre Ln. (in the Bel Air Shopping Center) **Roseville** 3980 Douglas Blvd. (at Douglas & Sierra College Blvd)





Goals

Our 2021 President Kellie Swayne is asking us to focus on establishing goals for the association and its committees for this year. That is great to help us know where we want to go and even more importantly how do we plan to get there. The association really needs to make that effort to move forward both in our recovery from the pandemic and in promoting diversity, equity and inclusion. This recovery must occur both within our association and within our communities.

This setting of goals is not only for associations or brokerage firms. We all need to have goals for our personal lives as well. When I was in my early twenties the Viet Nam war was just beginning to accelerate. It became obvious that I was going to be drafted. I decided that if I went in the military I wanted to be an officer. I did my research and determined at that time the only service that allowed you to become an officer without at least an associate degree was the Army. So I joined the Army and applied for Officer Candidate School (OCS). I was accepted and due to incredible timing I was assigned to the first class at the newly-opened Engineer OCS at Fort Belvoir, Virginia and completed my training to be an Engineer Officer. We rode, the Infantry walked. That was my first significant goal that I set and achieved.

My next goal was to bring myself and all the men serving under me back alive from Viet Nam. Even though I volunteered to stay there for a second one-year term I still achieved that goal, with one exception. Last week was 53 years since the death of Specialist Gary Lee Jones in combat and it still haunts me. If I had not been sent away on a mission I might have brought him back too. Having come that far I set a goal of making the Army a career. During the next couple of years I became interested in the Military Justice system and decided I wanted to be an attorney. In order to go to law school I needed my undergraduate degree so keeping my eye on the goal I completed my undergraduate work at Chaminade University in Hawaii in 2 ½ years while serving on active duty.

I applied for law school and was accepted at several schools, including Santa Clara University. After 12 years of active duty service I set aside my goal of completing a military career and went to law school at Santa Clara. After the first semester I decided I could handle it and joined the Army Reserve. In 1981 I completed my fourth goal by graduating from Santa Clara and in 1989 I completed my third goal by completing 23 years of military service.

I was able to accomplish these things by setting goals and then working hard to achieve those goals. I encourage all of you to set goals for yourselves and then work to achieve those goals. Achieving something can give you satisfaction. If what you achieved was a goal for your life it is infinitely more rewarding. As the Army says, Be All You Can Be. And you can only do that with goals.



2020 ACE AWARD WINNERS -

The SAR ACE Award recognizes SAR Members who are dedicated to perfecting their knowledge and skills by taking advantage of classes at SAR.

- Award winners are acknowledged for their commitment to go "above and beyond" in looking after their clients'
 needs through the continual pursuit of educational excellence. Driven to learn and grow, ACE Award recipients
 stand out from the crowd.
- We believe that education develops opportunities that yield success for the practitioner as well as the clients served. The SAR ACE Award recognizes those who make learning a priority on their way to achievement.

Shonna Burske, Realty ONE Group Complete

Heeyoun Cho, Berkshire Hathaway Home Services

Adrienne Ferron, Berkshire Hathaway Home Services NorCal Real Estate

Marc Gabris, Gabris Real Estate

Tammy Garza, eXp Realty

Pravin Lal, Pravin Lal

Vaneesa Lam, RE/MAX Gold Midtown

Gina LaPlaca, RE/MAX Gold

Nhathy (Tiffany) Le, AAA Financial

Lindsay Levenson, Galster Real Estate Group

Veronica Lugo, Berkshire Hathaway Home Services

Alex McIvor, Dunnigan, REALTORS®

Veronica Nelson, Royal Real Estate

Claudia Norton-Tolbert, eXp Realty

Felicidad Ortega, Berkshire Hathaway Home Services

Sandy Pimento, Intero

Thomas Pirhofer, Lexington Properties

Debbie Rea, Fathom Realty

Manuel Romo, Agave Real Estate Group

Aria Salehpour, Aria Real Estate Group

Christina Schiffmaier, Christina Schiffmaier, Broker

Gurmail Sivia, A-1 Realty & Mortgage

Amy Tzonkov, Keller Williams – Folsom

Kristina Waite, Results Realty & Mortgage

Tavon Willis, All City Homes

Eva Wilson-Lee, Berkshire Hathaway Home Services



Click here to learn more about ACE Awards

EO WHITTON

LEADERS IN LENDING



2021 CHAIR OF THE REAL ESTATE FINANCE

REALTORS® are you aware that your loan officer and clients will have a New Loan application to deal with as of March 1, 2021?

The purpose of my article this month is to inform and ask that you give your loan officer partners a bit leeway in the learning and dynamics of this big change to our application process.

This new version was originally introduced in 2018 and was to go live in 2019 and was delayed twice and has gone into effect January 1st 2021 with a mandatory date of March 1, 2021. The delay was in part to allowing the loan industry at large to improve their technology to implement the changes needed to their various platforms. The last time the Loan application (aka 1003/URLA) was updated was 16 years ago in 2005.

I wanted to share this with you all because it is going to impact your loan officers in a unique way. This is very new in that we are going from a 4 page loan application to a 9 to 13 page loan application depending on one or multiple borrowers.

So far, I have counted 46 additional data points on the new Loan Application (URLA 1003)

I will highlight a few that I find to be helpful for our realtor and lender partners alike:

(Page 1) Requires the borrower to list out their income in greater detail, base, overtime bonus, commission, military entitlements, or other income.

(Page 1) Requests applicant to be specific about self-employment and requests borrower to be specific on whether they have more or less than 25% ownership in the business. It also goes in depth about any other sources of income that can be used on section 1e (page 2).

(Page 2) Outlines and requests whether the borrower is related to their employer, property seller, realtor or any party to the transaction, and is repeated in Declarations on (page 6, Section 5 B).

(Page 5) Requests the borrower to list any grants or gifts that will be given for the purpose of this loan.

(Page 5) Details out in Section 4 what type of property they are buying in detail, including mixed use (ex: daycare, elderly care, beauty barber shop etc.).

(Page 6) Section 5, Declaration "D" also goes into detail about whether they are applying for any other mortgage loan simultaneously with this transaction (ex: refinancing a rental, while purchasing a new primary). It also asks if the borrower is requesting any new credit on or before closing that has not been disclosed on the application (ex: Installment loan, credit card, etc.).

(Page 6) Section 5: Requests that the applicant list whether the home they are buying or refinancing has a clean energy lien paid through your property taxes that could take priority over the first mortgage. (This is interesting in that when a loan officer pre-approves a borrower, they do not know this prior to making offers. As REALTORS®, this is something you will need to investigate through tax records or title company and then the LO will need to update the loan application accordingly).

(Page 7) **Acknowledgement and Agreements** - This section has gone from one paragraph to a full page of declarations to let the consumer know that they are entering into a financial obligation with legal ramifications.

(page 8) Section 7 outlines military service of borrower. (This will allow your loan officers to determine quicker if a VA loan is applicable for their clients)

(Page 8) Section 8 Demographic Information: Now has Male/Female or I do not wish to provide this information option.

(Page 9) We now have a page dedicated for all the loan officer and lender details.

We are just a couple of weeks away from this big industry change and this change has created an IT nightmare for so many systems. In a short time it will be business as usual and the new 1003 will give the loan originators insight to so many questions that may cause a delay or even worse, a declined loan. Loan officers study up and make sure you are ready for this update on March 1st 2021.

MASTERS CLUB CORNER



REALTORS® Succeed!

With so much being written about COVID 19, Black Lives Matter and the Presidential election, I don't think I can possibly write about anything that hasn't already been written. So, let's change it up a bit.

Your association, the California Association of REALTORS®, did something amazing! In a California Association of REALTORS® Taxation and Government Finance Committee meeting in 2017, a new proposal was introduced by your colleagues, the C.A.R. directors. It would allow homeowners to take their property tax base with them to any county in the state. It was heavily debated in that meeting and ultimately passed. From there it had to go to the C.A.R. Board of Directors. After a very long debate, and with the narrowest of margins, it passed. This was a sign of things to come. The proposition lost support from several major groups – the police, firefighters and teachers. Simply put, their funds were put in jeopardy with the cost of this proposition. Without this support, the proposition lost in the vote of the people.

Step ahead two more years. The idea did not lose its appeal. Now it was a matter of how to make it work. By 2020 the proposition had been reworked by some very intelligent REALTORS® and staff at C.A.R. It was again heavily debated in Taxation and Government Finance by your colleagues... people who you might sit next to at meetings at SAR. It went to the C.A.R. Board of Directors where all of the good, bad and ugly were pointed out and debated. Again, it went to vote and it passed.

Ultimately, it gained the support of the very groups who had opposed it in the first round, primarily because it increased their funding. Proposition 19 would help disaster victims such as those who suffered the horrendous fires in our state. It would help the disabled move to more appropriate housing. It would allow our older generation to move closer to their families and the help they might need. It would also increase inventory, allowing tens of thousands of buyers find their dream home.

Why do I share this story? Because you should know you do have a voice and you can make a difference. The people who you vote into office at SAR represent you at these meetings. They are the very people who create the ideas that can affect your clients and your industry. And in the end, this is why we need you to support the REALTOR® Action Fund. Your dollars are what supported Proposition 19 and helped it pass. YOU did this! So, next time you question whether you should give to RAF, know this...YES! And if you haven't done so, do it today! Although the actual cost of doing business is \$148 and we would love you to donate that, even \$20 will make a difference.

You Made it Through 2020!



You made it through 2020 and into 2021. Some of us never thought 2020 would end as it seems like it was 2 years into one. The pandemic has affected all of us, some in more ways than one. Some are struggling financially, some lost loved ones, battling health issues, or inside due to being high risk. Then there are the ones who thrived through 2020, some having their best production year ever. What made them different? What did they do?

They made a conscious decision to pivot and push through the unknown. With Covid stopping open houses, REALTORS® who depended on new business coming from open houses had to pivot and figure another way to get new clients. REALTORS® who depended on networking events had to pivot and figure out to meet new people another way. What did they have in common? They had the right mindset to navigate through a time where we were all uneasy at a point. They made an intentional decision to continue to safely take care of their clients as some people lost jobs and some got new ones.

We are now half way through February 2021 and we are still in a pandemic. Buyers outnumber the amount of inventory on MLS and new builders can't build fast enough. How are you going to thrive through 2021? How can you be a part of creating more inventory? Get creative! Plug into our many classes SAR provides, start reaching out for your database. Get back to the basics, get back to the daily activities that will create the momentum you need to help your clients in 2021.

BPE LAW GROUP PC

ATTORNEY KEITH B. DUNNAGAN

California Enacts SB 91 (COVID-19 Tenant Relief Act)

At the end of August 2020, California passed the COVID-19 Tenant Relief Act of 2020 (AB 3088). That legislation codified an "eviction" moratorium that ran through January 31, 2021. As part of that law, landlords were required to serve notices to pay or quit with 15 day response deadlines, provided tenants with the ability to complete a COVID-19 financial distress declaration, lower required rental payments in some situations, and placed restrictions on filing of eviction lawsuits until February 1, 2021.

The COVID-19 pandemic has been hard on not only tenants, but also on landlords who depend on the rents to cover mortgage payments, pay insurance and property tax bills, and provides for income to live on. A recent survey by the National Multifamily Housing Council indicates that approximately 12% of renters made no rent payment in January and is unclear the percentage of partial payments made by renters during the same time. Landlords who are collecting the limited 25% of contractual rents allowed under AB 3088 but still paying the expense of their rental properties were looking to the expiration of the moratorium to be able to get the property back to full rent. Unfortunately, that will not be the case. On January 29, 2021, the Governor signed SB 91 into law.

Eviction Restrictions:

This statute is similar to the prior AB 3088 there are some very important distinctions that California landlords and property managers must be aware of. The most important item to understand is that under SB 91, the eviction moratorium that was to expire February 1, 2021, has now been extended to June 30, 2021. That means that so long as tenants comply with the declaration process related to COVID rental debt, that a landlord cannot file an eviction lawsuit before July 1, 2021 (Code of Civil Procedure "CCP" 1179.03(g)(2)(A)) nor can a tenant be found liable for unlawful detainer prior to June 30, 2021 if the tenant pays (through one or more payments) an amount equal to 25% of the rent for the period between Sept. 1, 2020 – June 30, 2021 (CCP 1179.03(g)(2) (B)). This law effectively extends the moratorium for another six (6) months.

In addition to the moratorium, like AB 3088, there are several notice restrictions that landlords must comply with related to non-payment of rent. Under 1179.03 there are two notices that must be given related to non-payment of rent that identify the 15 day time period to respond and notifying tenants that even if they pay the 25% reduced rent now, they will have to pay the full amount later. Additionally, the notices will now have to address to possibility that tenants might have rental assistance available to them and provide information about where additional information can be located about rental assistance. Under the revised law, failure to properly provide this information (these new notices) will be a fatal flaw in a landlord's eviction case, which means, that without strict compliance, the Court will not be able to find in favor of a landlord in an eviction action. (CCP 1179.03(a)(1)).

In addition to the above two notices that landlords are required to serve for non-payment of rent to preserve eviction rights, a third notice must also be served. Pursuant to CCP 1179.04(b) landlords are required to provide to "tenants who, as of February 1, 2021, have not paid one or more rental payments that came due during the covered time period (March 1, 2020 – June 30, 2021) a notice related to the passage of SB 91. This notice must be provided on or before February 28, 2021. A landlord cannot serve a non-payment of rent notice as until this new notice has first been served.

Small Claims Jurisdiction for Collection of Unpaid Rent:

The law extended the small claims jurisdiction of unpaid rent claims to July 1, 2025. Additionally, landlords cannot charge late fees related to non-payment of COVID-19 rental debt if the tenant has provided the COVID-19 financial distress declaration. (Civ. Code 1942.9(a)) and a landlord may not consider "alleged COVID-19 rental debt" as a negative factor when considering a prospective tenant. (Civ. Code 1785.20.4).

California State Rental Assistance Program:

An important change to the law deals with the limitation on recovery of COVID-19 rental debt. Under CCP 871.10(a) the newly added section requires landlords to provide documentation showing how the landlord made a "good faith effort to investigate whether governmental rental assistance was available to the tenant, seek governmental rental assistance for the tenant, or cooperate with tenant's efforts." This statute goes further than most and requires a landlord to potentially seek the assistance on behalf of the tenant prior to any action. More problematic is that the statute gives the Court discretion to reduce damages for unpaid rent if the Court determines "that the landlord refused to obtain rental assistance from the state rental assistance program." (CCP 871.10(b)).

This is of significant importance because SB 91 created the State Rental Assistance Program ("SRAP"), codified in the Health and Safety Code ("HSC"). Under this program, the State has allocated \$1,500,000,000 towards rental assistance. Through the program the State has created a 3-round system for rental assistance. The first round is targeted to assist households with income less than 50% of the area median income; the second round is targeted to assist communities disproportionately impacted by COVID-19; and, the third round is targeted to assist households with an income less than 80% of the area median income. For informational purposes, the US Census Bureau reports that the median household income for 2019 in Sacramento County was \$67,151.

The application process is to open on March 15, 2021 and for applications that are approved, funds disbursed are limited to use for rental arrears, prospective rent payments, utilities (arrears and prospective utility payments), and limited other housing expenses allowed under the Consolidated Appropriations Act. Rental arrearages will only be allowed for the period between April 1, 2020 – March 31, 2021. If your tenant has arrearages that go back to before April 1, 2020, those are covered by this program. However, like every good governmental program, there are strings attached. For landlords that take advantage of this program, landlords will only be able to collect 80% of the eligible rental debt and as a condition of accepting the assistance payment, a landlord will be required to waive the remaining unpaid debt. (HSC 50897.1) This means that for the landlord who accepts the rental assistance they (1) cannot pursue the remaining unpaid rental debt, and (2) may not use the remaining unpaid rental debt as a basis for an eviction. (HSC 50897.1(d))

Potential Legal Implications Related to SRAP and Unpaid Rent Claims:

Additionally, a landlord seeking a judgment for unpaid rent must state under the penalty of perjury that (1) that the landlord has no pending applications for rental assistance; and (2) that the landlord has not received any rental assistance from any other source related to the amount sought under the complaint. (HSC 50897.3(e))

While landlords are not obligated to participate in SRAP, one thing to consider is the limitations related to Civ Code 871 above. As discussed above a landlord's failure to seek governmental assistance can be considered by the Court as a means to potentially reducing the amount of unpaid rental damages a landlord may be entitled to in the future. It's a bit of an unintended "catch-22".

SB 91 creates a complex web of requirements that landlords and property managers need to be aware of and comply with related to COVID-19 rental debt. There may be some benefits for landlords willing to compromise on the rental arrears for payment now related to eligible tenants. The attorneys at BPE Law are well versed in the ever-changing laws impacting landlords and their rental properties and routinely advise landlords and property managers on evictions and compliance matters.

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

2020 CANTREE -



2020 Christmas CanTree Season Recap/Donors

Fundraisers in 2020 were definitely and SAR experienced some hurdles while trying to adapt and continue our annual tradition of raising funds for the SAR Christmas CanTree. All funds raised support the local chapter of the Salvation Army where they provide food and supplies to those in need. Although we could not hold the majority of our events (we did manage to have the Crabfest last February!), the generous donations from dedicated members still managed to raise over **\$64,500**!

SAR would like to thank all the individual members and offices who contributed to this great cause during a year that was turned upside down. Your generous contributions surely helped those who needed it most!

Thank you Donors!

Bill Miller Doug Covill Brian DeLisi Erin Stumpf Carl Carlson Eva Garcia Cathy Smith Jeff Stevens **Cherie Hunt** Jeremiah Henley Chip O'Neill Judy Black Chris Little **Judy Covington** Connie Spainhower **Judy Schoer Courtney Edwards** Kathy Smith Cristi Rodda/Farmers Kellie Swayne Insurance Linda Wood Dave Tanner

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SAR Drive-Thru Fundraisers

\$15,000

MetroList

\$20,200

2020 CrabFest

CLICK HERE FOR MORE DETAILS



2021 Internship Program

SAR's Internship Committee is pleased to announce that 11 SAR members stepped up to mentor our 16 Interns. Returning mentors **Ray Fuentes**, **Beth Flure**, **Carol Baker**, **Ulysses Baltazar** and **Joel Wright** and new mentors **Melissa Allman**, **Andrew Hernandez**, **Anderson Clark**, **Cindi Anderson**, **Gerael Jones** and **Stefani Rutledge**. We are most grateful to these mentors for guiding our interns during their journey to learn what it takes be a professional, ethical and knowledgeable REALTOR®. Our enthusiastic interns are shown below. Please make them feel welcome if you see them attending an SAR meeting or webinar.

If you have any interest in serving as a mentor in the future, please contact Judy Shrivastava at judy@sacrealtor.org.

SAR SPRING 2021 INTERNS



Kristina Wheeler



Caralyn Roberts



Reyes Lopez



Eric Liu



Gabriela Garcia



Loretta Kilpatrick



Juan Cobarrubias



Renisha Crowther



Abrar Malik



Eleni Tavau



Sarabjit Kaur



Mujtaba Elia



Stanley Ferrell



Antionette Cooks



Lily Hodies



Shanel Allen



Government Affairs Director



Government Affairs Coordinator

New Legislation - Senate Bill 91 & Prop. 19: What You Need To Know

SB 91: New State Rental Assistance Program and Extension of COVID-19 Tenant Relief Act

Governor Newsom signed this bill into law on January 29, 2021, and as an emergency bill, it took effect immediately. Below you will find an overview of the bill and the requirements a landlord must follow.

- Landlords are required to send a notice to their residents about this new law no later than **February 28, 2021**. Failure to do so may affect your ability to evict a resident who fails to comply with the COVID-19 Tenant Relief Act (CTRA).
- The California Legislature has appropriated \$1.4 billion of the federal COVID-19 Emergency Rental Assistance Fund to the State Rental Assistance Program.
 - o Local governments in California have received \$1.2 billion in additional funds to administer their local rental assistance programs.
 - o SB 91 requires the State Rental Assistance Program to begin accepting applications no later than March 15, 2021.
 - o There is no specification on a maximum dollar amount that an eligible household can receive. The program limits funds based on a percentage of the past-due rent for the specified period [April 1, 2020- March 31, 2021].

Eligibility:

In order to be eligible to receive rental assistance, a resident's household must meet ALL of the following criteria:

- At least one person in the household EITHER
 - o Qualifies for unemployment benefits, or
 - o Experienced a reduction in household income, incurred high costs, or experienced a financial hardship due to COVID-19;
- At least one person in the household can demonstrate a risk of experiencing homelessness or housing instability, which may include any of the following:
 - o A past due utility or rent notice or eviction notice,
 - o Unsafe or unhealthy living conditions, or
 - o Any other evidence of such risk, as determined by the Department; and
- · Household income at or below 80% of the area median, as determined by HUD

Note: Being eligible does not guarantee rental assistance funds. The State Rental Assistance Program will prioritize funds first to eligible households with income less than 50% of the area median, then to communities disproportionately impacted by COVID-19, and finally to all other eligible households.

Prop 19: Property Tax Transfers, Exemptions, and Revenue for Wildfire Agencies and Counties Amendment

Proposition 19 passed in 2020 and goes into effect on April 1, 2021. We will keep you up to date on this law, how it affects Californians, and what information is vital for your business and your clients. Both C.A.R. and Board of Equalization have recently published helpful FAQs on everything Prop 19. You can find the links to these resources below:

CAR: https://www.car.org/riskmanagement/tools/Prop19

BOE: Proposition 19 (2020) – Board of Equalization (ca.gov)

If you have questions on any real estate related political/government issues, please feel free to reach out to Erin and Carter.

MARCH CALENDAR OF EVENTS ——

PLEASE NOTE:

SAR Calendar Subject to Change. SAR will be reevaluating the COVID-19 situation month-to-month. Unless otherwise noted, all meetings/classes will be held virtually.

Thank you for understanding.

Monday	Tuesday	Wednesday	Thursday	Friday
monuay	•	•	·	•
WCR Board Meeting (V) 12noon — 1:30pm	Main Meeting (V) 9:00 – 10:30am CanTree Committee (V) 10:30am – 12noon Volunteer Coordinating Committee (V) 10:30 – 11:30am Charity Research Committee (V) 1:00 – 2:00pm Intern Class (V) 2:30 – 4:30pm	3 No SAR Events Scheduled	4 Real Estate Finance & Affiliate Forum (V) 9:00 – 10:30am	SAR Staff Meeting (V) 7:30 – 8:30am (SAR Offices Closed) SAR Toastmasters Club (V) 7:30am – 9:00am Real Estate Resource Meeting: Topic TBD (V) 9:30 – 10:30am
8	9	10	11	12
Education Committee (V) 9:00 — 10:30am Leadership Academy (V) 1:00 — 2:30pm	Virtual Regional Meeting (V) ZOOM LINK YPN Advisory Committee (V) 11:00am — 12:30pm	No SAR Events Scheduled Regional Coordinators Quarterly Meeting (V) 1:30 — 2:30pm	Masters Club Steering Committee (V) 9:30 — 11:00am Internship Committee (V) 12noon — 1:30pm	SAR Toastmasters Club 7:30am — 9:00am
No SAR Events Scheduled	The Virtual Regional Meeting (V) 200M LINK Marketing/Communications Committee (V) 10:30am - 12noon Scholarship Fundraising Committee (V) 1:00 - 2:00pm Intern Class (V) 2:30 - 4:30pm	SAR New Member Orientation (V) 6:00 – 9:30pm	WCR Monthly Business Meeting (V) 11:30am — 2:00pm	SAR Toastmasters Club (V) 7:30am — 9:00am SAR Affiliate Task Force (V) 9:00 — 10:30am
Tax Reduction Strategies (V) 9:30am — 12noon	Virtual Regional Meeting (V) ZOOM LINK Cultural Diversity & Fair Housing Committee (V) 10:30am — 12noon SAR Charitable Foundation BOD (V) 12:30 — 2:30pm	24 No SAR Events Scheduled	SAR BOD (V) 9:00 – 10:30am Price Strategy Advisor Course (V) 9:00am – 4:45pm Branding Yourself 101 (V) 10:00 – 11:30am	26 SAR Toastmasters Club 7:30am — 9:00am
29 No SAR Events Scheduled	30 Virtual Regional Meeting (V) 200M LINK	31 No SAR Events Scheduled		

SAR EDUCATIONAL OFFERINGS-

Elevation Through Cooperation

Spend your time expanding your mind and growing your business.

In a spirit of collaboration, Northern California AORs (including Sacramento, Bay East and Contra Costa) are coming together to find you the critical information you need to conduct business in today's environment. Whatever your interest or needs happen to be, check out the choices below. We will be adding new webinars frequently.

PLEASE NOTE: All in-person SAR classes have been suspended indefinitely. Please contact <u>Marcus</u> with any questions and check the <u>calendar</u> or our <u>online education resource page</u> for details.

View https://education.sacrealtor.org for registration details

FEBRUARY

CLASS

Visit https://education.sacrealtor.org for registration details

(18	10am – 1pm	45-HOUR DRE CE WEBINAR
- 1		i ouiii i piii	

- 19 8:30am 4:30pm <u>DRE EXAM PREP WEBINAR FOR SALESPERSONS AND BROKERS</u>
- 22 10am 11am <u>GEOGRAPHIC FARMING</u>
- 25 10am 12noon PROTECT YOUR BUSINESS WITH THE BUYER BROKER SYSTEM
- 26 11am 12noon <u>THE PSYCHOLOGY BEHIND VIDEO MARKETING</u>

MARCH

CLASS

Visit https://education.sacrealtor.org for registration details

- 9:30am 12noon PROPERTY MANAGEMENT UPDATE!
- 9:30am 12noon TAX REDUCTION STRATEGIES
- 25 9am 11:30am PRICE STRATEGY ADVISOR COURSE
- 25 10am 11:30am <u>BRANDING YOURSELF 101</u>

FREE TRAINING BY METROLIST®

MetroList® has been offering subscribers free online training, have you taken advantage of this subscriber benefit? There are multiple trainings per day ranging from 30 to 60 minutes. Check out their online catalogue to see which topics are covered. Click this link for more details and don't forget to bookmark it!







ON DEMAND WEBINARS

THESE WEBINARS WERE RECORDED AND CAN BE VIEWED AT YOUR LEISURE. PLEASE FEEL FREE TO BROWSE THE WHOLE COLLECTION. YOU CAN VIEW THE ENTIRE CATALOGUE HERE.

SMART TIPS TO RUN YOUR RE BUSINESS REMOTELY

TECH EXPERT BURTON KELSO PROVIDES 8 SMART TIPS FOR RUNNING YOUR BUSINESS DURING THIS PANDEMIC.

REGISTER/MORE INFO HERE

SHORT SALES & FORECLOSURES FROM A LEGAL PERSPECTIVE

KEITH DUNNAGAN OF BPE LAW GROUP WILL EXPLAIN THE INS AND OUTS OF SHORT SALES AND FORECLOSURES. LEARN HOW TO GUIDE YOUR CLIENTS THROUGH THESE DIFFICULT TIMES AND WHEN TO GET OTHER PROFESSIONALS INVOLVED.

REGISTER/MORE INFO HERE

BRANDING YOURSELF 101

SOCIAL MEDIA STRATEGIST ULYSSES BALTAZAR TEACHES THE FOUNDATION AND ESSENTIALS REQUIRED FOR A PROPER BRAND FOR YOUR REAL ESTATE PERSONA, TEAM OR BROKERAGE.

REGISTER/MORE INFO HERE

GEOGRAPHIC FARMING ONLINE COURSE OFFER

RYAN LUNDQUIST TAKES A DEEP DIVE INTO THE MARKET TO GEOGRAPHIC FARMING CAN BE A HIGHLY LUCRATIVE PART OF A REAL ESTATE PROFESSIONAL'S BUSINESS. NATALIE DUDDING WITH CHICAGO TITLE EXPLAINS HOW TO GENERATE LEADS AND ESTABLISH YOUR BRAND THROUGH THIS EFFECTIVE MARKETING STRATEGY.

REGISTER/MORE INFO HERE

PROPERTY MANAGEMENT UPDATE ON COVID, RENT CONTROL AND EVICTIONS

OUR PANEL OF SUCCESSFUL PROPERTY MANAGERS ADDRESSES THE CURRENT STATE OF PROPERTY MANAGEMENT AND HOW THE PANDEMIC HAS AFFECTED THE INDUSTRY.

REGISTER/MORE INFO HERE

PROBATE REAL ESTATE SALES

ATTORNEY TRACY POTTS BREAKS DOWN THE PROBATE SALE FROM START TO FINISH WHILE EMPHASIZING THAT TIMING IS EVERYTHING.

REGISTER/MORE INFO HERE

EVERYTHING VA IN 90 MINUTES

YES, VA LOANS ARE NO MONEY DOWN, BUT WHAT ABOUT THE FINE PRINT YOU NEED TO UNDERSTAND. MELISSA ARNTZEN WILL BRING YOU UP-TO-DATE ON VA LOANS.

REGISTER/MORE INFO HERE

6 ADVANCED LINKEDIN TIPS FOR REAL ESTATE PROFESSIONALS

OPTIMIZE YOUR PRESENCE AS A REAL ESTATE PROFESSIONAL ON THIS VALUABLE PLATFORM BY EXPLORING THE HELPFUL "BELLS AND WHISTLES" OFFERED IN YOUR LINKEDIN ACCOUNT.

REGISTER/MORE INFO HERE

Please View SAR's online portal for latest updates/webinars.



SAR NEW MEMBERS -

January 2021

AFFILIALTES

Cameron Brown Cal Valley Termite

Dora Cruz

Ken Smalley Insurance Agency

Veronica DeWitt

Fairway Independent Mortgage

Leah Norling

NorCal Home Trends

BROKER ASSOCIATE

John Bartel

Opendoor Brokerage, Inc.

Lawrence Brown

Bruce Mills, Inc.

Barry Dixon

Redfin Corporation

Oluwafemi Elijah

Redfin Corporation

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Bruce Babcock

Coole Home

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Suburban Homes Realty

Gabriel Pino

Pino Properties

Nancy Smith

Nancy V. Smith Broker

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RE/MAX Gold Elk Grove

Ashley Alvord

Arriaga Real Estate

Brandon Aquino Domondon

HomeSmart ICARE Realty

William Avellino

Real Estate Agent Collective

Jennifer Banh

Java Realty

Diana Baratta

Saenz Real Estate

Lesia Brown

Suburban Homes Realty

Leo Bucko

Capitol Realty Center

Kim Rui

Realty One Group Complete

Courtney Campbell

NextHome Premier Properties

John Carino

Sierra Bay R.E. & Development

Aaron Cheline

Keller Williams Realty Natomas

Mary Clouse

Dean Adams Residential R.E.

Susan Cooper

Consumer Plus Realty

Natallia Crawley

Angel Lynn Realty

Nicholas Crew

eXp Realty of California, Inc.

Jose Cruz

Real Broker

Gary Delaney

Lyon RE Elk Grove

George Gamboa

Excel Realty, Inc.

Hugo Guinan-Blaney

Real Estate Source, Inc.

William Henderson

Guide Real Estate

Darlene Horner

eXp Realty of California, Inc.

Kyle Ingersoll

Big Block Realty North

Christopher Jaromay

eXp Realty of California, Inc.

Mercedes Jensen

HomeSmart ICARE Realty

Justin Jones

Waterman Real Estate

Donna Lemire

Palmer Real Estate

Jennifer Mann

Keller Williams Realty Natomas

Jason Marglon

Real Estate Source, Inc.

Todd Maroldo

Lyon RE Downtown

Gayane Martirosyan

Keller Williams Realty Folsom

Jett Mercado

Pacific Home Brokers

JC Miller

Carlile Realty & Lending

Hakeem Mohamed

eXp Realty of California, Inc.

Daniel Newman

Realty One Group Complete

Kim Ninh

Real Estate EBroker, Inc.

Sadiqa Nooristani

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Kimberly Prince

House Real Estate

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Alexis McGee Group, Inc.

Crystle Rhine

Home River Group

Kylee Ritchey

Keller Williams Realty

Blythe Romo

Coldwell Banker Realty

Jason Rosario

Berkshire Hathaway HomeService

Miguel Rubio

Redfin Corporation

Lorda Rumbaua

Tower Real Estate Brokers, Inc.

Rachel Schmierer

Redfin Corporation

Suman Sehra

Lyon RE Folsom

David SieversGuide Real Estate

James Slan

Lyon RE Elk Grove

Conner Sofka

Realty One Group Complete

Brooke Sproles

Carlile Realty & Lending

Bradly Terra

Guide Real Estate

Antonio Topete Diaz eXp Realty of California, Inc.

Tyler Tran

eXp Realty of California, Inc.

Corey Trimble

Keller Williams Realty

Joseph Tuiolosega-Radicchi

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Century 21 Select Real Estate

SACRAMENTO HOUSING STATISTICS

January sales volume up 12% over 2020

January wrapped up with 1,054 sales, down 31% from the 1,528 sales in December. Compared to one year ago (944), the current figure is up 11.7%. Of the 1,054 sales this month, 104 (9.9%) used cash financing, 732 (69.4%) used conventional, 155 (14.7%) used FHA, 53 (5%) used VA and 10 (.9%) used Other† types of financing.

The median sales price increased .2% from \$444,500 to \$445,500. This figure is up 18.8% from January 2020 (\$375,000).

The Active Listing Inventory decreased from December to January, from 735 units to 719 units. Compared with January 2020 (1,409), inventory is down 49%. The Months of Inventory, however, increased from .5 Months to .7 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 below reflects the Months of Inventory in each price range.

The Median DOM (days on market) remained at 7 and the Average DOM increased from 16 to 17. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." Of the 1,054 sales this month, 84.1% (886) were on the market for 30 days or less and 94% (990) were on the market for 60 days or less.

The Average Price/SqFt of all homes sold increased from \$286 to \$293. See all statistical reports compiled by the Sacramento Association of REALTORS®.

JANUARY

Let's Talk About Inventory											
Price Range For Sale Sold Months of Inventor											
\$0 - \$199,999	5	0	N/A								
\$200,000 - \$249,999	5	10	0.5								
\$250,000 - \$299,999	24	45	0.5								
\$300,000 - \$349,999	64	119	0.5								
\$350,000 - \$399,999	90	157	0.6								
\$400,000 - \$449,999	90	201	0.4								
\$450,000 - \$499,999	91	134	0.7								
\$500,000 - \$749,000	191	319	0.6								
\$750,000 - \$999,999	75	48	1.6								
\$1,000,000 and over	84	21	4.0								

Total: 719 1,054 Total: 0.7

Market Snapshot - January 2021											
	Jan-20	Change (from '20)									
Sales	1,054	1,528	-31.0%	944	11.7%						
Median Sales Price	\$445,500	\$444,500	0.2%	\$375,000	18.8%						
Active Inventory	719	735	-2.2%	1,325	-45.7%						
Median DOM	7	7	0.0%	17	-58.8%						
Avg. Price/SqFt	\$293	\$286	2.4%	\$250	17.2%						

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

January 2021

MLS STATISTICS for January 2021

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	1,268		1,074	18.1%		1,489		-14.8%
Active Listing Inventory †	719		735	-2.2%		1,409		-49.0%
Pending Sales This Month*	1,462		1,488	-1.7%		1,325		10.3%
Number of REO Sales	0	0.0%	6	-100%	0.4%	12	1.3%	-100.0%
Number of Short Sales	3	0.3%	5	-40%	0.3%	2	0.2%	50.0%
Equity Sales	1,051	99.7%	1,517	-30.7%	99.3%	930	98.5%	13.0%
Other (non-REO/-Short Sale/-Equ	0	0.0%	0	0%	0.0%	0	0.0%	N/A
Total Number of Closed Escrows	1,054	100%	1,528	-31.0%	100%	944	100.0%	11.7%
Months Inventory	0.7 Months		0.5 Months	40.0%		1.5 Months		-53.3%
Dollar Value of Closed Escrows	\$513,410,840		\$748,521,940	-31.4%		\$390,089,221		31.6%
Median	\$445,500		\$444,500	0.2%		\$375,000		18.8%
Mean	\$487,107		\$489,870	-0.6%		\$413,230		17.9%

Year-to-Date Statistics 1/01/21 to 1/31/21 1/01/21 to 1/31/21 1/1/2020 SAR monthly data, compiled MetroList YTD data 1/31/2020 Change Number of Closed Escrows 1,054 1,054 11.7% Dollar Value of Closed Escrows \$513,410,840 \$513,410,840 \$390,089,221 31.6% \$445,500 \$445,500 \$375,000 18.8% Mean \$487,107 \$487,107 \$413,230 17.9%







epien

† includes: Active, Contingent - Show, Contingent - No Show listings

* The method for retrieving Pending Sales from MetroList© was updated for April 2019. Pending sales are are now counted at a single point in time at the beginning of the month rather than by entering the date range of the month in question. This new method will now include any listings that have the status of "pending" in MetroList©.

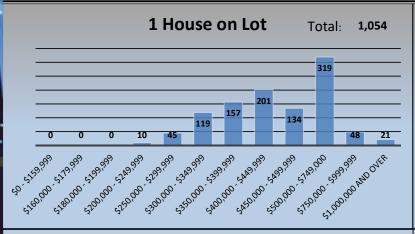
Data for Sacramento County and the City of West Sacramento

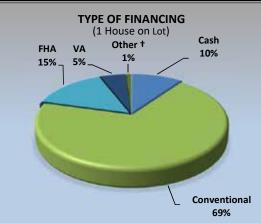
MLS STATISTICS for January 2021

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

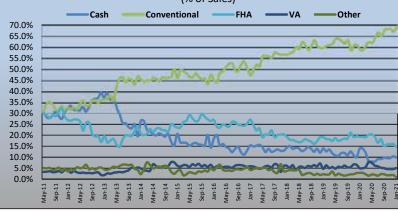
Type of Financing/Days on Market





Types of Financing Historical

(% of Sales)





Type of Financing	Currer	nt Month	Previo	us Month	LE	ΕN	IGTH OF	7	TIME ON MARKET				
V											% of Total		
(Single Family Home only)	# of	% of	# of	% of	(Single Family Only)		# of		Current		Last 4	٦	Last 12
Financing Method	Units	Total	Units	Total	Days on Market		Units		Month		Months	١	Months
Cash	104	9.9%	159	10.4%	0 - 30		886		84.1%		86.3%		81.5%
Conventional	732	69.4%	1,025	67.1%	31 - 60		104		9.9%		8.8%		10.4%
FHA	155	14.7%	245	16.0%	61 - 90		39		3.7%		2.7%		4.1%
VA	53	5.0%	70	4.6%	91 - 120		15		1.4%		1.1%		1.9%
Other †	10	0.9%	29	1.9%	121 - 180		5		0.5%		0.7%		1.4%
Total	1,054	100.0%	1,528	100.0%	181+		5		0.5%		0.5%		0.7%
					Total		1,054		100.0%		100.0%	1	100.0%

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

 Median DOM:
 7
 7

 Average DOM:
 17
 16

 Average Price/Square Foot:
 \$292.9
 \$286.0

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 https://www.sacrealtor.org/consumers/housing-statistics.

SINGLE FAMILY HOME SALES BY ZIP CODE

JANUARY 2021

Zip Code		Current Month	Sales Breakdown	Last Month	Last Year	Year-to-Date
			(by type)			
	Total Sales	36	REO Sales 0	. 74	43	. 36
	Median Sales Price	\$465,250	\$0	\$465,000	\$417,000	\$465,250
95608	Average Price/Square Foot Average Sq Ft of Property	\$288 1,824	Short Sales 0 \$0	\$284 1,910	\$268 1,769	N/A N/A
Carmichael	Total Listing Inventory *	37	Conventional 36	37	69	N/A
	Total Listing Median Price ∞	\$569,500	Sales \$465,250	\$627,500	\$612,475	N/A
	Total Sales	25	REO Sales 0	35	29	25
	Median Sales Price	\$445,000	\$0	\$435,000	\$369,000	\$445,000
95610	Average Price/Square Foot	\$267	Short Sales 0	\$282	\$251	N/A
Citrus Heights	Average Sq Ft of Property Total Listing Inventory *	1,700 19	\$0 Conventional 25	1,594 13	1,600 25	N/A N/A
	Total Listing Median Price ∞	\$499,000	Sales \$445,000	\$548,765	\$397,000	N/A
		¥ 105)000	54.65 ¥ 1.15,655	45.07.05	+ + + + + + + + + + + + + + + + + + +	,
	Total Sales	27	REO Sales 0	51	29	27
	Median Sales Price	\$400,000	\$0	\$400,000	\$335,000	\$400,000
95621	Average Price/Square Foot	\$286	Short Sales 0	\$274	\$252	N/A
Citrus Heights	Average Sq Ft of Property	1,559	\$0 Campantianal 27	1,506	1,377	N/A
	Total Listing Inventory * Total Listing Median Price ∞	14 \$425,000	Conventional 27 Sales \$400,000	13 \$385,000	26 \$350,000	N/A N/A
	Total Listing Wedian Frice **	3423,000	3ales 3400,000	3383,000	3330,000	IV/ F
	Total Sales	37	REO Sales 0	61	32	37
	Median Sales Price	\$499,900	\$0	\$500,000	\$439,750	\$499,900
95624	Average Price/Square Foot	\$266	Short Sales 0	\$266	\$242	N/A
Elk Grove	Average Sq Ft of Property	2,009	\$0	2,140	1,990	N/A
	Total Listing Inventory *	32	Conventional 37	22	60	N/A
	Total Listing Median Price ∞	\$615,000	Sales \$499,900	\$712,950	\$545,996	N/A
	Total Sales	6	REO Sales 0	5	3	6
	Median Sales Price	\$398,000	SO Sales U	\$410,000	\$340,000	\$398,000
95626	Average Price/Square Foot	\$398,000	Short Sales 0	\$410,000	\$252	3398,000 N/A
Elverta	Average Sq Ft of Property	1,346	\$0	1,501	1,584	N/A
Liverta	Total Listing Inventory *	3	Conventional 6	5	3	N/A
	Total Listing Median Price ∞	\$419,500	Sales \$398,000	\$450,000	\$355,000	N/A
	Total Sales	37	REO Sales 0	57	30	37
05620	Median Sales Price	\$585,000	\$0 Chart Calan D	\$520,000	\$454,250	\$585,000
95628	Average Price/Square Foot	\$261 2.472	Short Sales 0 \$0	\$275 2,122	\$255 1 041	N/A
Fair Oaks	Average Sq Ft of Property Total Listing Inventory *	2,473 35	Conventional 37	2,122 39	1,941 82	N/A N/A
	Total Listing Median Price ∞	\$680,000	Sales \$585,000	\$675,000	\$599,950	N/A
	Total Listing Median Fried	7000,000	34103 \$303,000	4073,000	4333,330	14/7
	Total Sales	54	REO Sales 0	79	52	54
	Median Sales Price	\$605,000	\$0	\$618,000	\$547,500	\$605,000
95630	Average Price/Square Foot	\$314	Short Sales 0	\$304	\$272	N/A
Folsom	Average Sq Ft of Property	2,143	\$0	2,203	2,259	N/A
	Total Listing Inventory *	37	Conventional 54	33	59	N/A
	Total Listing Median Price ∞	\$825,000	Sales \$605,000	\$625,000	\$649,950	N/A
	Total Sales	25	REO Sales 0	42	20	25
	Median Sales Price	\$540,000	\$0	\$460,000	\$365,000	\$540,000
95632	Average Price/Square Foot	\$261	Short Sales 0	\$272	\$241	N/A
Galt	Average Sq Ft of Property	2,158	\$0	1,909	1,721	N/A
	Total Listing Inventory *	17	Conventional 25	16	40	N/A
	Total Listing Median Price ∞	\$542,500	Sales \$540,000	\$550,000	\$409,000	N/A
	Total Calca		DEO Calas O			
	Total Sales Median Sales Price	2 \$825.000	REO Sales 0 \$0	3 \$685,000	5540.000	\$825,000
95638	Average Price/Square Foot	\$313	Short Sales 0	\$361	\$266	3023,000
Herald	Average Sq Ft of Property	2,740	\$0	1,778	2,030	N/A
riciaia	Total Listing Inventory *	1	Conventional 2	1	5	N/A
	Total Listing Median Price ∞	\$500,000	Sales \$825,000	\$500,000	\$500,000	N/A
	Total Sales	1	REO Sales 0	0	1	1
05644	Median Sales Price	\$400,000	\$0	\$0	\$100,000	\$400,000
95641	Average Price/Square Foot	\$270	Short Sales 0	\$0	\$93 1 077	N/A
Isleton	Average Sq Ft of Property Total Listing Inventory *	1,480 5	\$0 Conventional 1	0 6	1,077 6	N/A N/A
	Total Listing Median Price ∞	\$662,450	Sales \$400,000	\$325,000	\$319,900	N/A
		7002) 100		40-2,000	+010,000	,.
	Total Sales	5	REO Sales 0	9	4	
	Median Sales Price	\$470,000	\$0	\$452,000	\$406,250	\$470,000
95655	Average Price/Square Foot	\$256	Short Sales 0	\$230	\$211	N/A
Mather	Average Sq Ft of Property	1,922	\$0	2,313	2,097	N/A
	Total Listing Modian Brise	1 \$41E 000	Conventional 5	1 \$475,000	2 \$406.750	N/A
	Total Listing Median Price ∞	\$415,000	Sales \$470,000	\$475,000	\$406,750	N/A
	Total Sales	22	REO Sales 0	31	26	22
	Median Sales Price	\$335,000	\$0	\$340,000	\$275,000	\$335,000
95660	Average Price/Square Foot	\$280	Short Sales 0	\$267	\$236	N/A
North Highlands	Average Sq Ft of Property	1,239	\$0	1,329	1,167	N/A
<u> </u>	Total Listing Inventory *	16	Conventional 22	12	16	N/A
	Total Listing Median Price ∞	\$345,000	Sales \$335,000	\$334,200	\$291,950	N/A
	Total Color		pro c l o			
	Total Sales	26	REO Sales 0	51 6435 000	16	26 6457 000
05663	Median Sales Price Average Price/Square Foot	\$457,000 \$311	\$0 Short Sales 0	\$435,000 \$298	\$384,000 \$274	\$457,000 N/A
95662 Orangovalo	Average Price/Square Foot Average Sq Ft of Property	\$311 1,723	Snort Sales 0 \$0	\$298 1,745	\$274 1,468	N/A N/A
Orangevale	Total Listing Inventory *	23	Conventional 26	21	36	N/A
	Total Listing Median Price ∞	\$535,000	Sales \$457,000	\$528,000	\$500,000	N/A
		,,		/	,	/-

Zip Code		Current Month	Sales Breakdown	Last Month	Last Year	Year-to-Date
	Total Sales	32	(by type) REO Sales 0	56	36	32
	Median Sales Price	\$434,137	\$0	\$395,000	\$389,000	\$434,137
95670	Average Price/Square Foot	\$274	Short Sales 0	\$274	\$235	N/A
Rancho Cordova	Average Sq Ft of Property	1,728	\$0 6	1,710	1,791	N/A
	Total Listing Inventory * Total Listing Median Price ∞	18 \$388,900	Conventional 32 Sales \$434,137	13 \$375,000	34 \$415,000	N/A N/A
	Total Sales	11	REO Sales 0	18	14	11
	Median Sales Price	\$342,000	\$0	\$365,000	\$327,500	\$342,000
95673	Average Price/Square Foot	\$333	Short Sales 0	\$278	\$272	N/A
Rio Linda	Average Sq Ft of Property	2,372	\$0	1,399	1,412	N/A
	Total Listing Inventory * Total Listing Median Price ∞	13 \$499,000	Conventional 11 Sales \$342,000	10 \$432,500	13 \$389,000	N/A N/A
	Total Sales	9	REO Sales 0	9	6	q
	Median Sales Price	\$590,000	\$0	\$520,000	\$490,000	\$590,000
95683	Average Price/Square Foot	\$256	Short Sales 0	\$270	\$196	N/A
Rancho Murieta	Average Sq Ft of Property	2,372	\$0	2,110	2,641	N/A
	Total Listing Inventory * Total Listing Median Price ∞	15 \$602,500	Conventional 9 Sales \$590,000	16 \$678,000	33 \$540,000	N/A N/A
	Total Listing Median Frice \$\incerp	3002,300	3ales \$330,000	3078,000	\$340,000	N/A
	Total Sales	0	REO Sales 0	1	2 \$205.500	0
95690	Median Sales Price Average Price/Square Foot	\$0 \$0	\$0 Short Sales 0	\$107,000 \$126	\$205,500 \$157	\$0 N/A
Walnut Grove	Average Sq Ft of Property	0	\$0	850	1,247	N/A
waiiiut Glove	Total Listing Inventory *	4	Conventional 0	3	1	N/A
	Total Listing Median Price ∞	\$450,000	Sales \$0	\$445,000	\$359,000	N/A
	Total Sales	4	REO Sales 0	5	3	4
	Median Sales Price	\$660,000	\$0	\$815,000	\$637,000	\$660,000
95693	Average Price/Square Foot	\$429	Short Sales 0	\$405	\$236	N/A
Wilton	Average Sq Ft of Property	1,538	\$0	1,975	2,620	N/A
	Total Listing Inventory * Total Listing Median Price ∞	6 \$949,925	Conventional 4 Sales \$660,000	7 \$900,000	18 \$847,000	N/A N/A
			pro s.l. o			
	Total Sales Median Sales Price	15 \$515,255	REO Sales 0 \$0	31 \$513,000	25 \$440,000	15 \$515,255
95742	Average Price/Square Foot	\$244	Short Sales 0	\$223	\$216	N/A
Rancho Cordova	Average Sq Ft of Property	2,217	\$0	2,389	2,153	N/A
	Total Listing Inventory *	10	Conventional 15	9	35	N/A
	Total Listing Median Price ∞	\$537,038	Sales \$515,255	\$528,176	\$499,303	N/A
	Total Sales	32	REO Sales 0	49	31	32
	Median Sales Price	\$597,000	\$0	\$538,000	\$498,800	\$597,000
95757	Average Price/Square Foot	\$245	Short Sales 1	\$246	\$224	N/A
Elk Grove	Average Sq Ft of Property Total Listing Inventory *	2,605 7	\$836,000 Conventional 31	2,441 8	2,348 45	N/A N/A
	Total Listing Median Price ∞	\$529,000	Sales \$595,000	\$579,888	\$565,000	N/A
	Total Sales	39	REO Sales 0	76	28	39
	Median Sales Price	\$490,000	\$0	\$460,000	\$438,500	\$490,000
95758	Average Price/Square Foot	\$272	Short Sales 2	\$271	\$232	N/A
Elk Grove	Average Sq Ft of Property Total Listing Inventory *	1,923 26	\$501,000 Conventional 37	1,857 21	2,113 58	N/A N/A
	Total Listing Median Price ∞	\$549,000	Sales \$449,000	\$499,500	\$460,000	N/A N/A
	Total Sales	4	REO Sales 0	6	0	4
	Median Sales Price	\$769,000	\$0	\$649,500	\$0	\$769,000
95811	Average Price/Square Foot	\$304	Short Sales 0	\$354	\$0	N/A
Midtown/	Average Sq Ft of Property	2,526	\$0	2,008	0	N/A
Downtown	Total Listing Inventory *	11	Conventional 4	10	4	N/A
	Total Listing Median Price ∞	\$749,000	Sales \$769,000	\$764,900	\$769,494	N/A
	Total Sales	6	REO Sales 0	2	2 \$900,000	6
95814	Median Sales Price Average Price/Square Foot	\$602,900 \$390	\$0 Short Sales 0	\$574,500 \$398	\$800,000 \$366	\$602,900 N/A
Downtown	Average Sq Ft of Property	1,566	\$0	1,449	2,159	N/A
DOWNTOWN	Total Listing Inventory *	7	Conventional 6	4	2	N/A
	Total Listing Median Price ∞	\$629,990	Sales \$602,900	\$634,995	\$634,945	N/A
	Total Sales	21	REO Sales 0	19	14	21
95815	Median Sales Price	\$295,000	\$0	\$275,000	\$260,000	\$295,000
Woodlake	Average Price/Square Foot	\$278	Short Sales 0	\$280	\$223	N/A
Noralto	Average Sq Ft of Property	1,225	\$0	1,044	1,274	N/A
S. Hagginwood	Total Listing Inventory * Total Listing Median Price ∞	13 \$350,000	Conventional 21 Sales \$295,000	15 \$327,000	15 \$219,950	N/A N/A
	Total Sales	13	DEO Calac O	12	14	13
05046	Nedian Sales Price	13 \$635,000	REO Sales 0 \$0	\$670,000	14 \$520,000	13 \$635,000
95816	Average Price/Square Foot	\$450	Short Sales 0	\$421	\$413	N/A
Midtown/East	Average Sq Ft of Property	1,554	\$0	2,145	1,446	N/A
Sacramento	Total Listing Inventory * Total Listing Median Price ∞	16 \$759,450	Conventional 13 Sales \$635,000	9 \$775,000	13 \$674,000	N/A N/A
						-
	Total Sales	13 \$439,000	REO Sales 0	19	11	13
95817			\$0	\$480,000	\$400,000	\$439,000
95817 Elmhurst	Median Sales Price Average Price/Square Foot		Short Sales 0	¢202	\$277	N/A
Elmhurst Med Center	Average Price/Square Foot	\$407 1,097	Short Sales 0 \$0	\$393 1,203	\$322 1,285	N/A N/A
Elmhurst		\$407		\$393 1,203 20	\$322 1,285 8	N/A N/A N/A

SINGLE FAMILY HOME SALES BY ZIP CODE

Zip Code		Current Month	Sales Breakdown	Last Month	Last Year	Year-to-Date
	Total Sales	20	(by type) REO Sales 0	33	16	20
05040	Median Sales Price	\$661,250	\$0	\$620,000	\$557,500	\$661,250
95818	Average Price/Square Foot	\$464	Short Sales 0	\$481	\$369	N/A
Land Park	Average Sq Ft of Property	1,519	\$0	1,509	1,643	N/A
Curtis Park	Total Listing Inventory *	13	Conventional 20	18	21	N/A
	Total Listing Median Price ∞	\$565,000	Sales \$661,250	\$717,500	\$635,000	N/A
	Total Sales	26	REO Sales 0	31	7 \$540,000	26
95819	Median Sales Price Average Price/Square Foot	\$688,500 \$483	\$0 Short Sales 0	\$772,000 \$471	\$640,000 \$420	\$688,500 N/A
East Sacramento	Average Sq Ft of Property	1,656	\$0	1,940	1,815	N/A N/A
East Sacramento	Total Listing Inventory *	20	Conventional 26	26	22	N/A
	Total Listing Median Price ∞	\$884,450	Sales \$688,500	\$833,750	\$724,500	N/A
	Total Sales	34	REO Sales 0	34	22	34
95820	Median Sales Price	\$355,000	\$0	\$340,500	\$267,500	\$355,000
Tahoe Park	Average Price/Square Foot	\$313	Short Sales 0	\$335	\$274	0
Colonial Village	Average Sq Ft of Property	1,331	\$0 C	1,052	1,056	N/A
S. Oak Park	Total Listing Inventory * Total Listing Median Price ∞	18 \$372,000	Conventional 34 Sales \$355,000	29 \$344,450	35 \$289,900	N/A N/A
	Total Sales	27	REO Sales 0	48	22	27
	Median Sales Price	\$415,000	\$0	\$404,500	\$359,500	\$415,000
95821	Average Price/Square Foot	\$293	Short Sales 0	\$282	\$251	N/A
N. Arden Arcade	Average Sq Ft of Property	1,497	\$0	1,583	1,458	N/A
	Total Listing Inventory *	10	Conventional 27	14	46	N/A
	Total Listing Median Price ∞	\$399,000	Sales \$415,000	\$399,900	\$398,750	N/A
05022	Total Sales	24	REO Sales 0	34	33	24
95822	Median Sales Price	\$350,000	\$0	\$375,000	\$320,000	\$350,000
S. Land Park	Average Price/Square Foot	\$312	Short Sales 0	\$310	\$267	N/A
Hollywood Park	Average Sq Ft of Property	1,259	\$0 C	1,341	1,342	N/A
Golf Course Terr.	Total Listing Inventory * Total Listing Median Price ∞	19 \$350,000	Conventional 24 Sales \$350,000	10 \$369,000	35 \$299,900	N/A N/A
	Total Sales	35	REO Sales 0	41	34	35
95823	Median Sales Price	\$360,000	\$0	\$354,000	\$305,000	\$360,000
S. Sacramento	Average Price/Square Foot	\$252	Short Sales 0	\$248	\$209	N/A
Parkway	Average Sq Ft of Property	1,531	\$0	1,477	1,469	N/A
Valley Hi	Total Listing Inventory *	11	Conventional 35	13	42	N/A
14	Total Listing Median Price ∞	\$371,500	Sales \$360,000	\$340,000	\$309,900	N/A
	Total Sales	13	REO Sales 0	15	20	13
95824	Median Sales Price	\$315,000	\$0	\$295,000	\$258,500	\$315,000
S. City Farms	Average Price/Square Foot	\$267	Short Sales 0	\$271	\$228	N/A
Fruitridge Manor	Average Sq Ft of Property	1,223	\$0	1,131	1,136	N/A
Avondale	Total Listing Inventory *	161	Conventional 13	14	15	N/A
	Total Listing Median Price ∞	\$340,000	Sales \$315,000	\$349,990	\$260,000	N/A
95825	Total Sales	12	REO Sales 0	24	9	12
S. Arden Arcade	Median Sales Price Average Price/Square Foot	\$411,000 \$272	\$0 Short Sales 0	\$414,500 \$275	\$311,000 \$242	\$411,000 N/A
Sierra Oaks	Average Sq Ft of Property	1,542	\$0	1,481	1,324	N/A
	Total Listing Inventory *	10	Conventional 12	15	16	N/A
Campus Commons	Total Listing Median Price ∞	\$450,000	Sales \$411,000	\$439,000	\$249,500	N/A
	Total Sales	24	REO Sales 0	31	29	24
95826	Median Sales Price	\$422,500	\$0	\$404,000	\$337,008	\$422,500
College Glen	Average Price/Square Foot	\$292	Short Sales 0	\$279	\$238	N/A
La Riviera	Average Sq Ft of Property	1,519	\$0	1,483	1,473	N/A
Rosemont	Total Listing Inventory *	15	Conventional 24	7 \$435,000	22 \$360.350	N/A
	Total Listing Median Price ∞	\$459,900	Sales \$422,500	\$425,000	\$369,250	N/A
	Total Sales	11 \$410,000	REO Sales 0	18	18	11 \$410,000
95827	Median Sales Price Average Price/Square Foot	\$410,000 \$261	\$0 Short Sales 0	\$407,500 \$269	\$347,000 \$234	\$410,000 N/A
	Average Sq Ft of Property	1,752	\$10rt Sales 0 \$0	1,589	3234 1,707	N/A
Lincoln Village	Total Listing Inventory *	4	Conventional 11	3	1,707	N/A
	Total Listing Median Price ∞	\$397,000	Sales \$410,000	\$420,000	\$364,000	N/A
	Total Sales	34	REO Sales 0	40	34	34
	Median Sales Price	\$372,250	\$0	\$382,500	\$335,000	\$372,250
95828	Average Price/Square Foot	\$262	Short Sales 0	\$250	\$220	N/A
Florin	Average Sq Ft of Property	1,480	\$0	1,595	1,594	N/A
	Total Listing Inventory *	26	Conventional 34	22	40	N/A
	Total Listing Median Price ∞	\$392,000	Sales \$372,250	\$396,500	\$335,000	N/A
	Total Sales	. 22	REO Sales 0	27	. 15	. 22
	Median Sales Price	\$435,000	\$0	\$470,000	\$375,000	\$435,000
95829	Average Price/Square Foot	\$296	Short Sales 0	\$248	\$246	N/A
Vineyard	Average Sq Ft of Property	1,582	\$0	2,161	1,862	N/A
	Total Listing Inventory * Total Listing Median Price ∞	18 \$564,825	Conventional 22 Sales \$435,000	18 \$723,500	36 \$479,900	N/A N/A
	Total Sales Median Sales Price	0 \$0	REO Sales 0 \$0	0 \$0	\$1,050,000	\$0
95830	Average Price/Square Foot	\$0 \$0	Short Sales 0	\$0	\$332	N/A
East Florin Road	Average Sq Ft of Property	0	\$0	0	3,164	N/A
	Total Listing Inventory *	. 0	Conventional 0	. 4	1	N/A
I	Total Listing Median Price ∞	\$0	Sales \$0	\$937,000	\$758,888	N/A

Zip Code		Current Month	Sales Breakdown	Last Month	Last Year	Year-to-Date
	Total Sales	12	(by type)	22	14	1.
95831	Median Sales Price	\$547,000	REO Sales 0 \$0	\$566,000	14 \$505,000	12 \$547,000
Greenhaven	Average Price/Square Foot	\$347,000	Short Sales 0	\$300,000 \$297	\$303,000	\$347,000 N/A
Pocket	Average Sq Ft of Property	1,927	\$0	2,142	2,043	N/A
Riverside	Total Listing Inventory *	12	Conventional 12	10	31	N/A
Riverside	Total Listing Median Price ∞	\$749,000	Sales \$547,000	\$604,500	\$610,000	N/A
	Total Sales	7	REO Sales 0	7	6	7
95832	Median Sales Price	\$329,000	\$0	\$400,000	\$280,000	\$329,000
Meadowview	Average Price/Square Foot	\$252	Short Sales 0	\$250	\$217	N/A
	Average Sq Ft of Property	1,500	\$0	1,652	1,222	N/A
Freeport	Total Listing Inventory *	1	Conventional 7	4	4	N/A
	Total Listing Median Price ∞	\$3,695,000	Sales \$329,000	\$294,950	\$307,500	N/A
	Total Sales	29	REO Sales 0	37	14	29
95833	Median Sales Price	\$430,000	\$0	\$413,000	\$363,500	\$430,000
South Natomas	Average Price/Square Foot	\$269	Short Sales 0	\$257	\$228	N/A
Gardenland	Average Sq Ft of Property	1,729	\$0	1,680	1,524	N/A
Willow Creek	Total Listing Inventory *	17	Conventional 29	11	27	N/A
	Total Listing Median Price ∞	\$384,950	Sales \$430,000	\$410,990	\$334,999	N/A
05024	Total Sales	. 27	REO Sales 0	. 32	. 23	. 27
95834	Median Sales Price	\$475,000	\$0	\$428,050	\$393,780	\$475,000
Natomas Crossing	Average Price/Square Foot	\$252	Short Sales 0	\$257	\$224	N/A
Gateway West	Average Sq Ft of Property	1,922	\$0	1,716	1,856	N/A
Sundance Lake	Total Listing Inventory *	15	Conventional 27	18	37	N/A
	Total Listing Median Price ∞	\$461,700	Sales \$475,000	\$476,100	\$421,968	N/A
<u> </u>	Total Sales	31	REO Sales 0	44	32	31
	Median Sales Price	\$470,000	\$0	\$475,000	\$429,950	\$470,000
95835	Average Price/Square Foot	\$261	Short Sales 0	\$234	\$223	N/A
North Natomas	Average Sq Ft of Property	1,978	\$0	2,241	2,038	N/A
	Total Listing Inventory *	19	Conventional 31	10	32	N/A
	Total Listing Median Price ∞	\$510,000	Sales \$470,000	\$449,999	\$460,000	N/A
	Total Sales	31	REO Sales 0	31	17	31
95838	Median Sales Price	\$315,000	\$0	\$325,000	\$265,000	\$315,000
Del Paso Heights	Average Price/Square Foot	\$269	Short Sales 0	\$261	\$238	N/A
Robla	Average Sq Ft of Property	1,269	\$0	1,238	1,142	N/A
RODIA	Total Listing Inventory *	. 18	Conventional 31	. 24	. 66	N/A
	Total Listing Median Price ∞	\$315,000	Sales \$315,000	\$312,000	\$314,900	N/A
	Total Sales	7	REO Sales 0	10	5	7
95841	Median Sales Price	\$385,000	\$0	\$388,950	\$339,000	\$385,000
Foothill Farms	Average Price/Square Foot	\$278	Short Sales 0	\$270	\$227	N/A
	Average Sq Ft of Property	1,680	\$0	1,697	1,385	N/A
North Highlands	Total Listing Inventory *	3	Conventional 7	5	6	N/A
	Total Listing Median Price ∞	\$374,975	Sales \$385,000	\$359,500	\$417,209	N/A
	Total Sales	21	REO Sales 0	30	18	2:
	Median Sales Price	\$356,000	\$0	\$360,000	\$316,500	\$356,000
95842	Average Price/Square Foot	\$295	Short Sales 0	\$285	\$239	N/A
Foothill Farms	Average Sq Ft of Property	1,291	\$0	1,308	1,360	N/A
	Total Listing Inventory *	2	Conventional 21	4	21	N/A
	Total Listing Median Price ∞	\$429,450	Sales \$356,000	\$343,500	\$322,500	N/A
	Total Sales	39	REO Sales 0	59	33	39
	Median Sales Price	\$430,000	\$0	\$435,000	\$365,000	\$430,000
95843	Average Price/Square Foot	\$260	Short Sales 0	\$255	\$215	N/A
Antelope	Average Sq Ft of Property	1,789	\$0	1,749	1,745	N/A
	Total Listing Inventory * Total Listing Median Price ∞	21 \$434,950	Conventional 39 Sales \$430,000	18 \$467,000	36 \$389,900	N/# N/#
	Total Listing Median Frice \$\ince{\pi}\$	3434,330	3ales 3430,000	3467,000	\$305,500	IN/ F
05000	Total Sales	20	REO Sales 0	. 41	. 19	. 20
95864	Median Sales Price	\$536,500	\$0	\$522,500	\$616,000	\$536,500
Arden Oaks	Average Price/Square Foot	\$322	Short Sales 0	\$329	\$304	N/A
Arden Park Vista	Average Sq Ft of Property	2,167	\$0	1,870	2,132	N/A
American River Dr.	Total Listing Inventory * Total Listing Median Price ∞	36 \$1,225,000	Conventional 20 Sales \$536,500	32 \$1,100,000	52 \$934,900	N/A N/A
	<u> </u>					
95605	Total Sales	8	REO Sales 0	6	5	\$ 224 222
	Median Sales Price	\$381,000	\$0	\$421,044	\$314,500	\$381,000
West Sacramento	Average Price/Square Foot	\$324	Short Sales 0	\$296	\$259	N/A
Bryte	Average Sq Ft of Property	1,528	\$0	1,700	1,353	N/A
Broderick	Total Listing Inventory * Total Listing Median Price ∞	4 \$419,999	Conventional 8 Sales \$381,000	10 \$423,999	5 \$324,000	N// N//
	<u> </u>	· · · ·		· , ,		
95691	Total Sales	37 \$440,000	REO Sales 0	31 \$467.000	25 \$435,000	\$440,000
West Sacramento	Median Sales Price Average Price/Square Foot	\$440,900 \$296	\$0 Short Sales 0	\$467,900 \$267	\$425,000 \$256	\$440,900 N/A
	Average Sq Ft of Property	1,732	\$0	2,052	1,857	N/A
Southport	Total Listing Inventory *	33	Conventional 37	32	43	N/A
Jefferson	Total Listing Median Price ∞	\$455,000	Sales \$440,900	\$468,900	\$495,000	N/A
		Ç -1 33,000	Juic3 9440,300	Ç-100,500	7-33,000	14/7

^{*} This number represents the amount of listings still listed as active at the time of this report ∞ This number represents the median listing price of ACTIVE listings at the time of this report Certain zip codes were omitted from this report for insufficient data

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





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