



# SACRAMENTO REALTOR®

*Making Sacramento a Better Place to Call Home for Over 100 Years*

NOVEMBER 2021

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

A large, blurred photograph of a diverse group of people sitting around a long table, likely in a restaurant or community hall, engaged in a meal. The image is out of focus, emphasizing the sense of a large gathering.

*Giving Thanks*

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## ARE YOU GETTING IT?

We send out the SAR Weekly Docket every Wednesday evening - are you receiving it? If you would like to keep up to date with what's happening at SAR, send a subscription request to [tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org).





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2021 PRESIDENT



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LIGHT

## Thankful for the Rain

As we reflect and consider all in our lives that we are thankful for this November... our family and friends, our health, our businesses, our communities...I think it is equally important that we reflect on those things in our lives that we may not intuitively appreciate. Let us consider and appreciate the hard moments in life. Let us reflect on and be thankful for those times we face a challenge and can overcome.

While we are all sick of virtual meetings and the challenges that come with communication through a computer, let us be grateful for the increased engagement and opportunities to connect with people from all over the world with the push of a button. We have learned a new way to reach people and now have a virtual platform at our fingertips that allows us to touch others in a way we did not use before the pandemic.

When we face a particularly difficult escrow with inspection or financing issues and that require tough negotiations, let us be grateful for learning a new path to success and a new solution for an issue within our escrows. Let's appreciate when we learn a new way to solve the problem and gain additional experience to make us a better REALTOR® and a method to better serve our buyers and sellers.

For the moments when we find ourselves in a difficult conversation with a family member or colleague about social issues, politics, or personal opinions, let us be grateful for the opportunity to truly listen to someone who we care about, the chance to open our minds to a different perspective and to learn something new about another person in our lives. This allows us to deepen our relationships and expand our views of the world in which we live.

Let us be grateful for those challenges that come to our lives that force us to grow, to think differently, and to see things in a new way. Let us be grateful for the strife, for the hurdles, and for the roadblocks that force us to change our approach. So, rather than avoid the tough moments in our lives, let us learn to welcome them as an opportunity to push ourselves and to grow in our experiences and our relationships.

"And the sun, it does not cause us to grow; It is the rain that will strengthen your soul; And it will make you whole."





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2021 CHAIR OF THE REAL  
ESTATE FINANCE FORUM

## Are You TOO Qualified for a USDA Loan?

**USDA RULE:** If a borrower is able to secure “traditional conventional credit” under reasonable terms and CAN meet the requirements of a “traditional conventional credit” loan, then they are NOT eligible for a USDA RD Guaranteed loan.

However, many borrowers have been denied loans over the years by both RD state and field-level offices because an underwriter “interpreted” that the buyers could qualify for a conventional loan. But what does that mean to USDA Rural Development? Finally, we have the answer, and I’m sharing it with you so your buyers are not disappointed if they cannot get a USDA RD Guaranteed Housing loan.

### **“Traditional Conventional Credit” is defined by the Agency as follows:**

- The borrower has available personal non-retirement liquid asset funds of at least 20% of the purchase price that can be used as a down payment.
- The borrower can, in addition to the 20% down payment, pay all closing costs associated with the loan.
- The borrower can meet qualifying ratios of no more than 28% PITI and 36% TD when applying the 20% down payment.
- The borrower demonstrates qualifying credit for such a loan. The conventional mortgage loan term is for a 30- year fixed rate loan term without a condition to obtain private mortgage insurance (PMI).

If the applicant meets the cumulative criteria of traditional conventional credit, as defined by the Agency above; the applicant is ineligible for the SFHGLP.

### **Here’s how USDA defines “Liquid Assets” for conventional credit down payment purposes:**

- Cash or cash equivalents include:
  - o Checking or savings accounts
  - o Investments in stocks, bonds, mutual funds
  - o Certificates of deposit, and money market funds, unless they were encumbered (pledged as collateral) or otherwise inaccessible without substantial penalties.
- Cash equivalents do **not** include:
  - o Individual Retirement Account, 401(k) account, Keogh account or other retirement account that is restricted and may not be accessed without incurring substantial monetary penalties.
  - o Owning land is not considered a liquid asset

If you are working with clients who you think MIGHT meet the above criteria, please check with a mortgage professional BEFORE you talk about or write a purchase agreement with a USDA RD financing clause.

## GOVERNMENT AFFAIRS COORDINATOR

SAM SGER



As the year winds down and we spend this time with our loved ones, we want to thank everyone for their generosity for their investments towards the REALTOR® Action Fund. Because of your investments we can be out there representing you and helping to protect your business. With the Legislative year coming to an end, we are grateful for this time to be able to focus and look ahead and plan for 2022.

The big piece of housing legislation that came out this year was SB 9 (Atkins). In short, existing law permits 3 units per parcel (single-family home, ADU and junior ADU) in a residential neighborhood. Beginning January 1, 2022, SB 9 (Atkins) establishes a streamlined “urban lot split” approval process for single family residential lots.

There are a lot of ins and outs to this legislation of what is or is not allowed for these lot splits. **In response to that CAR created a Q&A Document you can [access here](#).**

We know a lot of you are wondering, “How will this affect us at the local level?” Yes, that is the question you should be asking. Currently, all the local jurisdictions in the area that SAR covers is working on their Housing Element Plans, General Plans, and Climate Action Plans (CAP). Now they need to be mindful and come into compliance with SB 9.

How do you find more information on these plans, and where are they in the process? Please see the links below, and please reach out to the Government Affairs team if you have any questions.

[Sacramento 2040 General Plan](#)

[Sacramento Housing Element](#)

[Mayors’ Commission on Climate Change](#)

[Sacramento County Climate Action Plan](#)

[Elk Grove Housing Element](#)

[Rancho Cordova Housing Element](#)

[Folsom Housing Element](#)



## Lead Generation Pitfalls:

According to research from Baylor University, real estate cold calls are answered 28% of the time and out of the total number of people spoken to, 1.7% become appointments or referrals. On the other hand, "you miss 100% of the shots you don't take!" – Michael Scott (quoting Wayne Gretzky). Although its effectiveness is hotly debated, cold calling remains a foundational business model for many successful real estate agents and brokerages. Federal and state lawmakers have tried to balance the needs of businesses to solicit new clients, with the needs of consumer privacy and protection from harassment.

### Cold Calls

The Federal Trade Commission (FTC) and Federal Communications Commission (FCC) both regulate telemarketing on the federal level, and California has its own rules as well. No matter where the rules come from, agents want to avoid violations when conducting cold calls for sales leads. Cold calling is an unsolicited (not asked-for) solicitation (for sales) call. Problems arise when consumers have added their phone numbers to a national Do-Not-Call list that the FTC maintains and enforces. Real estate agents and their brokerages may be liable for violating these statutes and regulations if they call numbers on this list without consent. (47 C.F.R. § 64.1200). There are a few exceptions though:

- 1) You have written permission (C.A.R. Form CFC, for example)
- 2) An established business relationship exists. Think 18:3. Meaning you have been involved in a transaction with them within 18 months or they have requested information from you within 3 months.
- 3) A personal relationship. This pretty much means what the parties want it to mean: family, friends, acquaintances... some may draw the line at who sends holiday cards and who doesn't. Got to get on those cards!
- 4) If the call was by mistake, and the company has written procedures, training, and maintains their own Do-Not-Call database.

Brokers should implement a program to train new hires and current staff on the rules and procedures of cold calls, and the broker should maintain and update a local DNC list that is accessible to the staff making these calls. Further, brokers should read the terms and conditions of any third-party calling services (we're looking at you REDEX, Mojo, and LandVoice!) to make sure that there are procedures and safeguards in place to prevent violations.

### Unlicensed Inside Sales

Unlicensed assistants can be a great addition to a lead generation system, by connecting licensed agents with new clientele. BUT BE CAREFUL! These assistants may assist in the performance of warm/cold calling prospects through phone calls, emails, or social media to canvass for interest in using real estate services generally. If there is an interest, the assistant must refer the call directly to or schedule an appointment with a licensed real estate agent. Additionally, unlicensed and licensed assistants who are classified as clerical users under local MLS rules may not discuss any MLS information with the public. Unlicensed assistants may not attempt to induce a prospect to use any real estate services nor discuss the specific real estate needs of the prospect.

**Unlicensed assistants may:** prospect via phone, email, social media, etc. to canvass for general interest... then directly refer to a licensee or schedule an appointment with one.



**Unlicensed assistants may not:** attempt to induce a prospect, discuss specific real estate needs, or discuss any MLS information.

Brokers allowing these activities to occur may be subject to license suspension in violation of the Business and Professions Code Section 10177(h) (failure of broker to supervise). Therefore, Brokers should have an office policy determining who is allowed to hire unlicensed assistants and how they should operate. Ultimately, the real estate broker is responsible for the supervision and control of all the activities conducted by salespersons and employees, including unlicensed assistants.

*"Don't ever, for any reason, do anything to anyone, for any reason, ever, no matter what."*

- Michael Scott

If agents choose to use these business practices, they should sufficiently understand the risks and liabilities involved to navigate them successfully. Brokers should take a proactive approach to establishing written policies on cold calling and inside sales, and make sure to train their employees regularly to avoid potential career-ending penalties to their license and business.

<sup>1</sup> "Has Cold Calling Gone Cold?" By Dale Lampertz. The Keller Center Research Report. Baylor University. 2012 <https://www.baylor.edu/business/kellercenter/doc.php/194525.pdf>

## MASTERS CLUB CORNER

PAULA SWAYNE



### Gratitude

You are with friends and laughing so hard your sides hurt. A child squeals with joy when they see you. Your dog climbs into your lap, assuming you want him there as much as he wants to be there. You wander through a park, with leaves waving at the sky and sun peeking through the knobby branches and a slight breeze in your face. You see the delight in your grandparent's face when you come to visit. It's the small things in life that we remember and ultimately treasure. These are the things that we are grateful for.

In the world today, it is easy to get caught up in the challenges we are facing. These challenges can seem overwhelming and unsurmountable. It is at these times it is more important than ever to rise above the fray and remember how very fortunate we are. Sometimes flawed, always interesting and usually loving, we have family. The pandemic has had a huge influence in our lives...but hasn't it also made us appreciate just being with each other and all of the social events we used to take for granted? Just last month, we finally had rain... and lots of it! Supplies are short and shelves may be a bit anemic, so let's get creative with how to fill our needs.

As we approach this Thanksgiving season, let's make it truly that. Let's enjoy each other and all that is truly important in this world. All the rest will come and go, but our ability to find the silver lining never will.

## NAR Code of Ethics Training Requirement Due December 31, 2021!

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

A new three-year cycle began January 1, 2019. The deadline for this cycle is December 31, 2021. Failure to satisfy the requirement and have it posted to your M1 record by December 31, 2021 makes your membership subject to suspension until the training requirement has been satisfied and posted to M1.

Members who joined a REALTOR® Association anytime between January 1, 2019 and now should have already completed their training for this cycle as part of new member orientation. Members who joined and completed online Ethics training prior to January 1, 2019 will need to complete a course for existing members.

There are several options for completing this requirement. The fast, easiest, and most cost effective option is to complete the FREE course offered on the NAR website at <https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>. This course offers a customizable learning experience, no final exam however members must pass module quizzes, and has specialized content for residential, commercial, and appraiser practitioners. This course will automatically report your completion to your M1 record and no further documentation is required by SAR.

Another option is to complete the training through the free C.A.R. License Renewal courses at <https://www.car.org/en/education/licenser renewal/Ethics-Requirement>. As a C.A.R. member, you have access to free 45 hours of license renewal classes and one of the required courses will fulfill the NAR training requirement. If you have completed this requirement after January 1, 2019, this will satisfy the current training cycle requirement. This method also posts automatically to M1 and no further action is required.

The last option is to send SAR proof of completion of a DRE Certified CE Ethics Course completed between January 1, 2019 and December 31, 2021. We view this as a last resort due to the amount of staff time it requires to manually post the info to each individual M1 record.

SAR has over 8,000 REALTOR® members and about 4,000 have already completed the current requirement. **We urge you to complete your classes as soon as possible to avoid any lapse in your membership.**

We are here to help! Please email Lyndsey at [LHarank@sacrealtor.org](mailto:LHarank@sacrealtor.org) or Member Services at [membership@sacrealtor.org](mailto:membership@sacrealtor.org) should you have any questions regarding your current status.



**TAKEN THE COURSE?**  
SEND YOUR CERTIFICATE TO  
**MEMBERSHIP@SACREALTOR.ORG**

Click to Claim  
Your Free Course

### REALTOR® 2021 Code of Ethics Class Required by NAR.

- Three-Year Cycle ends in 2021
- 2.5 Hour Course Required
- C.A.R. Members get Free Access
- Don't Delay, Get started today!

Check your requirements at [nar.realtor](http://nar.realtor)





# DECEMBER 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
		1  Understanding the New RPA with Gov Hutchinson (V) 9:00am – 1:00pm	2  Real Estate Finance & Affiliate Forum (EC) 9:00 – 10:30am MetroList Training – Realist 101 (Live Webinar) 9:00 – 10:00am MetroList Training – Advanced Realist (Live Webinar) 1:00 – 2:00pm MetroList Training – How's the Market (Recorded Webinar) 6:00 – 7:00pm	3  SAR Staff Meeting 7:30 – 8:30am (SAR Offices Closed)  President's Appreciation Breakfast (EC) 9:00 – 11:00am
MetroList Training – Create a CMA (Recorded Webinar) 6 8:00 – 9:00am Fundamentals of Transaction Coordination (V) 9:00am – 2:30pm MetroList Training – Auto Prospecting (Live Webinar) 10:00 – 11:00am WCR Board Meeting (B) 12noon – 1:30pm MetroList Training – Get Exposure for Your Listing (Live Webinar) 2:00 – 2:45pm	7  December Main Meeting – CanTree Dedication (EC) 9:00 – 10:30am CanTree Committee (B) 10:30am – 12noon Charity Research Committee (B1) 10:30 – 11:30am Volunteer Coordinating Committee (V) 10:30 – 11:30am Internship Completion Ceremony 2:30 – 5:00pm	8  MetroList Training – HomeSnap Pro (Live Webinar) 10:00 – 11:00am Staying Out of Court: Advanced Level Strategies (V) 10:00 – 11:00am Regional Coordinators Quarterly Meeting (V) 1:30 – 2:30pm MetroList Training – Agent Pro Tips (Live Webinar) 2:00 – 3:00pm	9  Masters Club Steering Committee (V) 9:30 – 11:00am  Internship Committee (V) 12noon – 1:30pm	10  No Events Scheduled
13  Education Committee (V) 9:00 – 10:30am Leadership Academy (V) 1:00 – 2:30pm	14  LIVE Regional Meetings (various locations) 9:00 – 10:30am MetroList Training – MetroList 101 (Live Webinar) 10:00 – 11:00am YPN Advisory Committee (V) 11:00am – 12:30pm SAR Charitable Foundation BOD (V) 12:30 – 2:30pm MetroList Training – 10 Searches You Should be Using (Live Webinar) 1:00 – 2:00pm	15  TC2: Beyond the Contract 9:00am – 12noon  SAR New Member Orientation (V) 6:00 – 9:30pm	16  SAR BOD 9:00 – 11:00am MetroList Training – Interactive Map Search (Live Webinar) 9:00 – 10:00am WCR Business Luncheon (EC) 11:00am – 1:30pm MetroList Training – Auto Prospecting (Live Webinar) 1:00 – 2:00pm MetroList Training – Take Your MLS with You! (Recorded Webinar) 7:00 – 8:00pm	17  SAR Offices Closed All Day  SAR Affiliate Task Force (V) 9:00 – 10:00am  Real Estate Resource Meeting (V) 9:30 – 10:30am
20  No Events Scheduled	21  NO Regional Meetings (week of Christmas)  Marketing/Communications Committee (V) 10:30am – 12noon  Scholarship Fundraising Committee (V) 1:00 – 2:00pm	22  No Events Scheduled	23  SAR Offices Closed Happy Holidays!	24  SAR Offices Closed Happy Holidays!
27  No Events Scheduled	28  NO Regional Meetings (week of NYE)  Cultural Diversity/Fair Housing Committee (V) 10:30am – 12noon	29  No Events Scheduled	30  SAR Offices Closed Happy Holidays!	31  SAR Offices Closed Happy Holidays!

# SAR EDUCATIONAL OFFERINGS

**PLEASE NOTE:** All in-person SAR classes have been suspended indefinitely. Please contact [Marcus](#) with any questions and check the [calendar](#) or our [online education resource page](#) for details.

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

## DECEMBER

### CLASS

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

- |    |              |   |
|----|--------------|---|
| 1  | 9am – 1pm    | <a href="#">UNDERSTANDING THE RESIDENTIAL PURCHASE AGREEMENT – WEBINAR ONLY</a> |
| 6  | 9am – 2:30pm | <a href="#">FUNDAMENTALS OF TRANSACTION COORDINATION – WEBINAR ONLY</a>         |
| 8  | 10am – 11pm  | <a href="#">STAYING OUT OF COURT: ADVANCED LEVEL STRATEGIES – WEBINAR ONLY</a>  |
| 15 | 9am – 12pm   | <a href="#">TRANSACTION COORDINATION 2: BEYOND THE CONTRACT – WEBINAR ONLY</a>  |

## JANUARY

### CLASS

- |    |               |  |
|----|---------------|--|
| 18 | 9am – 10:30pm | <a href="#">MARKET UPDATE WITH RYAN LUNDQUIST – IN PERSON ONLY</a> |
| 25 | 10am – 11pm   | LEGAL UPDATE WITH KEITH DUNNAGAN – HYBRID                          |

**More classes will be scheduled in January. See the latest list at [education.sacrealtor.org](https://education.sacrealtor.org).**

Please View [SAR's online portal](#) for latest updates/webinars.

## FREE TRAINING BY METROLIST®

MetroList is now offering their free training in-person at SAR's Training Room. Register on the MetroList's Training Calendar here: <https://mic.metrolist.net/calendar/>!



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FEATURING:

Realist Tax, Homesnap, Metrolist Mobile, Homespotter, Mapping & Routing, and much more!





## 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](#).

### UNDERSTANDING THE RESIDENTIAL PURCHASE AGREEMENT

INSTRUCTOR DAVE TANNER TEACHES YOU HOW TO COMPLETE AND PRESENT THE NEW RESIDENTIAL PURCHASE AGREEMENT TO BUYERS AND SELLERS. CLOSE TRANSACTIONS SUCCESSFULLY BY UNDERSTANDING THIS CONTRACT. ALSO, BECOME FAMILIAR WITH THE GENERAL TIMELINES OF A STANDARD OFFER.

[REGISTER/MORE INFO HERE](#)

### REV' UP YOUR LISTINGS IN REVERSE!

LEARN HOW OTHER REALTORS® HAVE BEEN PICKING UP MORE LISTINGS BY TAPPING INTO THE BIGGEST DEMOGRAPHIC THAT OWNS THE MAJORITY OF RESIDENTIAL REAL ESTATE - HOMEOWNERS 65 AND ABOVE. UNDERSTAND THE REVERSE MORTGAGE FOR PURCHASE PROGRAM AND HOW IT CAN BENEFIT YOUR CLIENTS.

[REGISTER/MORE INFO HERE](#)

### LISTING AGREEMENTS

INSTRUCTOR DAVE TANNER REVIEWS THE ELEMENTS REQUIRED TO MAKE A LISTING AGREEMENT VALID, HOW TO SELECT THE RIGHT AGREEMENT FOR A SPECIFIC SITUATION, AND OTHER FORMS TO BE USED WITH LISTING CONTRACTS.

[REGISTER/MORE INFO HERE](#)

### RACE IN REAL ESTATE

THIS CLASS LOOKS AT THE ISSUE OF RACE IN REAL ESTATE FROM A HISTORICAL PERSPECTIVE. HOW DID WE GET TO WHERE WE ARE TODAY? WHAT ROLE DID NAR/C.A.R., THE FEDERAL GOVERNMENT, LENDERS, AND THE INDIVIDUAL REALTOR PLAY?

[REGISTER/MORE INFO HERE](#)

### HOW TO GROW YOUR REAL ESTATE BUSINESS ONLINE

INSTRUCTOR ULYSSES BALTAZAR, REAL ESTATE TECHNOLOGIST & MARKETING STRATEGIST WILL SHOW YOU "WHAT AND WHERE" DOES YOUR BRAND & INFORMATION ONLINE MATTER MOST.

[REGISTER/MORE INFO HERE](#)

### WHAT BUSINESS STRUCTURE IS RIGHT FOR YOU?

DISCOVER THE DIFFERENCES BETWEEN THE GENERAL PARTNERSHIP, LIMITED PARTNERSHIPS, AND CORPORATIONS AND ALSO LOOK AT HOW PROFESSIONALS ARE NOW USING A BLEND OF PARTNERSHIPS AND CORPORATE ENTITIES TO MANAGE AND OPERATE THEIR BUSINESSES.

[REGISTER/MORE INFO HERE](#)

### BRANDING YOURSELF 101

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

[REGISTER/MORE INFO HERE](#)

Please View [SAR's online portal](#) for latest updates/webinars.

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# October 2021

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### Georgia Mergenthal

Atticman Heating & Air Conditioning

### Scott Pierce

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Express Realty & Investments

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Carolyn A. Gjerde-Tu, Broker

### Yu Lun Kao

FlyHomes,, Inc.

### Hardev Shergill

Hardev Shergill Broker

### Patricia Zrelak

Patricia Zrelak, Broker

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### Jazmin Aguayo

Keller Williams Realty Folsom

### Mohammed Ahmad

Keller Williams Realty Natomas

### Hermogenes Almonte

BHHS Drysdale Properties

### Ashley Anero

Lyon RE Sierra Oaks

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### Cheng Ruiz

Fordy Realty

### Irina Sazhnev

USKO Realty

### Jordan Scaife

eXp Realty of California, Inc.

### Billie Dee Scott

Goins Realty, Inc.

### Elmer Sescon

RE/MAX Gold Elk Grove

### Inez Shedd

Real Estate America

### Austin Si hoe

eXp Realty of California, Inc.

### Liya Skots

USKO Realty

### Mee Song

Keller Williams Realty Capital

### Carlos Soto Arevalo

Berkshire Hathaway Homeservice

### Tage Stimmel

Grounded R.E.

### Benjamin Strong

MAE Capital Real Estate and Lo

### Merita Sumovic

Bruce Mills, Inc.

### Yuliana Sushinskiy

Realty One Group Complete

### Wafa Taha

Lyon RE Folsom

### Bhavika Talaviya

Keller Williams Realty Natomas

### Paula Taylor

Big Block Realty North

### Tiffany Tomlin

VGC Real Estate Group

### Anna Tram

Grand Realty Group

### Dimetriy Tupchiy

Realty One Group Complete

### David Vega Zamudio

Better Homes and Gardens RE

### Robert Vyvlecka

Big Block Realty North

### Jeremy Wallace

eXp Realty of California, Inc.

### Brooke Ward

Corner Stone Realty

### Frankie Welch

Michael Jones Properties

### Gianna White

Dean Adams Residential R.E.

### Milika Williams

Keller Williams Realty Natomas

### Wei Xiong

Grand Realty Group

### Angelica Yost

Prime Real Estate



# SACRAMENTO HOUSING STATISTICS

## County median sales price at \$510,000

October closed with 1,608 sales, a .9% increase from September (1,594). Compared to one year ago (1,676), the current figure is down 4.1%. Of the 1,608 sales this month, 220 (13.7%) used cash financing, 1,096 (68.2%) used conventional, 191 (11.9%) used FHA, 64 (4%) used VA and 37 (2.3%) used Other types of financing.

The median sales price increased .9% from \$505,000 to \$510,000. This figure is up 15.6% from October 2020 (\$439,950).

The Active Listing Inventory decreased 11.6% from September to October, from 1,516 units to 1,344 units. Compared with October 2020 (1,253), inventory is up 7.3%. The Months of Inventory stands at .8 Months. This figure represents the amount of time (in months) it would take for the current rate of sales to deplete the total active listing inventory. The chart below reflects the Months of Inventory in each price range.

The Median DOM (days on market) increased from 8 to 9 and the Average DOM increased from 15 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 1,608 sales this month, 84.8% (1,363) were on the market for 30 days or less and 95.7% (1,539) were on the market for 60 days or less.

The Average Price/SqFt of all homes sold decreased from \$331 to \$329. See all statistical reports compiled by the [Sacramento Association of REALTORS®](#).

## OCTOBER

### Let's Talk About Inventory

Price Range	For Sale	Sold	Months of Inventory
\$0 - \$199,999	1	3	0.3
\$200,000 - \$249,999	5	5	1.0
\$250,000 - \$299,999	22	25	0.9
\$300,000 - \$349,999	53	75	0.7
\$350,000 - \$399,999	157	143	1.1
\$400,000 - \$449,999	150	256	0.6
\$450,000 - \$499,999	179	244	0.7
\$500,000 - \$749,000	485	669	0.7
\$750,000 - \$999,999	175	136	1.3
\$1,000,000 and over	117	52	2.3
<b>Total:</b>	<b>1,344</b>	<b>1,608</b>	<b>Total: 0.8</b>

### Market Snapshot - October 2021

	Oct-21	Sep-21	Change	Oct-20	Change (from '20)
<b>Sales</b>	<b>1,608</b>	<b>1,594</b>	<b>0.9%</b>	<b>1,676</b>	<b>-4.1%</b>
<b>Median Sales Price</b>	<b>\$510,000</b>	<b>\$505,000</b>	<b>1.0%</b>	<b>\$439,950</b>	<b>15.9%</b>
<b>Active Inventory</b>	<b>1,344</b>	<b>1,516</b>	<b>-11.3%</b>	<b>1,253</b>	<b>7.3%</b>
<b>Median DOM</b>	<b>9</b>	<b>8</b>	<b>12.5%</b>	<b>6</b>	<b>50.0%</b>
<b>Avg. Price/SqFt</b>	<b>\$329</b>	<b>\$331</b>	<b>-0.6%</b>	<b>\$278</b>	<b>18.3%</b>

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

OCTOBER 2021

## MLS STATISTICS for October 2021

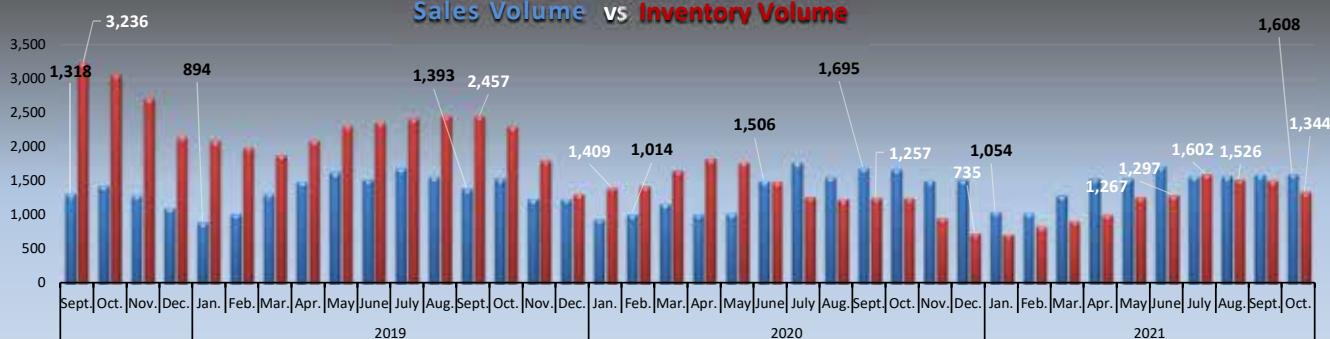
Data for Sacramento County and the City of West Sacramento



## 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	1,675		1,913	-12.4%		1,936		-13.5%
Active Listing Inventory †	1,344		1,516	-11.3%		1,253		7.3%
Pending Sales This Month*	1,855		1,961	-5.4%		2,216		-16.3%
Number of REO Sales	3	0.2%	1	200%	0.1%	7	0.4%	-57.1%
Number of Short Sales	0	0.0%	0	0%	0.0%	2	0.1%	-100.0%
Equity Sales	1,605	99.8%	1,593	0.8%	99.9%	1,667	99.5%	-3.7%
Other (non-REO/-Short Sale/-Equ)	0	0.0%	0	0%	0.0%	0	0.0%	N/A
Total Number of Closed Escrows	1,608	100%	1,594	0.9%	100%	1,676	100.0%	-4.1%
Months Inventory	0.8 Months		1 Months	-20.0%		0.7 Months		14.3%
Dollar Value of Closed Escrows	\$890,955,849		\$881,219,399	1.1%		\$808,474,183		10.2%
Median	\$510,000		\$505,000	1.0%		\$439,950		15.9%
Mean	\$554,077		\$552,835	0.2%		\$482,383		14.9%
Year-to-Date Statistics	1/01/21 to 10/31/21		1/01/21 to 10/31/21			1/1/2020		
	SAR monthly data, compiled		MetroList YTD data			10/31/2020		Change
Number of Closed Escrows	14,538		14,829			13,382		8.6%
Dollar Value of Closed Escrows	\$7,961,428,912		\$8,105,107,015			\$6,098,951,087		30.5%
Median	\$499,000		\$499,000			\$415,000		20.2%
Mean	\$547,629		\$546,571			\$455,758		20.2%

## Sales Volume vs Inventory Volume



## Median Sales Price



## Sacramento County Statistics

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Would you like to see your contact info here?  
Contact [tony@sacrealtor.org](mailto:tony@sacrealtor.org) for details.

*David Broker*  
REALTOR/Specialist

\*SAR Members Only\*

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

\* The method for retrieving Pending Sales from MetroList® was updated for April 2019. Pending sales 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®.

Based on Multiple Listing Service data from MetroList® | 2021 SAR

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



# Data for Sacramento County and the City of West Sacramento

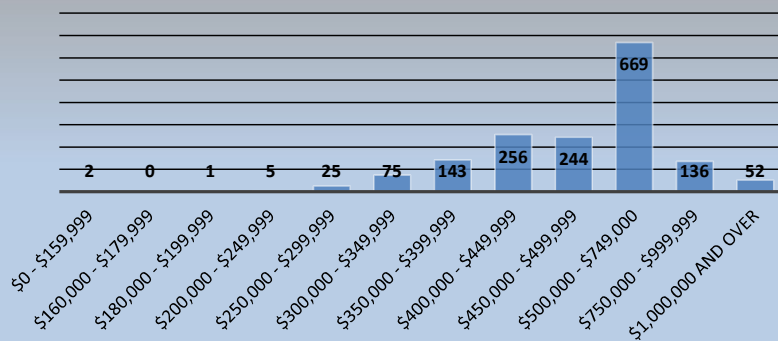
## MLS STATISTICS for October 2021

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

#### BREAKDOWN OF SALES BY PRICE

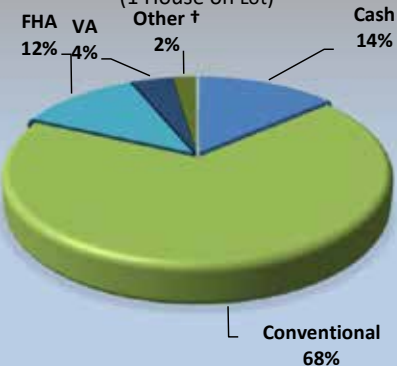
##### 1 House on Lot

Total: 1,608

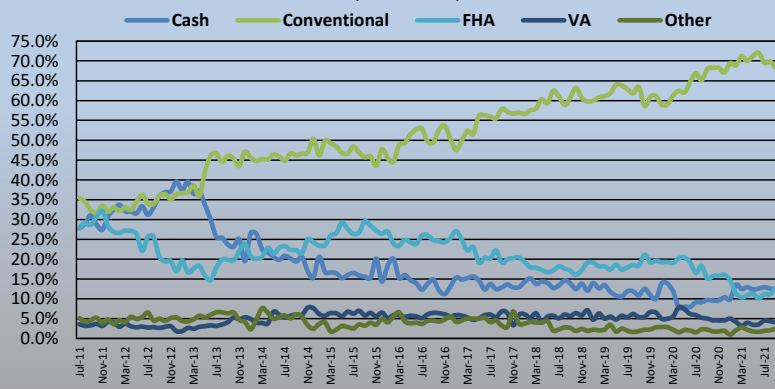


#### Type of Financing/Days on Market

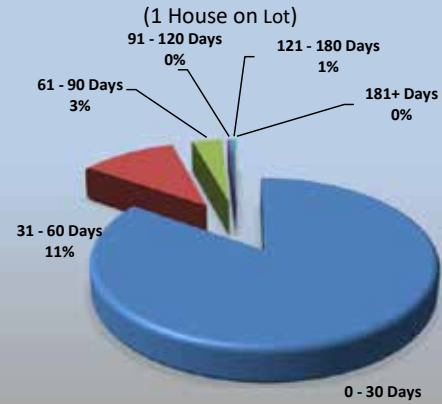
##### TYPE OF FINANCING (1 House on Lot)



##### Types of Financing Historical (% of Sales)



##### DAYS ON MARKET (1 House on Lot)



Type of Financing (Single Family Home only) Financing Method	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	(Single Family Only) Days on Market	# of Units	% of Total		
Cash	220	13.7%	200	12.5%	0 - 30	1,363	84.8%	88.9%	89.7%
Conventional	1,096	68.2%	1,088	68.3%	31 - 60	176	10.9%	8.1%	7.0%
FHA	191	11.9%	202	12.7%	61 - 90	55	3.4%	2.2%	1.9%
VA	64	4.0%	65	4.1%	91 - 120	6	0.4%	0.4%	0.7%
Other †	37	2.3%	39	2.4%	121 - 180	7	0.4%	0.3%	0.4%
<b>Total</b>	<b>1,608</b>	<b>100.0%</b>	<b>1,594</b>	<b>100.0%</b>	<b>181+</b>	<b>1</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.3%</b>
					<b>Total</b>	<b>1,608</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

<b>Median DOM:</b>	<b>9</b>	<b>8</b>
<b>Average DOM:</b>	<b>17</b>	<b>15</b>
<b>Average Price/Square Foot:</b>	<b>\$328.8</b>	<b>\$331.1</b>

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

**Based on Multiple Listing Service data from MetroList® | 2021 SAR**

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

## SINGLE FAMILY HOME SALES BY ZIP CODE

OCTOBER 2021

Zip Code		Current Month	Sales Breakdown (by type)	Last Month	Last Year	Year-to-Date
95608 Carmichael	Total Sales	60	REO Sales 0	78	69	660
	Median Sales Price	\$552,500	\$0	\$582,750	\$505,000	\$550,000
	Average Price/Square Foot	\$321	Short Sales 0	\$330	\$282	N/A
	Average Sq Ft of Property	2,038	\$0	1,841	1,982	N/A
	Total Listing Inventory *	72	Conventional 60	70	74	N/A
	Total Listing Median Price ∞	\$558,000	Sales \$552,500	\$575,000	\$599,900	N/A
95610 Citrus Heights	Total Sales	52	REO Sales 0	43	40	392
	Median Sales Price	\$499,950	\$0	\$526,000	\$424,650	\$486,500
	Average Price/Square Foot	\$322	Short Sales 0	\$318	\$253	N/A
	Average Sq Ft of Property	1,627	\$0	1,685	1,772	N/A
	Total Listing Inventory *	34	Conventional 52	52	29	N/A
	Total Listing Median Price ∞	\$537,000	Sales \$499,950	\$526,773	\$434,450	N/A
95621 Citrus Heights	Total Sales	53	REO Sales 0	42	46	461
	Median Sales Price	\$450,000	\$0	\$450,000	\$385,000	\$436,000
	Average Price/Square Foot	\$322	Short Sales 0	\$342	\$282	N/A
	Average Sq Ft of Property	1,444	\$0	1,485	1,403	N/A
	Total Listing Inventory *	18	Conventional 53	19	32	N/A
	Total Listing Median Price ∞	\$442,450	Sales \$450,000	\$445,000	\$392,500	N/A
95624 Elk Grove	Total Sales	65	REO Sales 0	61	71	599
	Median Sales Price	\$620,000	\$0	\$615,000	\$509,900	\$600,000
	Average Price/Square Foot	\$313	Short Sales 0	\$315	\$250	N/A
	Average Sq Ft of Property	2,144	\$0	2,091	2,344	N/A
	Total Listing Inventory *	51	Conventional 65	51	48	N/A
	Total Listing Median Price ∞	\$682,850	Sales \$620,000	\$694,450	\$574,750	N/A
95626 Elverta	Total Sales	8	REO Sales 0	5	7	65
	Median Sales Price	\$537,500	\$0	\$420,000	\$360,000	\$425,000
	Average Price/Square Foot	\$331	Short Sales 0	\$379	\$305	N/A
	Average Sq Ft of Property	1,897	\$0	1,342	1,593	N/A
	Total Listing Inventory *	6	Conventional 8	11	9	N/A
	Total Listing Median Price ∞	\$675,950	Sales \$537,500	\$509,400	\$399,500	N/A
95628 Fair Oaks	Total Sales	57	REO Sales 0	69	75	556
	Median Sales Price	\$625,000	\$0	\$545,000	\$485,000	\$600,000
	Average Price/Square Foot	\$327	Short Sales 0	\$334	\$274	N/A
	Average Sq Ft of Property	2,044	\$0	1,893	2,060	N/A
	Total Listing Inventory *	48	Conventional 57	43	61	N/A
	Total Listing Median Price ∞	\$629,900	Sales \$625,000	\$699,000	\$634,000	N/A
95630 Folsom	Total Sales	78	REO Sales 0	78	116	805
	Median Sales Price	\$730,000	\$0	\$685,000	\$600,500	\$700,000
	Average Price/Square Foot	\$367	Short Sales 0	\$367	\$309	N/A
	Average Sq Ft of Property	2,208	\$0	2,183	2,151	N/A
	Total Listing Inventory *	85	Conventional 78	76	59	N/A
	Total Listing Median Price ∞	\$785,000	Sales \$730,000	\$744,950	\$666,000	N/A
95632 Galt	Total Sales	31	REO Sales 0	53	43	334
	Median Sales Price	\$520,000	\$0	\$485,000	\$430,000	\$478,500
	Average Price/Square Foot	\$324	Short Sales 0	\$325	\$269	N/A
	Average Sq Ft of Property	1,786	\$0	1,689	1,786	N/A
	Total Listing Inventory *	34	Conventional 31	38	33	N/A
	Total Listing Median Price ∞	\$597,000	Sales \$520,000	\$580,000	\$549,950	N/A
95638 Herald	Total Sales	2	REO Sales 0	3	1	16
	Median Sales Price	\$970,000	\$0	\$1,125,000	\$671,000	\$709,000
	Average Price/Square Foot	\$381	Short Sales 0	\$408	\$379	N/A
	Average Sq Ft of Property	2,542	\$0	2,403	1,776	N/A
	Total Listing Inventory *	3	Conventional 2	2	4	N/A
	Total Listing Median Price ∞	\$799,900	Sales \$970,000	\$643,700	\$759,950	N/A
95641 Isleton	Total Sales	0	REO Sales 0	1	0	12
	Median Sales Price	\$0	\$0	\$375,000	\$0	\$352,500
	Average Price/Square Foot	\$0	Short Sales 0	\$276	\$0	N/A
	Average Sq Ft of Property	0	\$0	1,360	0	N/A
	Total Listing Inventory *	3	Conventional 0	5	8	N/A
	Total Listing Median Price ∞	\$299,900	Sales \$0	\$389,000	\$372,500	N/A
95655 Mather	Total Sales	5	REO Sales 0	7	1	53
	Median Sales Price	\$580,000	\$0	\$500,000	\$408,000	\$512,500
	Average Price/Square Foot	\$264	Short Sales 0	\$273	\$238	N/A
	Average Sq Ft of Property	2,194	\$0	2,192	1,716	N/A
	Total Listing Inventory *	5	Conventional 5	8	5	N/A
	Total Listing Median Price ∞	\$648,888	Sales \$580,000	\$569,000	\$419,999	N/A
95660 North Highlands	Total Sales	41	REO Sales 0	37	43	369
	Median Sales Price	\$377,777	\$0	\$365,000	\$305,000	\$360,000
	Average Price/Square Foot	\$325	Short Sales 0	\$335	\$268	N/A
	Average Sq Ft of Property	1,180	\$0	1,198	1,169	N/A
	Total Listing Inventory *	31	Conventional 41	29	19	N/A
	Total Listing Median Price ∞	\$380,000	Sales \$377,777	\$389,000	\$318,000	N/A
95662 Orangevale	Total Sales	36	REO Sales 0	40	53	400
	Median Sales Price	\$552,500	\$0	\$490,000	\$475,000	\$520,000
	Average Price/Square Foot	\$333	Short Sales 0	\$365	\$281	N/A
	Average Sq Ft of Property	1,760	\$0	1,569	1,824	N/A
	Total Listing Inventory *	38	Conventional 36	43	42	N/A
	Total Listing Median Price ∞	\$530,000	Sales \$552,500	\$532,400	\$525,000	N/A

Zip Code		Current Month	Sales Breakdown	Last Month	Last Year	Year-to-Date
			(by type)			
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	Average Price/Square Foot	\$313	Short Sales 0	\$315	\$250	N/A
	Average Sq Ft of Property	2,144	\$0	2,091	2,344	N/A
	Total Listing Inventory *	51	Conventional 65	51	48	N/A
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	Average Price/Square Foot	\$331	Short Sales 0	\$379	\$305	N/A
	Average Sq Ft of Property	1,897	\$0	1,342	1,593	N/A
	Total Listing Inventory *	6	Conventional 8	11	9	N/A
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	Total Listing Median Price ∞	\$629,900	Sales \$625,000	\$699,000	\$634,000	N/A
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	Average Sq Ft of Property	2,208	\$0	2,183	2,151	N/A
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	Average Sq Ft of Property	2,542	\$0	2,403	1,776	N/A
	Total Listing Inventory *	3	Conventional 2	2	4	N/A
	Total Listing Median Price ∞	\$799,900	Sales \$970,000	\$643,700	\$759,950	N/A
95641 Isleton	Total Sales	0	REO Sales 0	1	0	12
	Median Sales Price	\$0	\$0	\$375,000	\$0	\$352,500
	Average Price/Square Foot	\$0	Short Sales 0	\$276	\$0	N/A
	Average Sq Ft of Property	0	\$0	1,360	0	N/A
	Total Listing Inventory *	3	Conventional 0	5	8	N/A
	Total Listing Median Price ∞	\$299,900	Sales \$0	\$389,000	\$372,500	N/A
95655 Mather	Total Sales	5	REO Sales 0	7	1	53
	Median Sales Price	\$580,000	\$0	\$500,000	\$408,000	\$512,500
	Average Price/Square Foot	\$264	Short Sales 0	\$273	\$238	N/A
	Average Sq Ft of Property	2,194	\$0	2,192	1,716	N/A
	Total Listing Inventory *	5	Conventional 5	8	5	N/A
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	Median Sales Price	\$377,777	\$0	\$365,000	\$305,000	\$360,000
	Average Price/Square Foot	\$325	Short Sales 0	\$335	\$268	N/A
	Average Sq Ft of Property	1,180	\$0	1,198	1,169	N/A
	Total Listing Inventory *	31	Conventional 41	29	19	N/A
	Total Listing Median Price ∞	\$380,000	Sales \$377,777	\$389,000	\$318,000	N/A
95662 Orangevale	Total Sales	36	REO Sales 0	40	53	400
	Median Sales Price	\$552,500	\$0	\$490,000	\$475,000	\$520,000
	Average Price/Square Foot	\$333	Short Sales 0	\$365	\$281	N/A
	Average Sq Ft of Property	1,760	\$0	1,569	1,824	N/A
	Total Listing Inventory *	38	Conventional 36	43	42	N/A
	Total Listing Median Price ∞	\$530,000	Sales \$552,500	\$532,400	\$525,000	N/A



## SINGLE FAMILY HOME SALES BY ZIP CODE

OCTOBER 2021

Zip Code		Current Month	Sales Breakdown (by type)	Last Month	Last Year	Year-to-Date
95608 Carmichael	Total Sales	60	REO Sales 0	78	69	660
	Median Sales Price	\$552,500	\$0	\$582,750	\$505,000	\$550,000
	Average Price/Square Foot	\$321	Short Sales 0	\$330	\$282	N/A
	Average Sq Ft of Property	2,038	\$0	1,841	1,982	N/A
	Total Listing Inventory *	72	Conventional 60	70	74	N/A
	Total Listing Median Price ∞	\$558,000	Sales \$552,500	\$575,000	\$599,900	N/A
95610 Citrus Heights	Total Sales	52	REO Sales 0	43	40	392
	Median Sales Price	\$499,950	\$0	\$526,000	\$424,650	\$486,500
	Average Price/Square Foot	\$322	Short Sales 0	\$318	\$253	N/A
	Average Sq Ft of Property	1,627	\$0	1,685	1,772	N/A
	Total Listing Inventory *	34	Conventional 52	52	29	N/A
	Total Listing Median Price ∞	\$537,000	Sales \$499,950	\$526,773	\$434,450	N/A
95621 Citrus Heights	Total Sales	53	REO Sales 0	42	46	461
	Median Sales Price	\$450,000	\$0	\$450,000	\$385,000	\$436,000
	Average Price/Square Foot	\$322	Short Sales 0	\$342	\$282	N/A
	Average Sq Ft of Property	1,444	\$0	1,485	1,403	N/A
	Total Listing Inventory *	18	Conventional 53	19	32	N/A
	Total Listing Median Price ∞	\$442,450	Sales \$450,000	\$445,000	\$392,500	N/A
95624 Elk Grove	Total Sales	65	REO Sales 0	61	71	599
	Median Sales Price	\$620,000	\$0	\$615,000	\$509,900	\$600,000
	Average Price/Square Foot	\$313	Short Sales 0	\$315	\$250	N/A
	Average Sq Ft of Property	2,144	\$0	2,091	2,344	N/A
	Total Listing Inventory *	51	Conventional 65	51	48	N/A
	Total Listing Median Price ∞	\$682,850	Sales \$620,000	\$694,450	\$574,750	N/A
95626 Elverta	Total Sales	8	REO Sales 0	5	7	65
	Median Sales Price	\$537,500	\$0	\$420,000	\$360,000	\$425,000
	Average Price/Square Foot	\$331	Short Sales 0	\$379	\$305	N/A
	Average Sq Ft of Property	1,897	\$0	1,342	1,593	N/A
	Total Listing Inventory *	6	Conventional 8	11	9	N/A
	Total Listing Median Price ∞	\$675,950	Sales \$537,500	\$509,400	\$399,500	N/A
95628 Fair Oaks	Total Sales	57	REO Sales 0	69	75	556
	Median Sales Price	\$625,000	\$0	\$545,000	\$485,000	\$600,000
	Average Price/Square Foot	\$327	Short Sales 0	\$334	\$274	N/A
	Average Sq Ft of Property	2,044	\$0	1,893	2,060	N/A
	Total Listing Inventory *	48	Conventional 57	43	61	N/A
	Total Listing Median Price ∞	\$629,900	Sales \$625,000	\$699,000	\$634,000	N/A
95630 Folsom	Total Sales	78	REO Sales 0	78	116	805
	Median Sales Price	\$730,000	\$0	\$685,000	\$600,500	\$700,000
	Average Price/Square Foot	\$367	Short Sales 0	\$367	\$309	N/A
	Average Sq Ft of Property	2,208	\$0	2,183	2,151	N/A
	Total Listing Inventory *	85	Conventional 78	76	59	N/A
	Total Listing Median Price ∞	\$785,000	Sales \$730,000	\$744,950	\$666,000	N/A
95632 Galt	Total Sales	31	REO Sales 0	53	43	334
	Median Sales Price	\$520,000	\$0	\$485,000	\$430,000	\$478,500
	Average Price/Square Foot	\$324	Short Sales 0	\$325	\$269	N/A
	Average Sq Ft of Property	1,786	\$0	1,689	1,786	N/A
	Total Listing Inventory *	34	Conventional 31	38	33	N/A
	Total Listing Median Price ∞	\$597,000	Sales \$520,000	\$580,000	\$549,950	N/A
95638 Herald	Total Sales	2	REO Sales 0	3	1	16
	Median Sales Price	\$970,000	\$0	\$1,125,000	\$671,000	\$709,000
	Average Price/Square Foot	\$381	Short Sales 0	\$408	\$379	N/A
	Average Sq Ft of Property	2,542	\$0	2,403	1,776	N/A
	Total Listing Inventory *	3	Conventional 2	2	4	N/A
	Total Listing Median Price ∞	\$799,900	Sales \$970,000	\$643,700	\$759,950	N/A
95641 Isleton	Total Sales	0	REO Sales 0	1	0	12
	Median Sales Price	\$0	\$0	\$375,000	\$0	\$352,500
	Average Price/Square Foot	\$0	Short Sales 0	\$276	\$0	N/A
	Average Sq Ft of Property	0	\$0	1,360	0	N/A
	Total Listing Inventory *	3	Conventional 0	5	8	N/A
	Total Listing Median Price ∞	\$299,900	Sales \$0	\$389,000	\$372,500	N/A
95655 Mather	Total Sales	5	REO Sales 0	7	1	53
	Median Sales Price	\$580,000	\$0	\$500,000	\$408,000	\$512,500
	Average Price/Square Foot	\$264	Short Sales 0	\$273	\$238	N/A
	Average Sq Ft of Property	2,194	\$0	2,192	1,716	N/A
	Total Listing Inventory *	5	Conventional 5	8	5	N/A
	Total Listing Median Price ∞	\$648,888	Sales \$580,000	\$569,000	\$419,999	N/A
95660 North Highlands	Total Sales	41	REO Sales 0	37	43	369
	Median Sales Price	\$377,777	\$0	\$365,000	\$305,000	\$360,000
	Average Price/Square Foot	\$325	Short Sales 0	\$335	\$268	N/A
	Average Sq Ft of Property	1,180	\$0	1,198	1,169	N/A
	Total Listing Inventory *	31	Conventional 41	29	19	N/A
	Total Listing Median Price ∞	\$380,000	Sales \$377,777	\$389,000	\$318,000	N/A
95662 Orangevale	Total Sales	36	REO Sales 0	40	53	400
	Median Sales Price	\$552,500	\$0	\$490,000	\$475,000	\$520,000
	Average Price/Square Foot	\$333	Short Sales 0	\$365	\$281	N/A
	Average Sq Ft of Property	1,760	\$0	1,569	1,824	N/A
	Total Listing Inventory *	38	Conventional 36	43	42	N/A
	Total Listing Median Price ∞	\$530,000	Sales \$552,500	\$532,400	\$525,000	N/A

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	Total Listing Median Price ∞	\$530,000	Sales \$552,500	\$532,400	\$525,000	N/A

# STAFF DIRECTORY



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*Retail Services Specialist*

**Elizabeth Scambler – 916.437.1222**  
*Retail Services Specialist*

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**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

