



SAN FRANCISCO
ASSOCIATION of REALTORS®

The Member's Edge

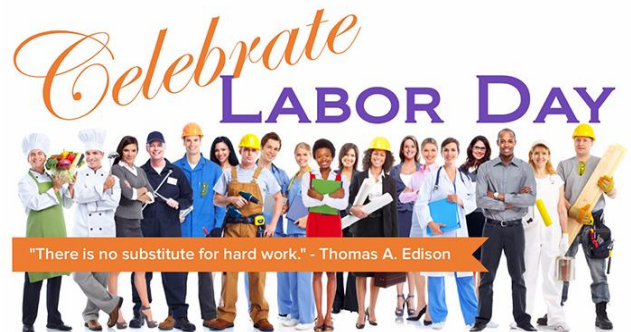
The Newsletter of the San Francisco Association of REALTORS®

August 31, 2018 Issue

SFAR OFFICES WILL BE CLOSED

The SFAR Offices will be **CLOSED** on **Monday, September 3** in observance of Labor Day

We will return to regular business hours on **Tuesday, September 4.**



San Francisco Association of REALTORS® 2018 Election of Directors Voting Has Officially Opened

Cast Your Ballot Online!

REALTOR® members can cast their votes for candidates for election/re-election to the Board of Directors online. Voting opened August 27 and will continue through noon on Friday, September 14, 2018.

The voting site is a secure site operated by Votenet, a web-based online voting software and election system.

You can cast your ballot now by clicking on the URL link at the bottom of this page, or you can vote at a later time by going to the www.SFRealtors.com home page and following the "REALTORS® Vote Here" link to the ballot. (REALTOR® members will need their Member ID and password. Please don't tell anyone your

ballots. (REALTOR® members can login using their Member ID and password. Please do not allow auto-population of your credentials - as they may have changed.)

<https://eballot4.votenet.com/sfrealtors/login.cfm>



YES ON PROPOSITION 5 AND NO ON PROPOSITION 10

REALTORS® engagement in the November election is critical to addressing California's housing crisis through protecting homeownership and private property rights across the state.

YES ON PROP 5

The C.A.R. Property Tax Fairness Initiative (Prop 5) removes the unfair moving penalty for seniors, the severely disabled and disaster victims across the entire state while still ensuring they pay their fair share of property taxes.

- Seniors will have the freedom to downsize or move closer to family.
- The severely disabled will be able to move to more practical homes.
- Many disaster victims will now have the opportunity to move without being penalized.

Too many Californians feel like they will never be able to become homeowners. Eliminating the moving penalty for seniors, disaster victims and the severely disabled will create more opportunities for homeownership for first time buyers and young families.

NO ON PROP 10

Prop 10 will make California's housing crisis worse. It's the wrong solution for a state that desperately needs to create more affordable housing for middle class families. Seniors, veterans, both gubernatorial candidates – Democrat Gavin Newsom and Republican John Cox – and affordable housing experts all oppose

Prop 10 because it will make housing less available and less affordable.

Prop 10 will:

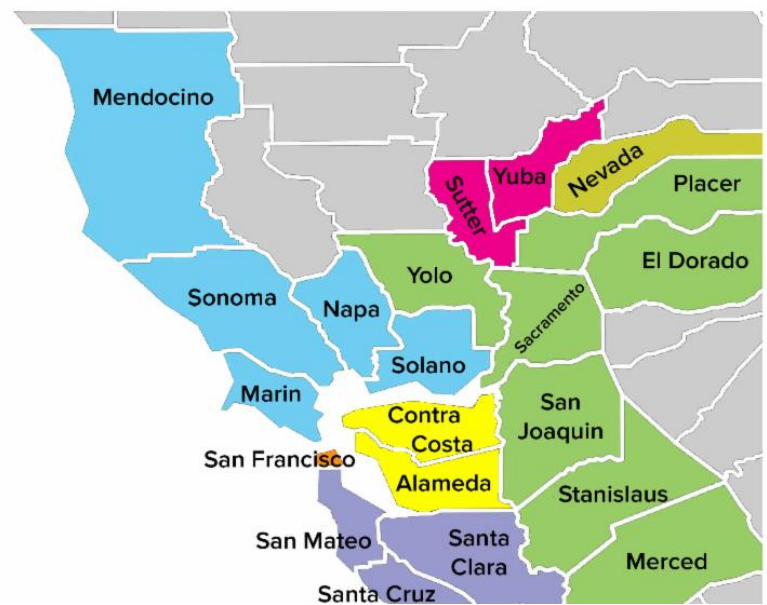
- Let government dictate rental pricing for privately owned single-family homes
- Reduce home values by more than 10%, according to MIT researchers; an average loss of approximately \$39,000 per California homeowner.
- Significantly restrict what single-family homeowners can do with their homes
- Could allow bureaucrats to charge homeowners a fee for taking their home off the rental market

Prop 10 will reduce affordable and middle-class housing in California and drive down existing home values, resulting in fewer direct and indirect real estate transactions, and less economic activity and investment. For more information, please visit www.housingforCalifornia.com.

FOR MORE INFORMATION, PLEASE VISIT: [//ON.CAR.ORG/YES5NO10](http://ON.CAR.ORG/YES5NO10)

[CLICK HERE to download a copy of the flyer.](#)

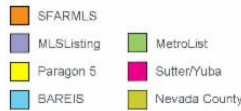
Reciprocal MLS by County



New Reciprocal Broker Tour Guide

We know it's tough navigating all of the different broker tours of the Bay Area MLSs, so SFARMLS created a quick guide. In this guide you will find tour times/days, tour locations, as well as how to pull tour reports from all of the reciprocal MLSs.

[Please click here to download the PDF of the Broker Tour Guide.](#)



www.sfrealtors.com
301 Grove Street, San Francisco, CA 94102
415.431.8500 ext. 1117

MOLD INSPECTION, TESTING, and ANALYSIS



Standard inspection \$300, including lab fees and is the lowest rate for these services offered in San Francisco.

REQUEST AN INSPECTION (650) 296-0323

SFAR members receive **\$25 off** by mentioning this ad.

Seven Key Mortgage Tips from a Broker

We recently spoke with Kevin Kuechler, a senior loan officer from Guaranteed Rate, about how to solve common obstacles in the mortgage process. Here are his top tips to make the buying and selling process easier.

1. Keep an eye on your credit score

To avoid any unwelcome surprises, have your credit checked well in advance. Do this as soon as you have the notion that you want to buy a home. Make sure you check your credit with all three bureaus: Experian, Equifax, and TransUnion.

2. Find three years' worth of tax returns for your mortgage pre-approval

Don't expect your accountant to keep this information on file. You should also consolidate old mortgage documentation, discharges and deeds in one folder so you can put your hands on it during the approval process.

3. Make sure you have liquid cash on hand

When putting money down toward a new home, the funds have to be traceable. In other words, you can't use equity in your home or a credit card. If you don't have cash ready, talk to your broker about the best way to get funds, whether it's a loan against a 401k or a home equity line of credit. Money must be tied to a real asset.

4. Minimize risk whenever possible

Many people need to sell before they buy. Set a commitment date with your buyer-the date by which they need to line up financing. You don't want things to fall through at the last moment, therefore stalling your own buying process.

5. Stick with only one attorney

When selling and buying, cash flow is also a hurdle. Use the same attorney for your sale and purchase, as they can hold the funds in escrow and transfer them seamlessly.

6. Have a rent-back plan ready

Work with your realtor to pre-negotiate a rent-back plan from your buyer if you can't move out of your home and into your new one right away.

7. **Be nice to your buyers**

If they ask you for a favor, don't say no. Treat them the way you want to be treated; you never know when you might need them to be flexible, too.

Happy selling!



Upcoming Special Events

WE'RE HOSTING A SUMMIT VIEWING PARTY AND YOU'RE INVITED!

Thursday, September 6, 2018
LIVE STREAM from 9:00 a.m. to 1:30 p.m.
San Francisco Association of REALTORS®
301 Grove Street, San Francisco



Please [click here](#) to register for the Viewing Party at SFAR.

The 2018 Real Estate Summit is THE event that brings California's best and brightest thought leaders and decision makers together to tackle the big issues affecting housing in the state.

Topics include:

DELIVERING SOLUTIONS FOR CALIFORNIA'S TOP HOUSING CHALLENGES

Moderated by Joel Singer, CEO, C.A.R.

FIXING HOUSING SUPPLY AT REGIONAL AND LOCAL LEVELS

Moderated by Carol Galante, I. Donald Turner Distinguished Professor in Affordable Housing and Urban Policy and Faculty Director of the Turner Center for Housing Innovation, UC Berkeley

MAPPING THE FUTURE OF CALIFORNIA: WHERE AND HOW WILL CALIFORNIANS LIVE?

Moderated by Brad Inman, Founder, Inman

For information on the Summit please visit the event website at: <https://www.ccresummit.com/>



THERE'S NO TIME LIKE THE PRESENT FOR

THERE'S NO TIME LIKE THE PRESENT FOR **REALTOR® SAFETY**

Knowledge | Awareness | Empowerment

Keep Safety Top of Mind

REALTOR® Safety Seminar
Thursday, September 13 | 2:00 p.m. to 3:30 p.m.
Event Center at St. Mary's Cathedral (lower level)
1111 Gough Street

**This program is FREE to SFAR Members.
Space is limited, so please register today!**



The mere nature of the real estate business puts agents at risk daily. Real Estate agents are a target for criminals because even fairly successful agents are usually well-dressed and drive a newer model car. The premise of this class is to educate people in the real estate business to the dangers of meeting strangers in secluded areas with little or no information about the person or the area of the meeting. This event will be for educational purposes only. Join us to learn Safety Techniques to keep you safe.

We will discuss how to prepare a location for an open house, what to check when determining escape routes, and what to look for when approaching potential clients. We will also talk about developing a personal safety program.

As a REALTOR®, it's important you have a personal safety protocol in place that you use every day with every client, like when meeting new clients, showing properties or sharing information online. There are a variety of tools you can adopt in your personal safety protocol, such as the smartphone apps and safety products you can find here.

THURSDAY THINK TANK

Business Planning with Kitty Cole

Thursday, September 20 | 3:00 p.m. to 4:30 p.m.
San Francisco Association of REALTORS® (301 Grove Street)
This event is FREE to all SFAR members!

REGISTER NOW

Kitty offers a comprehensive program to bring about remarkable increases in personal and professional productivity.

Learn more about Kitty Cole at: kittycole.com



SAN FRANCISCO

**REAL ESTATE
EXPO
MEMBER APPRECIATION DAY**

**Join your fellow REALTORS® at the
2018 SF Real Estate EXPO
and Member Appreciation Day**

**Thursday, October 4, 2018
9:00 a.m. to 5:00 p.m.**
Holiday Inn Golden Gateway
FREE to SFAR Members

[RSVP NOW](#)

Join us and be engaged by motivating keynote presentations and 15 educational sessions related to **Real Estate Apps and Technology, International Real Estate, Marketing, Risk Management, Finance, 1031 Exchanges, Standard Forms, and Legal sessions such as Landlord/Tenant Issues** and much more.



A Continental breakfast will be served beginning at 8:00 a.m., just before our opening general session at 9:00 a.m. where internationally acclaimed real estate trainer, **David Knox** will deliver a workshop on **Values-Based Life Planning and Goal Setting**.

About this session: Personal accountability is the basis for success in life and business. To experience this internal motivation, you must be in touch with your emotional values, clear on your goals, then focus on the objectives of achievement.

This inspirational session contains exercises that lead you to answer the three questions of performance:

1. What do you want?
2. Why do you want it? and
3. How will you accomplish it?

The best part of the seminar happens when it's over and your belief and awareness attracts to you the resources you need.

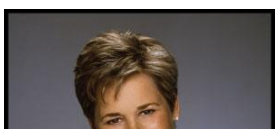
Following the opening general session and the first round of breakout sessions, we will have a sit-down luncheon program.

Additionally we will have a robust **Oktoberfest themed Exhibit Hall** with a nice variety of vendors, such as:

Bank of the West	First American Title	Rapattoni Corporation	Sterling Bank & Trust
Box MLS	Glide Forms	Realtor.com	Supra
Chicago Title Company	Green Couch Staging and Design, Inc.	Realtors® Property Resource	Theo
Commission Express Bay Area	Guaranteed Rate	Redwood Credit Union	US Bank
Disclosures.io (maybe)	LENNAR (SF Shipyard)	Retirement Funding Solutions	W+R Studios/ Cloud Agent Suite
Edward Jones Investments	Old Republic Title	SF Giants	Zillow Group
Fidelity National Title	PNC Bank	SF Real Estate Times	

At the conclusion of the day we will have an Oktoberfest themed reception with the raffle prize drawings.

[Click here](#) to RSVP to this special event today!



LUNCH & LEARN
Economic Update by Leslie Appleton Young



Covering San Francisco Bay Area, California, and the Global economy
Thursday, November 15
11:30 a.m. to 1:30 p.m.
Event Center at St. Mary's Cathedral
\$25 per person, lunch will be served.
[Click here to Register Now](#)

Sponsored by:



EDUCATION AND MLS TRAINING

New Member Orientation

Friday, September 14 | 9:00 a.m. to Noon
San Francisco Association of REALTORS®
301 Grove Street, San Francisco



SFAR monthly in-person Member Orientations for SFAR REALTOR® members. New REALTOR® members are strongly encouraged to attend these Orientations. Current Realtors are also invited for a refresher of new services or to satisfy the REALTOR® Code of Ethics.

Orientation will cover:

- Intro to the REALTOR® Association (including overview of benefits from SFAR/CAR/NAR)
- Intro to and Technical Training on SFAR MLS from SFAR MLS Staff
- Overview of Professional Standards and REALTOR® Ethics Training Requirements
- Intro to SFAR Professional and Social Networks

This Orientation also covers the MLS Fundamentals Class offered by SFAR MLS Staff; and the REALTOR® Ethics Training for 2017-2018 Biennial Cycle.

Thank you to our sponsor: **Wells Fargo Home Mortgage**



SFARMLS Fundamentals

Friday, September 21 | 9:00 to 10:00 a.m.
San Francisco Association of REALTORS®
301 Grove Street, San Francisco



The SFARMLS Fundamentals class is intend to provide an orientation of the website and tools available to members who have never seen the system before or are returning to SFARMLS after a period of time away. Topics include login, how to find all your various member benefits and what these tools are used for, what sort of benefits are available to you, how to navigate our websites, and how to customize your profile and preferences. This class (or equivalent experience) is a prerequisite to all other classes.

SFARMLS Listing Management

Friday, September 21 | 10:00 to 11:00 a.m.

San Francisco Association of REALTORS®

301 Grove Street, San Francisco

CLICK TO REGISTER

The SFARMLS Listing Management class will give you all of the information you need to enter your listing property and accurately, and manage that listing through the lifecycle from Coming Soon to Active, Active to Pending, and Pending to Sold. We will cover photo upload, compliance questions, property type concerns, and ways to avoid data entry errors.

NOTE: If you have already taken the MLS Essentials class between 2013 and 2015 you will recognize most information in this course, but we have added a section on listing lifecycle management you may find very helpful.

Ethics Classes on Video

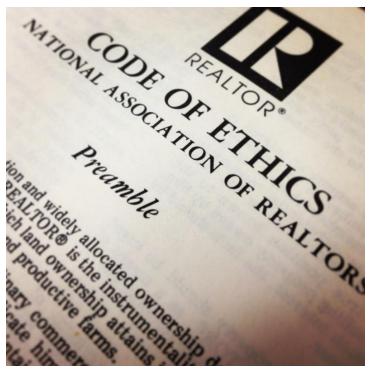
Video classes are held each Friday | 1:15 to 3:45 p.m.

San Francisco Association of REALTORS®

301 Grove Street, San Francisco

CLICK TO REGISTER

New members of the San Francisco Association of REALTORS® are required to complete an orientation course on the Code of Ethics within 25 days of their acceptance as a REALTOR® member in accordance with the Association's bylaws. If a new member fails to take the course within the 25-day time frame, he or she will have their membership placed on inactive status until the requirement is filled.



The National Association of REALTORS® also requires continuing members to complete the NAR Code of Ethics course once in every 2-year Biennial period. The current Biennial period is from January 1, 2017 to December 31, 2018.

The two and a half hour DVD course is presented at the Association's offices every Friday afternoon at 1:15 p.m. The cost is \$15 for all SFAR members. Payment is required at the time a reservation is made. To register, please click the button below and you will be prompted to provide your credit card information. Or, you may call (415) 431-8500, extension 1130.

Please note that the \$15 fee is non-refundable and non-transferable to future courses.

Parking is available across the street at the Performing Arts Garage.

FYI: If you would like to take the ethics class online for free instead you can do so by visiting www.realtor.org selecting the "Education" tab, and then clicking on the "Code of Ethics Training" button.

You can also submit a completed [Ethics Self-Certification Form](#).

How To Check Your NAR Education Record Online

When you log into your MLS Dashboard you will want to click on the "Member Svcs" button on the right hand side of the screen. Next, please click on the "Track Your Ethics Requirements" button. Finally, click on the "Personal Education Tracking" link. Your completion status will display.



Member Svcs

Please see the NAR Ethics requirements below, if you still need to complete your Ethics Training.

Use Glide Forms to collect the TDS, SPQ, AWD, and other disclosure forms.

AVID and other disclosure forms securely online.

As an SFAR member, you will now receive complimentary access to the new electronic system developed by Glide and zipLogix® that allows you and your clients to complete disclosure forms online. Glide Forms replaces today's dense PDF and paper forms with an easy-to-use, step-by-step online wizard experience that offers several benefits to agents and clients:

1. Ensure all required questions are answered
2. Ensure all answers are neatly typed and legible
3. Easily add overflow text and addendums for lengthy explanations
4. Attach images and documents directly to each form
5. See contextual help and definitions for difficult questions
6. Easily update responses when new information arises
7. Navigate step-by-step through each form instead of completing a dense PDF
8. Monitor client progress as they complete each form

Get started by registering at www.glide.com/forms.



Glide Forms Demo and Training Webinars

Glide is providing SFAR members with Webinars to help get you set up with Glide Forms.

The Webinars will be offered on Tuesdays and Thursdays between August 7 and September 27. Please click in the links below to sign up for the Demo day and time that works best for you.

Tuesdays (8/7/18 through 9/25/18):

Demo from 11:00 to 11:30 a.m., followed by optional 30-minute Q & A session until NOON.

Sign up for TUESDAY WEBINARS -- https://zoom.us/webinar/register/WN_reF0UIPfSbyLhwCBdUwsuA

Thursdays (8/9/18 through 9/27/18):

Demo from 9:00 to 9:30 a.m., followed by optional 30 min Q & A session until 10:00 a.m.

Sign up for THURSDAY WEBINARS -- https://zoom.us/webinar/register/WN_CoVynHvhTqGvnYFytnu5NA

