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# NEWSLETTER

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*Where Entrepreneurs Thrive*

FEBRUARY 25 - 29, 2024 | LAS VEGAS, NV

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# FAMILY REUNION

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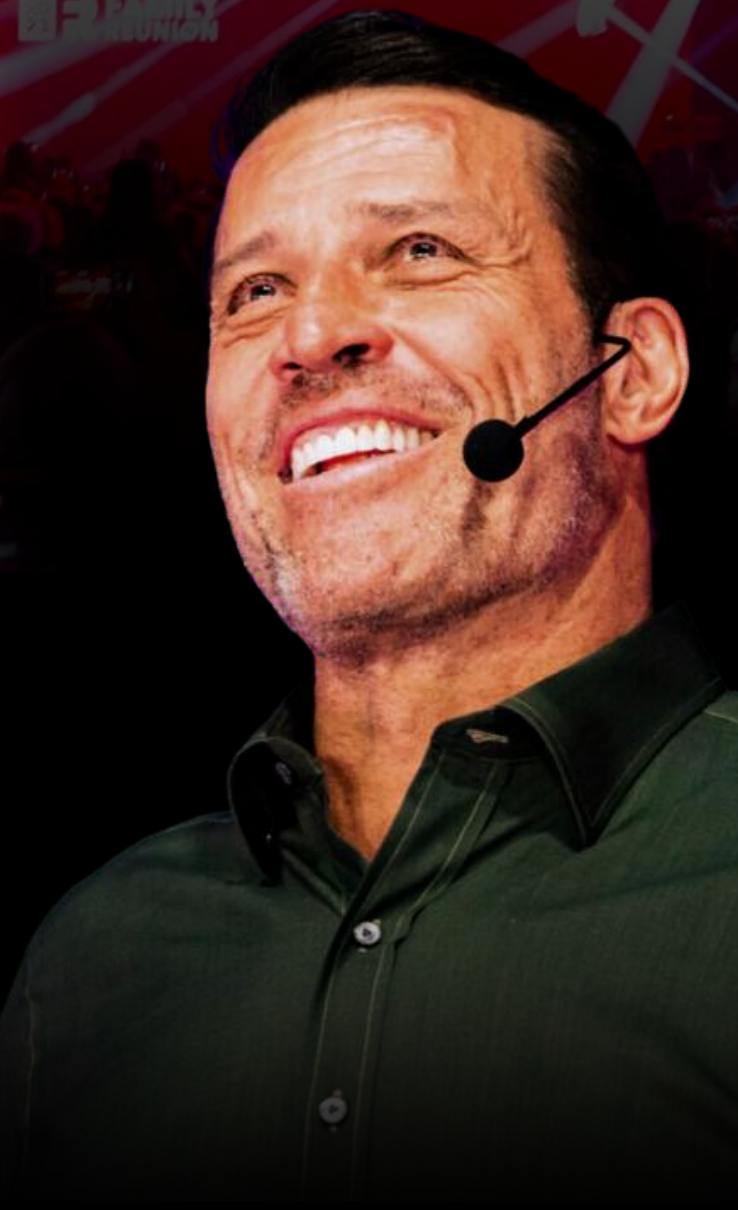
# FAMILY REUNION

FEB 25-29 LAS VEGAS, NV

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# Keynote Speaker



## Tony Robbins

Global Entrepreneur, Investor, NY Times #1 Best Selling Author, Philanthropist, and the World's #1 Life and Business Strategist



## Mel Robbins

A New York Times Bestselling author and podcast host

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# Top Associates

**OCTOBER 2023**



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Top Associates  
OCTOBER 2023

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**#2 LAURA BRYANT**  
PENINSULA ESTATES

**#4 CHIU-HO LIN**  
CUPERTINO

**#3 BRIAN SCHWATKA**  
LOS GATOS ESTATES

**#4 LIN GE**  
PENINSULA ESTATES

**#4 RADHA RUSTAGI**  
CUPERTINO

**#4 REYNA & ASSOCIATES**  
FRESNO

**#4 JULIE WYSS**  
LOS GATOS ESTATES

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**#1 TEAM BEDI** PLEASANTON / LIVERMORE

**#2 MICHAEL SOARES REAL ESTATE**  
SACRAMENTO METRO

**#2 SOUSOU TEAM**  
PLEASANTON / LIVERMORE

**#4 TINA NGUYEN & ASSOCIATES**  
SILICON CITY

**#5 THE FICKERT TEAM**  
CHICO

## GROUPS

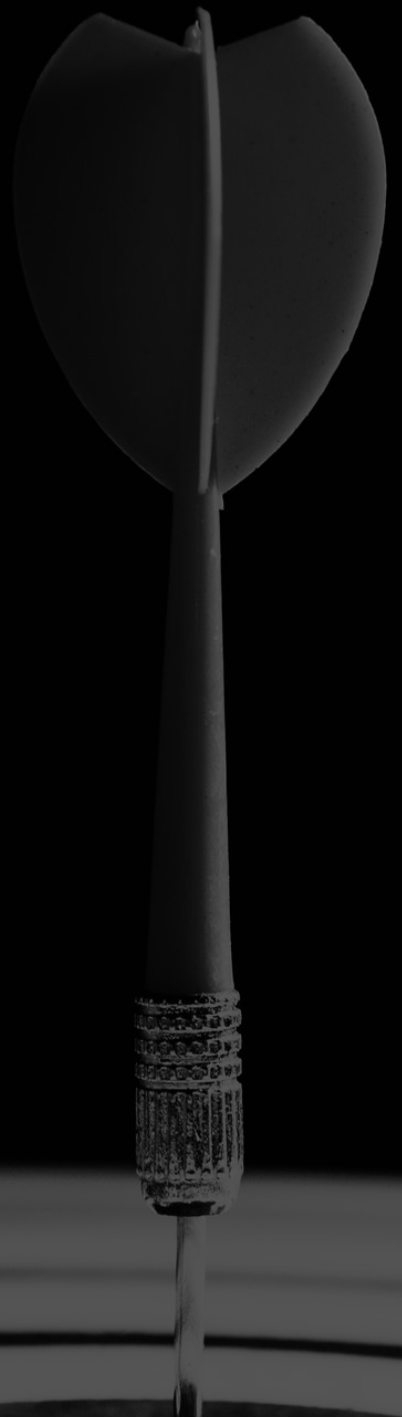
**#1 THE MORE REAL ESTATE GROUP** FOLSOM

**#2 JMA**  
FRESNO

**#3 THE GUNDERMAN GROUP**  
OAKLAND

**#3 IHARA TEAM**  
HONOLULU

**#5 THE DAVID GREENE TEAM**  
BRENTWOOD



# CLOSED VOLUME

Top Associates  
OCTOBER 2023

## INDIVIDUAL/INDIVIDUAL TEAMS

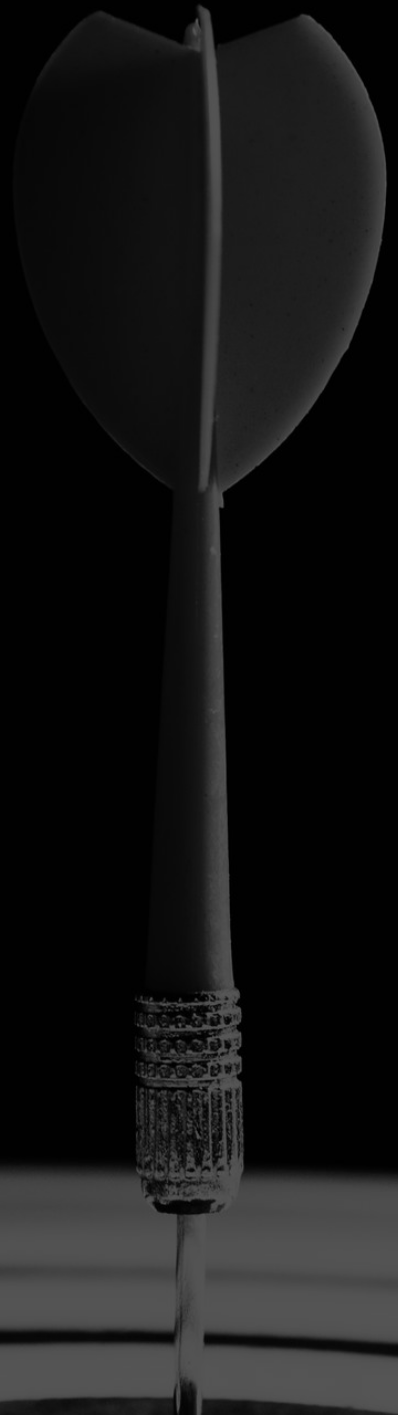
- #1 **LAURA BRYANT** PENINSULA ESTATES
- #2 **BRIAN SCHWATKA**  
LOS GATOS ESTATES
- #3 **SERGIO SANCHEZ**  
SANTA CLARA VALLEY
- #3 **LARRY GIANG**  
SILICON CITY
- #5 **MELISSA HAUGH**  
SAN JOSE - SILICON VALLEY

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PLEASANTON / LIVERMORE
- #3 **LINA YANG RE GROUP**  
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OAKLAND
- #5 **INIGUEZ & TAVARES TEAM**  
CUPERTINO

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- #1 **CA AG PROPERTIES** FRESNO
- #2 **THE GUNDERMAN GROUP**  
OAKLAND
- #3 **DISEN CAI REAL ESTATE GROUP**  
PENINSULA ESTATES
- #4 **IHARA TEAM**  
HONOLULU
- #5 **THE DAVE CLARK TEAM**  
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OCTOBER 2023

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**#4 CHERYL HAMMOND**  
WALNUT CREEK

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**#2 LEN STONE REAL ESTATE GROUP**  
PENINSULA ESTATES

**#2 DEBRA WHITE TEAM**  
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**#2 SK REAL ESTATE GROUP**  
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SIERRA FOOTHILLS

## GROUPS

**#1 BROWN TEAM** SAN FRANCISCO

**#1 THE RENEE WHITE TEAM** WALNUT CREEK

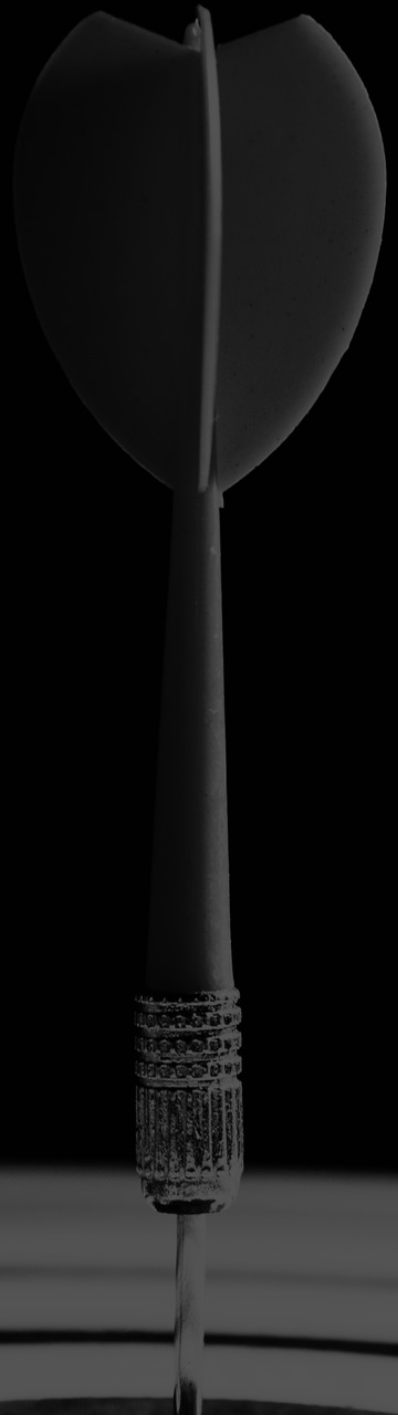
**#3 THE KAL JOHAL TEAM**  
YUBA SUTTER

**#4 THE DAVE CLARK TEAM**  
SAN JOSE - SILICON VALLEY

**#4 OWN REAL ESTATE**  
PENINSULA ESTATES

**#4 THE JOHNS GROUP**  
CHICO

**#4 JENNIFER ROSDAIL REAL ESTATE TEAM**  
SAN FRANCISCO



OCTOBER 2023

Welcome

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VINCENT CICCARELLO	BRENTWOOD	MELLANIE MORA	KW MERCED
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OMAR GONZALEZ	CARMEL	SHAAN GANDOTRA	KW MERCED
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HARRY (RUI) HE	CUPERTINO	LISA LE TRAN	LOS GATOS ESTATES
KI CHING CHAN	CUPERTINO	LISA LEUNG	LOS GATOS ESTATES
SELINA ZAMORA	CUPERTINO	MARIAH HUPP	LOS GATOS ESTATES
SMRITI BAHL	CUPERTINO	NIGEL JAHN-HANSEN	LOS GATOS ESTATES
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GRAHAM PFEIFER	DANVILLE	VERONICA AGUSTIN	LOS GATOS ESTATES
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CHING FUNG SUN	ELK GROVE	ARIANNA LUCERO	MODESTO
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MAX VAN WIG	FOLSOM	MARICELA NEGRON	OAKLAND
MICHAEL GIANCANELLI	FOLSOM	SHARON MANCILLAS	OAKLAND
TYLER MONATH	FOLSOM	ARMIN ARFAEE AZAD	PALO ALTO
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YAQI WANG	FREMONT	MEENU GUPTA	PALO ALTO
NARIA GROSS	FREMONT	SHIVANGI AVASTHI MISHRA	PALO ALTO
ANNABELLE MARTINEZ	FRESNO	CHRISTOPHER JANKE	PALO ALTO
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JORDAN BRENES	HONOLULU	BROOKE LANDAICHE	PENINSULA ESTATES
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KAPUALEI BROWN	HONOLULU	ERIK SAM	PENINSULA ESTATES
LOUISE JACOB LORENZO	HONOLULU	YE TIAN	PENINSULA ESTATES
SARAH-ANNE JORDAN	HONOLULU	ZHI LIANG SHEN	PENINSULA ESTATES
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KYLE BURTON	KW MAUI WEST	ALDO DUENAS	PLEASANTON/LIVERMORE
TABATHA HAZEN	KW MAUI WEST	ANGEL RAMOS-ZAPIEN	PLEASANTON/LIVERMORE
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WELCOME HOME  
Where Entrepreneurs Thrive



OCTOBER 2023

Welcome

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ELIZABETH MONAHAN	ROSEVILLE	COLLIN OAKLEY	SJ SILICON VALLEY
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ISSA SALTO	SACRAMENTO METRO	JAHARI WILLIAMS	STOCKTON
JOSHUA WATSON	SACRAMENTO METRO	JUNE JONES	STOCKTON
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REGINA JACKSON	SACRAMENTO METRO	SHABNAM DE LA CRUZ	WALNUT CREEK
SEYED DAVAMI	SACRAMENTO METRO	SHANTAWATTIE RAMDEHOLL	WALNUT CREEK
SHANITA FLEMING	SACRAMENTO METRO	ALEIYA MARTIN	YUBA SUTTER
SHEERA SPANGLE	SACRAMENTO METRO	KARLA PARKS	YUBA SUTTER
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# TrendGraphix

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 the **twenty**center

**NO-VEEMBER -  
PARKINSON'S LAW  
AND BATCHING**

*"So much time is wasted switching from one task to another. By batching repetitive tasks, once wasted time is recovered and can be used for other things. "*

*– Richie Norton*

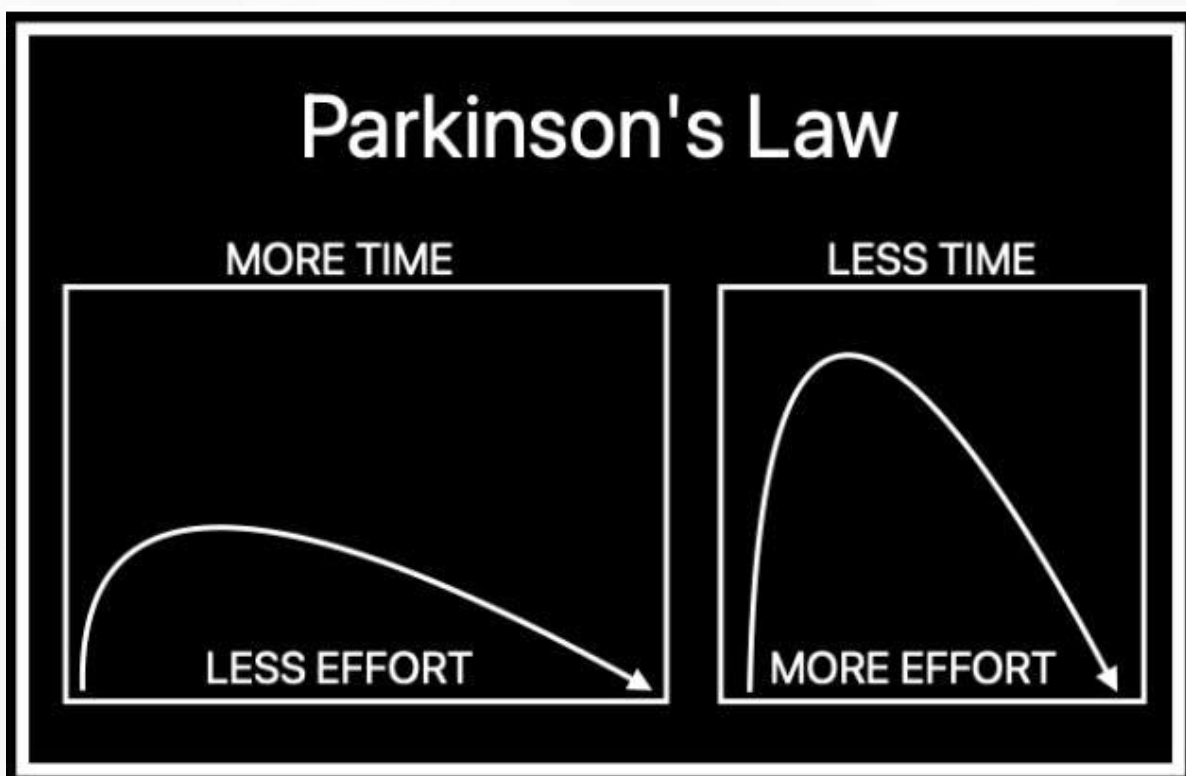
## **NO-VEMBER – PARKINSON'S LAW AND BATCHING**

Belated Happy Thanksgiving. I hope you enjoyed seeing friends and family. And that you didn't feel too many regrets after going "feast mode" on the turkey and dressing. Today, we conclude No-venber by tackling the biggest objection to saying no – How do we say no to tasks that must be done? By saying no to giving them unnecessary time with batching.

In 1955, naval historian Cyril Northcote Parkinson coined "Parkinson's Law" in a satirical essay in The Economist. He observed that "work expands so as to fill the time available for its completion." He then wove a story of a retiree whose one task for the day is to send a postcard. Because she has all day, she takes an hour to pick out a card, another hour to find her glasses, longer to write the note, and so on until the card is posted and the day is done. We've all lived some version of this. With abundant time, our efforts lack urgency.

However, the opposite can also be true.

In The Millionaire Real Estate Agent we wrote about how much we get done the day before we leave for vacation. We breathlessly pack, get the dog kenneled, triage email, and knock out our priorities. All in the name of a work-free holiday. We dubbed it the "Day Before Vacation Miracle." Short on time, urgency ramps up our efforts.





This brings us back to those “un-no-able tasks.” Because we can’t say no to the tasks, we compress the time allowed to do them. A proven technique for doing this is called “batching.” With batching, we group similar tasks together, like managing emails, updating our database, or paying the bills.

For example, instead of checking email throughout the day, try using three short time blocks at the beginning, middle, and end of the day. Set a timer and make it a game to triage as many messages as you can. By grouping similar tasks and limiting your time, you allow yourself to go into an optimal performance state, which psychologist Mihály Csíkszentmihályi calls “flow.” Sports fans probably know this as a player in “the zone.” You’ll be knocking out correspondence the way Stephen Curry knocks down treys.

You’ll also save a ton of time. Most people either multitask these essential but low-priority tasks or slog through them like a teenager washing dishes. Both approaches waste precious minutes and hours that could be devoted to your yeses.

To summarize, batch similar low-priority tasks. Give them small blocks of time. Treat them like a game where your job is to complete as many as possible in the time allowed. One question to ponder in your thinking time: How can I limit time given to the things I can’t say no to?

***Make an Impact!***

***Jay Papasan***

Keller  INK

**PUTTING THE  
MARKET IN  
HISTORICAL  
CONTEXT**



As you most likely know, the American housing market is currently in a state of transition. You can't read the news online or turn on the TV without hearing about high mortgage rates, unaffordability, and low inventory.

The pace of home sales is the slowest it's been in over a decade. And yet, we are facing a shortfall of homes for sale and of buyers at the same time. This—on its face—feels like a contradiction. How can there be both not enough houses for sale and not enough people to buy them? In partnership with KellerINK, the Keller Williams Research Team took a look at real estate history to better understand how we got here and where we may be heading.

## **Location. Location. Location. The Supply Crunch.**

Throughout history there have been a couple of simple principles that define where people want to live. The first is proximity. A common line through the history of housing is that people don't want to regularly travel far from home. The second is social values, which shapes community involvement and access to resources.

For the sake of brevity, we'll start with the Industrial Revolution. For most Americans, this was the beginning of the "commute" as jobs moved toward industry in cities and away from rural agriculture. At the time, transportation consisted primarily of walking. The horse-drawn omnibus—and later, the trolley—aided travel over longer distances. However, people lived within a short distance of where they worked. This led to extreme density in cities and housing intermingled with industrial areas.



The transition from agrarian life to the factory created immense social friction. People thought it was causing damage to familial structures. A counter movement emerged that viewed city centers as "dens of iniquity." Thus, a social impetus for the suburb was born. Trains became the solution and soon, cities formed like spiderwebs around train stations. Each new station supported a new community that could access the city center. The spaces between rail lines remained largely empty. That changed when the Ford Model T began rolling off the assembly line in 1908. The car shaped our cities into the concentric rings we see today.

So, what does this have to do with anything today? Well, the last major transportation innovation that reshaped American cities was the car. Meaning it's been 115 years of building out cities as far as people are willing to drive. While job centers have moved in and out of city centers over time, the most recent economic upswing saw jobs moving back into cities.

There is an argument to be made that modern cities don't have room to grow outward. People have always had a limit on how much time they're willing to spend traveling to and from work on a daily basis. We saw obvious evidence of this during the COVID-19 pandemic. Remote work cut the tethers that confined people to existing suburbs. As a result, small towns, exurbs, and vacation towns began to see their housing markets explode.

If cities cannot grow outward, the only other direction to go is up. Despite windowless flop houses and "dens of iniquity" no longer characterizing multifamily housing (if they ever truly did,) the stigma of urban density has been a persistent one. The societal upheavals that helped create the suburbs a century ago are now limiting how we deal with modern challenges. Many of the policies and practices that drove these transitions were rooted in both racism and classicism.

We sit now with two obvious problems in front of us: we need more housing, and we need somewhere to put it. There are two options for where housing can go. We will either see an increase in housing in the city, which could increase density, or we will see an increase in housing in areas too far for a reasonable commute. But there are solutions! We can change zoning laws to decrease density and we can find a way to shorten commutes. One way is to simply eliminate commutes for many by implementing remote work. Otherwise, we will have to wait for those self-driving/flying/hyperloops to emerge.

## **Cash Rules Everything Around Me. or Does It?**

The other side of this housing coin is financing. In the last three years, mortgage rates have gone from the lowest on record to the highest in over three decades. The modern housing market is ruled by the thirty-year, fixed-rate mortgage. It's the most common financing tool used to buy a home, and it came to prominence in the 1960s following several decades of innovation.

The Great Depression decimated the housing market when as much as 50 percent of homes in the United States faced foreclosure. The result was a litany of government organizations and policies. The goal was to address the crisis of families losing their homes and banks whose balance sheets were being wiped out.

The loans most homeowners held prior to the depression were five- or ten-year mortgages. The balances were only partially paid off over the term. This meant that when the loans came due, they had to either refinance at prevailing rates or the full value of the loan was due. If you couldn't refinance or pay, the bank foreclosed. At the height of the depression, banks were foreclosing on a thousand homes every day. The result was the creation of the Fair Housing Association (FHA) and the long-term, fixed-rate mortgage.

What banks needed to feel comfortable lending money over such a long term was a way to sell the loans to investors. The creation of Fannie Mae (and later Freddie Mac) allowed banks to have loans packaged in the securities and sold. These government-sponsored enterprises (GSEs) created a great deal of confidence in financial markets that long-term mortgages were safe bets. Perhaps too much confidence.

## **An Unusual Consequence**

Anyone who lived through the great recession of 2008 probably remembers hearing about mortgage-backed securities. We won't go into detail about the mechanism of the housing market collapse and subsequent financial crisis here. We will, however, point out something about the mortgage-backed securities market most people probably don't know. Mortgage rates are determined by mortgage-backed securities, and since 2009, the Federal Reserve has played a major role in that market.

In its simplest level, when there is a lot of money going toward buying mortgage-backed securities, mortgage rates are low and vice versa.

As part of its effort to combat high inflation, the Federal Reserve began reducing its participation in mortgage-backed securities markets. This has caused mortgage rates to increase even more than other interest rates.

The unusual consequence of this is that in an effort to lower prices for everything, the Federal Reserve has made home ownership less affordable.

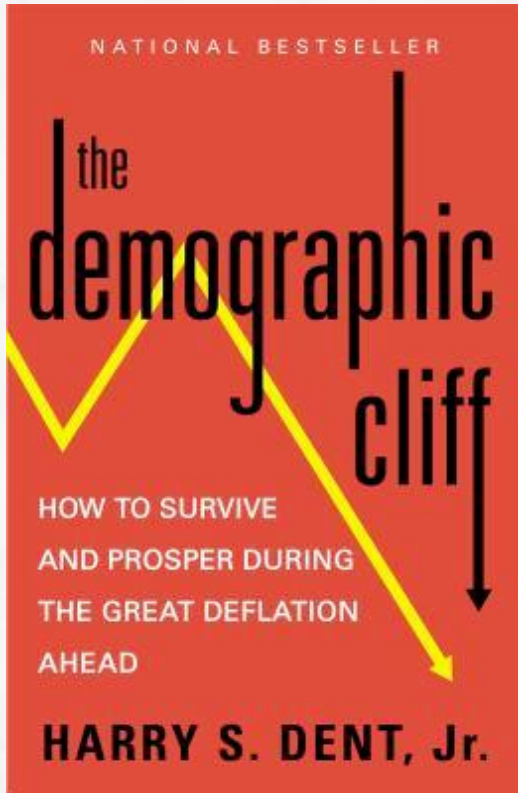
In the past, rising interest rates often resulted in recessions. This meant higher unemployment and home sales driven by downsizing. Right now, we have record-low employment, continuing economic growth, and declining inflation. The result is homeowners with record low interest rates with good jobs and no reason to sell. We call this the "lock in effect."

In addition, construction companies are facing high rates, the risks of limited demand, and the issues we previously laid out. Not good incentives to start building hundreds of thousands of more homes.

The question now is if there is a way to bring housing affordability in line without bringing back high inflation. One solution is time. Eventually markets and interest rates will adjust after we deal with the consequences of 7.5 percent mortgage rates. Another is for the Federal Reserve to reenter the mortgage-backed securities market to bring the relationship between mortgage rates and other interest rates back in line with historical norms.

Either way, we know the market ebbs and flows. It can be helpful to look at history to inform the decisions we make today. Whether we are proactive about it and look to incite change depends on us.

# Keller INK



## Book Spotlight: The Demographic Cliff by Harry S. Dent, Jr.

Another work by Harry Dent to help us understand the impact of evolving demographics on our businesses.

[Read Now!](#)

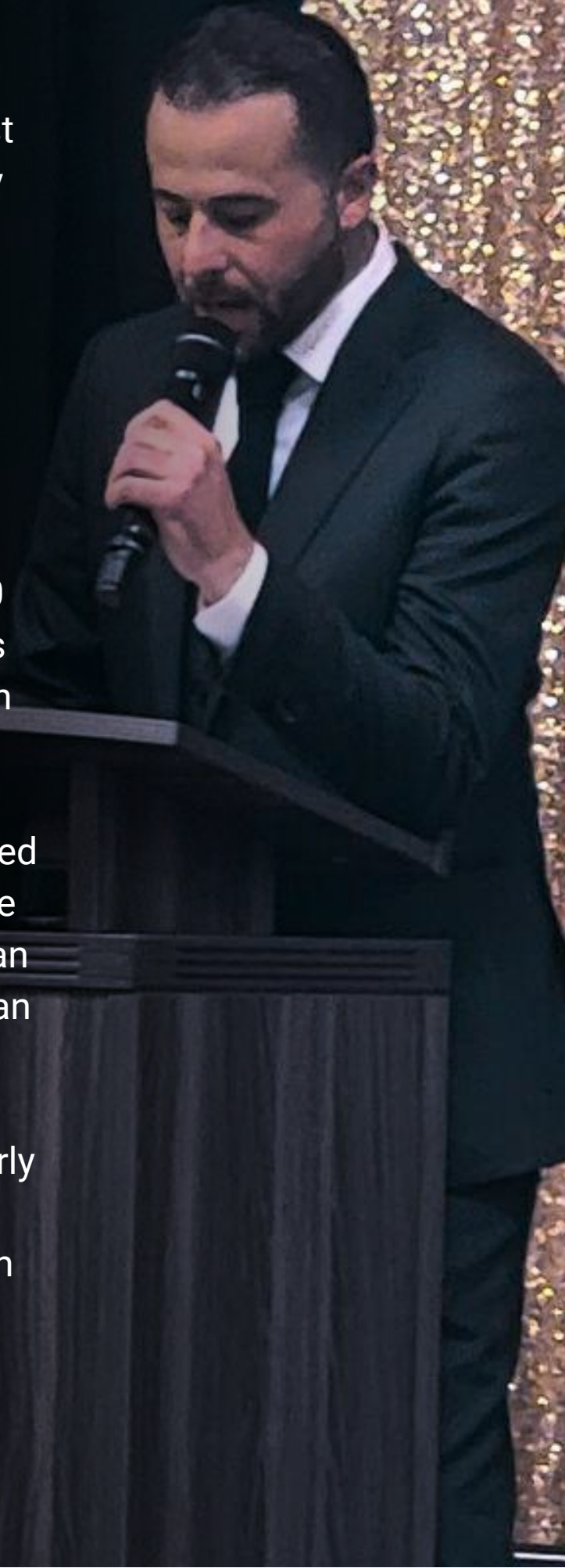
Life follows a rhythm, and **results are not random.** Whether we break down or we break through is actually pretty predictable, right?

- *Think Like a CEO, Season 3, Ep. 1*



**Moe Jawad** is President of the Merced County Association of Realtors, he orchestrated the biggest charitable fundraiser Merced county has ever seen.

In light of the season of giving The Merced County Association of Realtors Charitable Foundation recently hosted A Carnival Extravaganza, a record-breaking fundraiser that raised over \$100,000 for six local charities, including Boys and Girls Club Merced, The Salvation Army, The Merced Rescue Mission, The Merced County Sheriff's Operation Christmas Star, The Merced County Food Bank, and Love Inc. The evening featured a live band, Brazilian Samba Dancers, a live auction, and an exceptional dinner. Each charity received donations surpassing expectations. The Association eagerly looks forward to more charitable events, aiming to break records each year for the benefit of the local community of Merced County.





happy!



# Thanksgiving



# Veterans Day

Honoring all who served

DEBORAH CORDOVA	BRENTWOOD	JENNIFER MARTIN	FRESNO
LIBBY GUTHRIE	BRENTWOOD	IRENE MAZZELLA	FRESNO
DENISE PICARD	BRENTWOOD	COURTNEE WALDRON	FRESNO
MARISSA BRIGHT	CARMEL	DEBRA WHITE	FRESNO
GREG HAMER	CARMEL	JULIA AKSELRUD	HONOLULU
MICHELE LEE	CARMEL	WESLEY BOYD	HONOLULU
PATRICK O'DONNELL	CARMEL	SONJA CARAVELLO	HONOLULU
AMY CAMPBELL	CHICO	AMANDA DOBRANSKY	HONOLULU
SAMANTHA DARRIN	CHICO	KENBERLY GRAY	HONOLULU
RACHEL ECCLES	CHICO	ANNALISA HAMLETT	HONOLULU
HILARY HAYS	CHICO	JAVIER HAMLETT	HONOLULU
JAMIE JAGEARS	CHICO	DAVID HAMLIN	HONOLULU
CHRIS JARRETT	CHICO	EMILY HARNESS	HONOLULU
JENNA JOHNSON	CHICO	LISA JACK	HONOLULU
BRANDON WALTZ	CHICO	KINA KNISLEY	HONOLULU
JESSE WATTS	CHICO	THARRANNE MCCUE	HONOLULU
CAROL MAA	CUPERTINO	VICTORIA MURPHY	HONOLULU
MAJA FINDORA	DANVILLE	JOANNE NEYLAND	HONOLULU
TONY GARCIA	DANVILLE	JOE EXTRA ORDINARIO	HONOLULU
JENNIFER HE	DANVILLE	VERONICA PHILAPHANDETH	HONOLULU
SUSAN RENEE HUTCHESON-REITEN	DANVILLE	JULIE PRINCIPE	HONOLULU
ALAN PATTEN	DANVILLE	MATEO RAMIREZ	HONOLULU
JOHANNA SCULLY	DANVILLE	LAURESSA RICHARDSON	HONOLULU
PAOLA KUPFER	EL DORADO HILLS	KAREN RILEY	HONOLULU
CAROL BAKER	ELK GROVE	DAVID RONDON	HONOLULU
BRIAN DICKERSON	ELK GROVE	DANII SEDILLO	HONOLULU
LEAH GARRISON	ELK GROVE	MANLY SOUZA	HONOLULU
FRANK GOEHRINGER	ELK GROVE	DANIEL ULU	HONOLULU
HEATHER LAND	ELK GROVE	ANASTASIA WEAVER	HONOLULU
LESLIE STIREWALT	ELK GROVE	CHRISTOPHER WEAVER	HONOLULU
JUDY ARMENDARIZ	FOLSOM	TIMOTHY WILSON	HONOLULU
ERIN HAWTHORNE	FOLSOM	MICHEAL ZENO	HONOLULU
ANNA KEEGAN	FOLSOM	BRENDAN ALCISTO	KW BIG ISLAND
PAOLA KUPFER	FOLSOM	ROCHELLE AUGUSTIN BECK	KW BIG ISLAND
PHILLIP LEACH	FOLSOM	HARRY HERSH	KW BIG ISLAND
ANNETTE MILLER	FOLSOM	ANDREW MADRID	KW BIG ISLAND
APRIL MOSHER	FOLSOM	BRYSON MARTIN	KW BIG ISLAND
KATELYN QUINN	FOLSOM	STEVE PARSONS	KW BIG ISLAND
STACY RIDER	FOLSOM	JAMES SCHWEPPE	KW BIG ISLAND
RANDY BELL	FREMONT	LISA VELASQUEZ	KW BIG ISLAND
JULIE BUI	FREMONT	JACQUI ALDOSA	KW MAUI WEST
BRYAN DUONG	FREMONT	JASON BRODY	KW MAUI WEST
WILLIAM SWEET	FREMONT	JULIE CHING	KW MAUI WEST
NAILEA ALCAZAR	FRESNO	AUBREY CHRISTOPHER	KW MAUI WEST
KIMBERLY L. HOGUE	FRESNO	LINDSEY GORSUCH	KW MAUI WEST





# Happy Diwali



APRIL 14 - 16, 2024 | SAN ANTONIO, TX

# Spring MASTERMINDS

## Unleash Your Potential at Spring Masterminds 2024

Spring Masterminds is more than just an event; it's a strategic opportunity. It provides dedicated time and space for you to assess your existing business strategies, make necessary adjustments, and chart a course for success. Launch into the new year with momentum and a well-thought-out action plan that aligns with your goals.

At KW MAPS Coaching's Spring Masterminds, we don't just aim to inspire; we aim to empower. Join us for an unforgettable experience where your aspirations meet expertise, and your goals find a path to achievement. Get ready to unlock your full potential this spring – your success story starts here.

[Register Now](#)

# MAPS QUICK TIP

## Coach Anna Krueger



### 4 Easy Questions to Find the Motivated

In the video below, Coach Anna Krueger shares four essential questions to identify motivated clients effectively. These questions aid in recognizing serious leads and understanding what clients need to move forward. Anna stresses the importance of investing time with motivated individuals for effective outcomes.



Anna Krueger

FREE TRAINING TOPICS

# Holiday Coaching Calls

Seasons greetings! As the holidays are quickly approaching, it's important that we plan to stay connected and keep pace throughout the busiest time of the year. Please join us for 19 Coaching Calls throughout the month of December featuring 26 of our incredible MAPS Coaches, all covering unique topics. Register for one or for all!



## Maximize Profit in 2024

**Dec 18, 2023**

Listen to the 5 simple actions for leading with revenue. Establish and monitor the return on investment for every dollar you spend with KW MAPS Coaches Jennie Schlipp and Herb Catania.

[Register Now](#)



## 4 Steps to Make The Money You Want in 2024

**Dec 18, 2023**

Set your personal income goal, draft your GPS, build your pipeline, and select your lead generation strategies to fund your life by design in 2024 with KW MAPS Coaches Brian Martin and Matt Teter.

[Register Now](#)



## Life By Design: Intentional Calendar Planning for 2024

**Dec 18, 2023**

Deliberate scheduling for a balanced 2024 Life by Design. Become intentional about your calendar during this LIVE TRAINING with KW MAPS Coach Nicole Zuber.

[Register Now](#)

The year 2023 is ending.  
**Are you ready for your goals next year?**

[See more Coaching Calls](#)

# PULSE

## PULSE: 4 Simple Steps to a Consistent 6-Figure Income



**Sign Up for PULSE:  
Individual membership Today**

**Sign Up for PULSE:  
Group Membership Today**



# The Millionaire Real Estate Agent Podcast

The Millionaire Real Estate Agent Podcast with Jason Abrams documents, demonstrates, and demystifies the models and systems driving big profits and big lives for the industry's most successful agents. Each week, Jason and his guests journey into the heart of real estate to empower listeners with strategies and inspiration they can use to reach new heights in their business. Through featured interviews, deep-dive discussions, and real-life success stories, listeners learn how industry pioneers have applied the principles and plays from The Millionaire Real Estate Agent to overcome challenges, take action, and rise to the top of their field. Created for entrepreneurs at every stage, each episode includes practical tips to enhance performance and productivity, plus updates on the latest trends, market insights, and industry innovations that help listeners stay informed and ahead of the competition. Join Jason Abrams each week as he unlocks the secrets to becoming a Millionaire Real Estate Entrepreneur.

- 06. From Wasilla to Worldwide: Kristan Cole's Remarkable Journey**  
Welcome to the latest episode of The Millionaire Real Estate Agent podcast, where we bring to the spotlight individuals who have reshaped the landscape...  
49m | Nov 27, 2023
- 05. From Daughter of Tenant Farmer to CEO of Keller Williams with Mo Anderson**  
Former CEO of Keller Williams and all-around cultural icon, Mo Anderson, tells us how she went from being the daughter of poor tenant farmers to being one...  
40m | Nov 20, 2023
- 04. From Social Work to Real Estate Royalty with Kymber Lovett-Menkiti**  
It's time to dive into the world of real estate with the remarkable Kymber Lovett-Menkiti. Her journey from social worker to industry titan embodies the...  
47m | Nov 13, 2023
- 03. A Story of Unshakable Work Ethic with Cody Gibson**  
Prepare yourselves for a heartwarming and exhilarating experience as we sit down with the ever-inspiring Cody Gibson. This isn't just an ordinary chat; it's ...  
52m | Nov 6, 2023
- 02. Cracking the Code to Happiness with Gary Keller**  
Today, we have a living legend with us, Gary Keller, a name synonymous with transformative real estate practices. With a remarkable 40-year journey in the...  
47m | Oct 30, 2023
- 01. Mastering the Moments with Phil M Jones**  
Welcome to the premiere episode of the Millionaire Real Estate Agent podcast, your gateway into the dynamic realm of real estate mastery. On this podcast,...  
56m | Oct 23, 2023

## Podcast

or listen on



# FREE TRAINING

**kw**MAPS  
COACHING

**December 7, 2023**

## **The Price is Right**

Are you having challenges with sellers coming to terms with pricing in today's market? Not clear on expectations to set upfront, during, or when an adjustment needs to be made?

**Register**

**December 18, 2023**

## **Maximize Profit in 2024**

Listen to the 5 simple actions for leading with revenue. Establish and monitor the return on investment for every dollar you spend with KW MAPS Coaches Herb Catania and Jennie Schlipp.

**Register**

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**Register**

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**Register**

**December 19, 2023**

## **Own What You Control**

As leaders we must learn how to focus on what we can control. When leaders take responsibility for their sphere of influence, they cultivate mindfulness, confidence, and determination.

**Register**

**December 19, 2023**

## **How to Stay Focused & Motivated Through the Holiday Season**

Navigate the festive season with clarity and purpose as we explore strategies for staying focused, energized and in the spirit of the holidays with KW MAPS Coaches and Wellness Community leaders Kimberly Guiry and Tyler Elstrom.

**Register**



# FREE TRAINING

**kw**MAPS  
COACHING

**December 19, 2023**

## **Battling Buyer Reluctance**

KW MAPS Coaches Kari Wyrsh and Jen Davis will coach you on the top 5 ways to get your buyers off the fence as we move into 2024.

**Register**

**December 19, 2023**

## **How to Create a Value Proposition for Buyers and Sellers**

Are you equipped with a comprehensive written value proposition that outlines the steps and systems showcasing your value as a Realtor to your clients?

**Register**

**December 18, 2023**

## **4 Steps to Make The Money You Want in 2024**

Set your personal income goal, draft your GPS, build your pipeline, and select your lead generation strategies to fund your life by design in 2024 with KW MAPS Coaches Brian Martin and Matt Teter.

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**Register**

**View More Scheduled Ahead**

# KWRI EVENTS



December 1, 2023

## Grow Your Profit with Command's Agent Referrals

Discover how to use Command to build your referral network.

Register



December 4, 2023

## Unconscious Bias in Real Estate

"Unconscious Bias" delves into how the brain unconsciously produces bias and how these unconscious biases impact your business.

Register



December 5 - 6, 2023

## Leadership Academy

Spend a day with Gary Keller and a 2nd day with incredible Leaders from KW on Leadership of Others!

Register



December 5 - 7, 2023

## Energy: Optimize Your Performance

Learn why energy impacts performance in all areas of your life with Molly Fletcher, author of The Energy Clock.

Register



December 5, 2023

## Grow Your Market Center With Your CommandMC Recruiting Pipeline

Get ready to turbocharge your Market Center growth with "Grow Your Market Center with Your CommandMC Recruiting Pipeline"! 🚀

Register



December 5 - 6, 2023

## Find Fast Wins for Teams with Command

Prepare to supercharge your team's success with "Find Fast Wins for Teams with Command" – the ultimate introductory course that will leave your team unstoppable! 🚀📁

Register

OCTOBER 2023

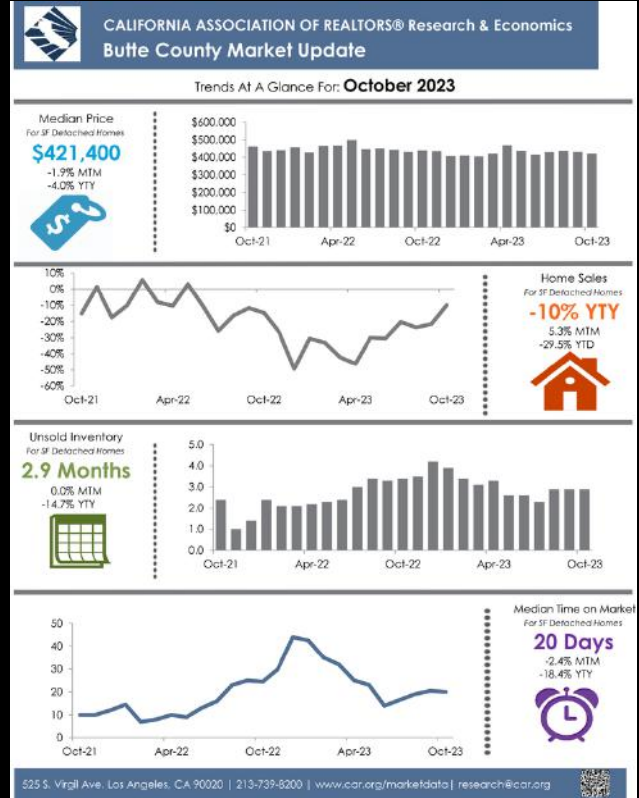
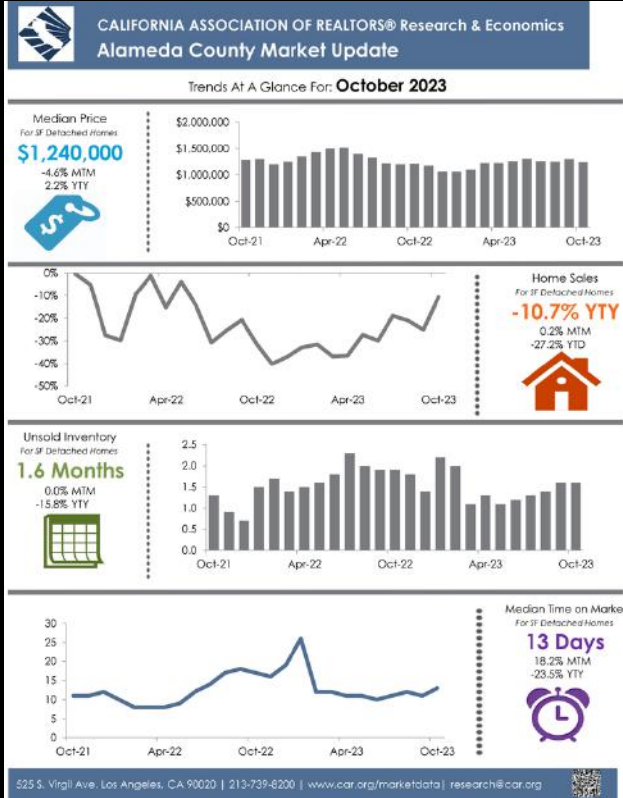
# MARKET STATS



Trends At A Glance For: **October 2023**

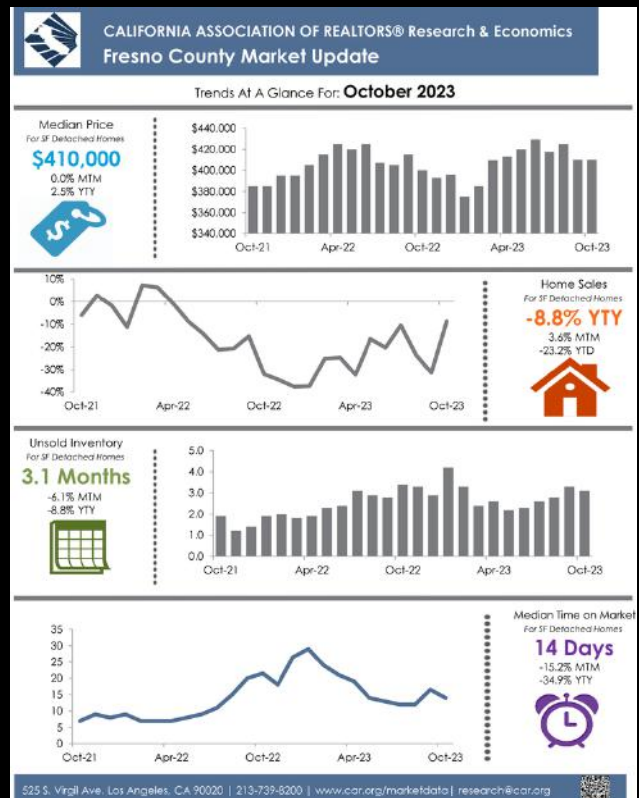
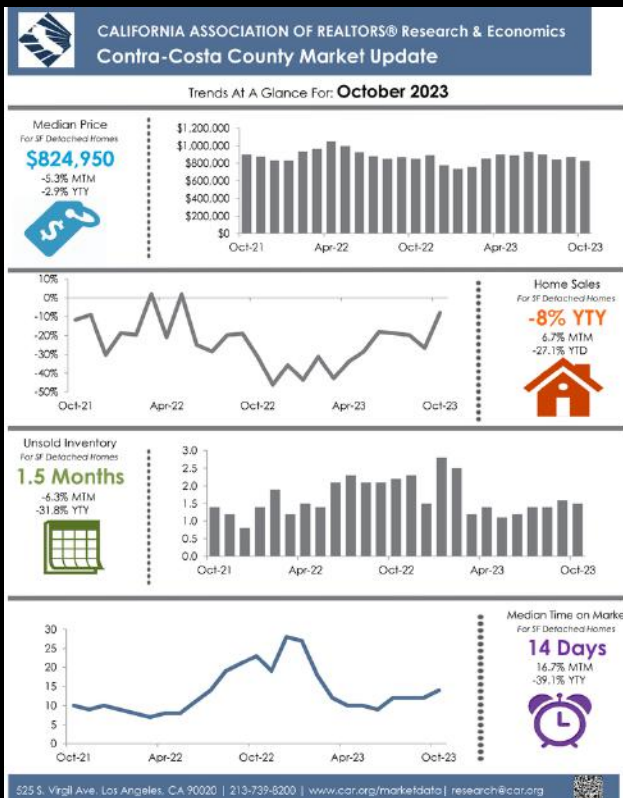
**Alameda County Market Update**

**Butte County Market Update**



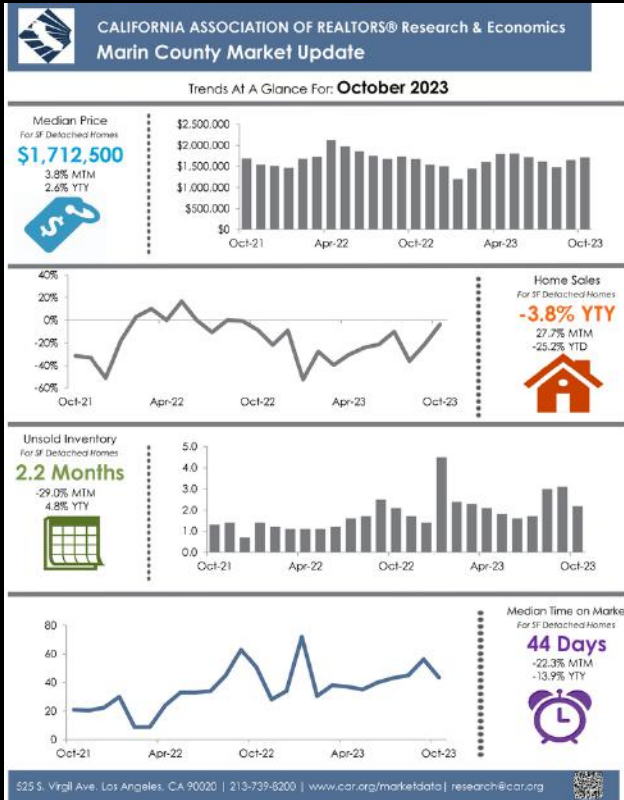
**Contra-Costa County Market Update**

**Fresno County Market Update**

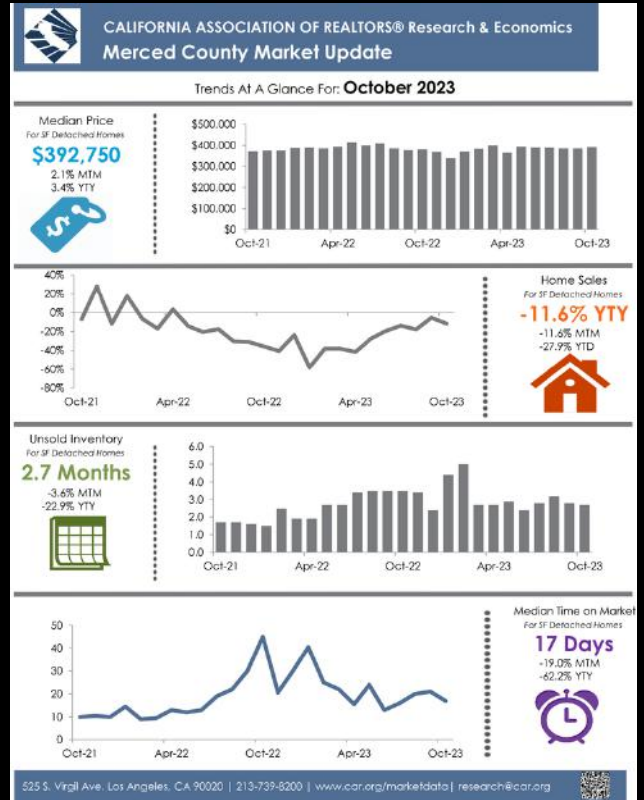


Trends At A Glance For: **October 2023**

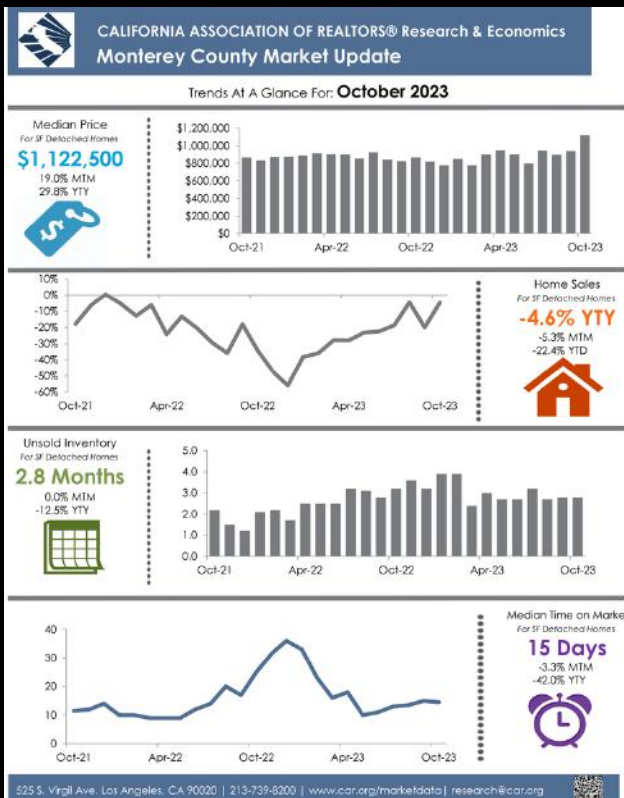
**Marin County Market Update**



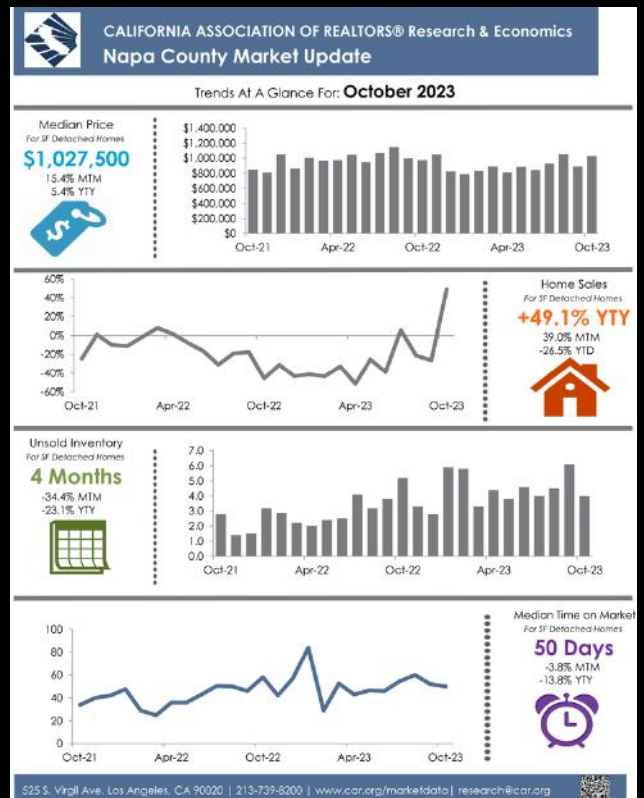
**Merced County Market Update**



**Monterey County Market Update**



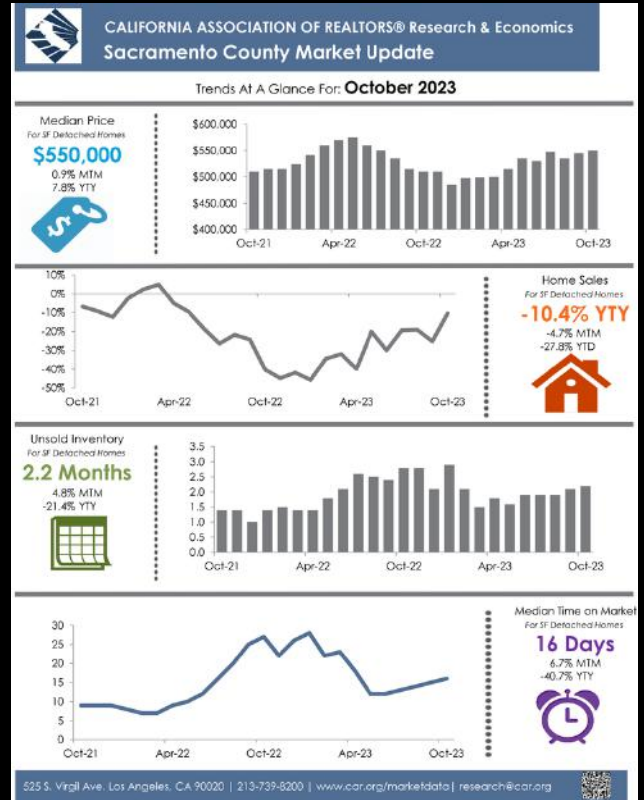
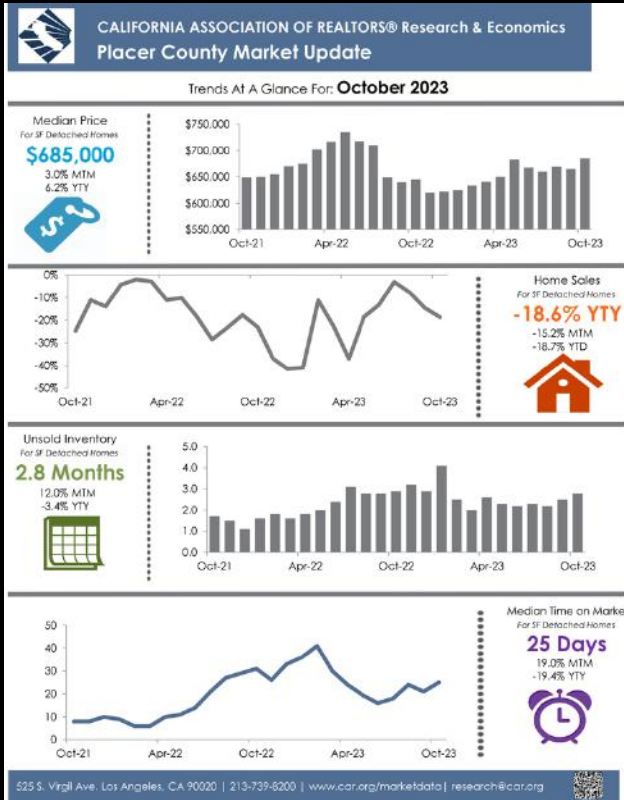
**Napa County Market Update**



Trends At A Glance For: **October 2023**

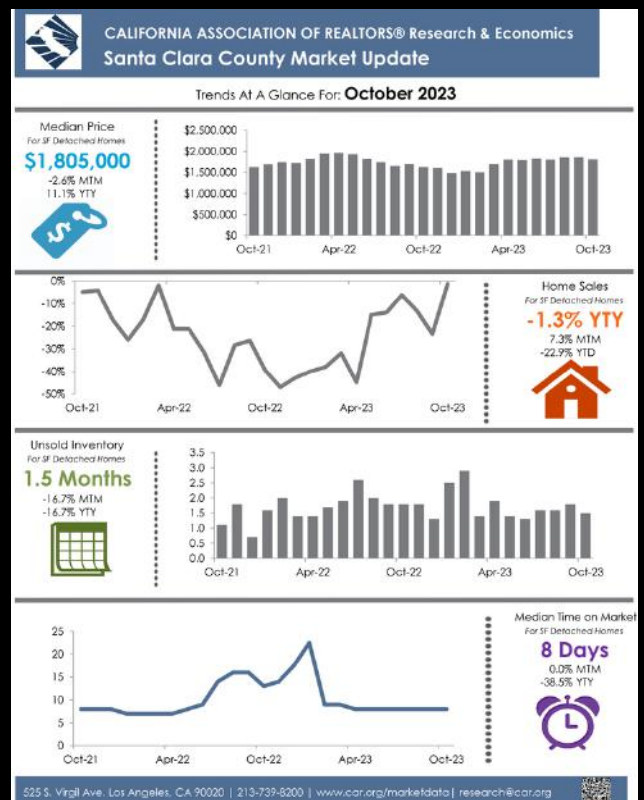
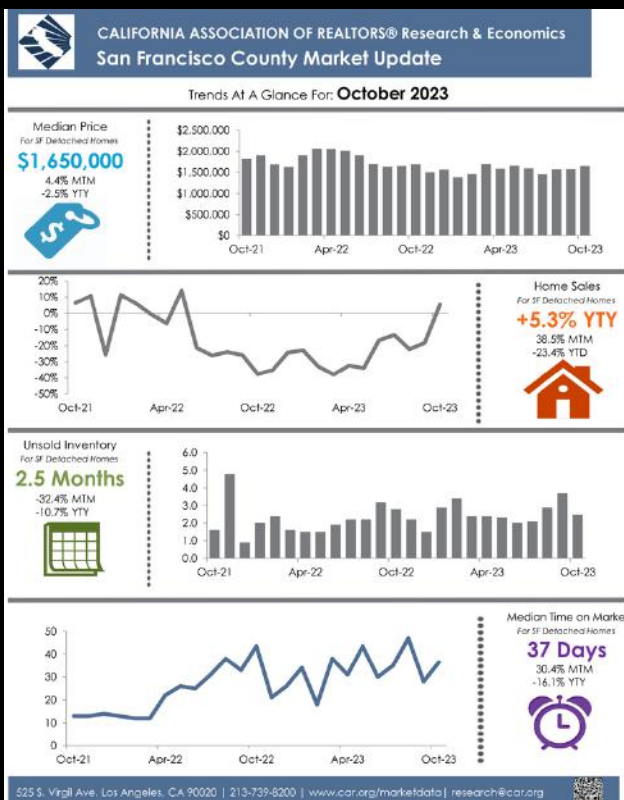
**Placer County Market Update**

**Sacramento County Market Update**



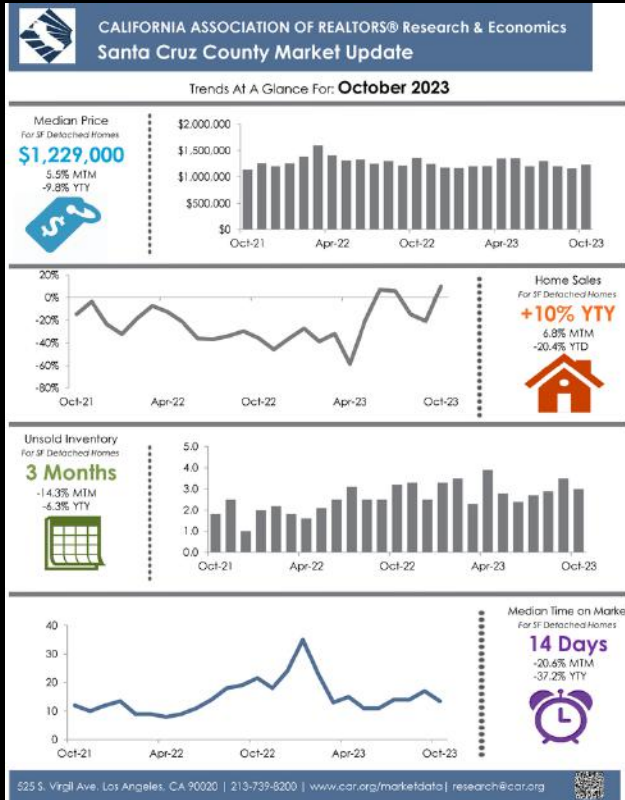
**San Francisco County Market Update**

**Santa Clara County Market Update**

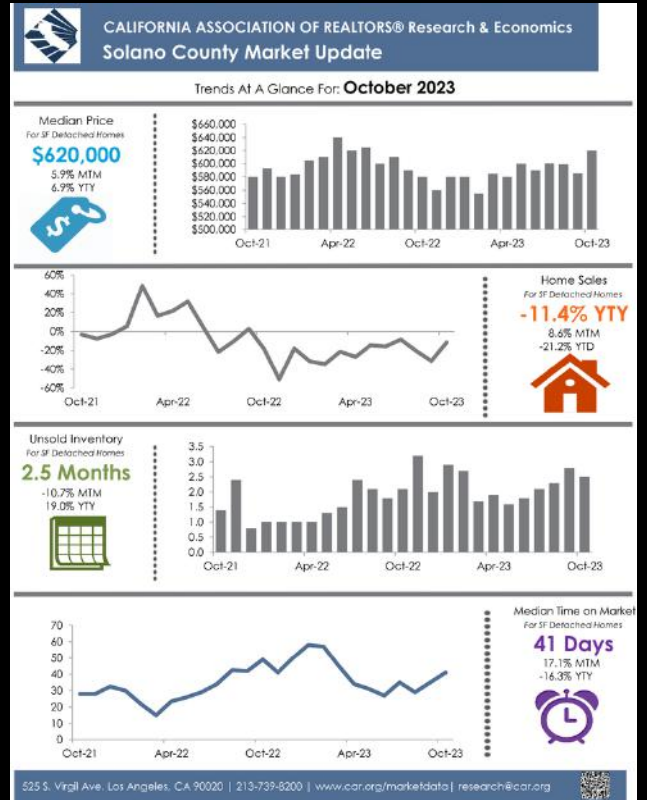


Trends At A Glance For: **October 2023**

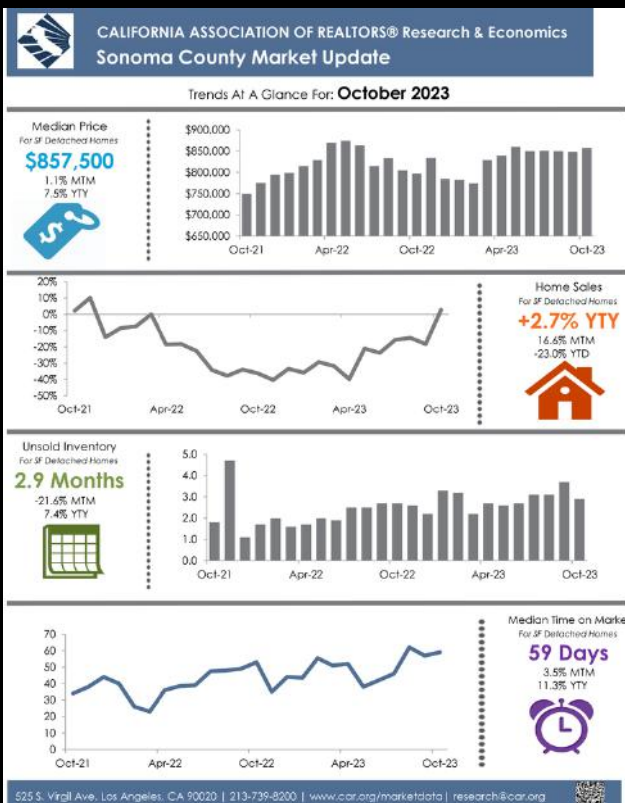
**Santa Cruz County Market Update**



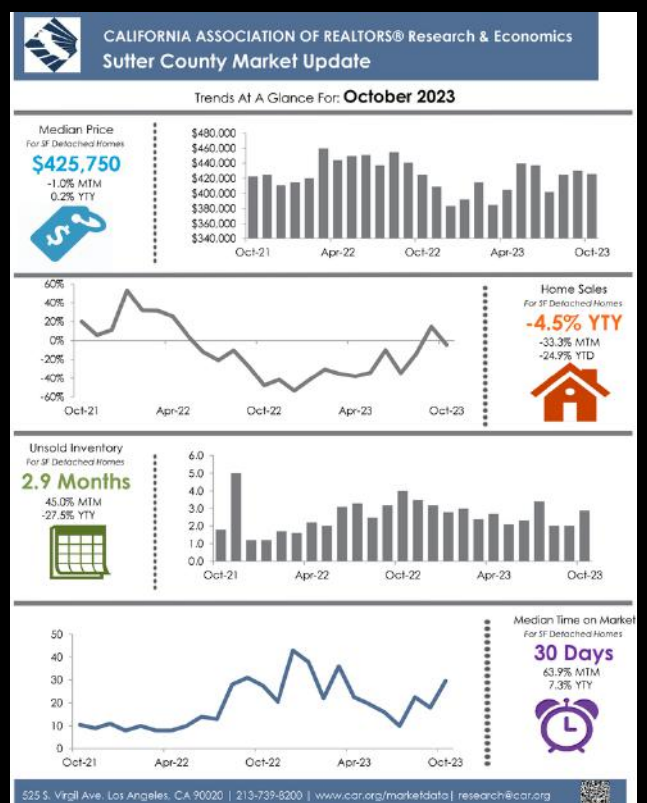
**Solano County Market Update**



**Sonoma County Market Update**

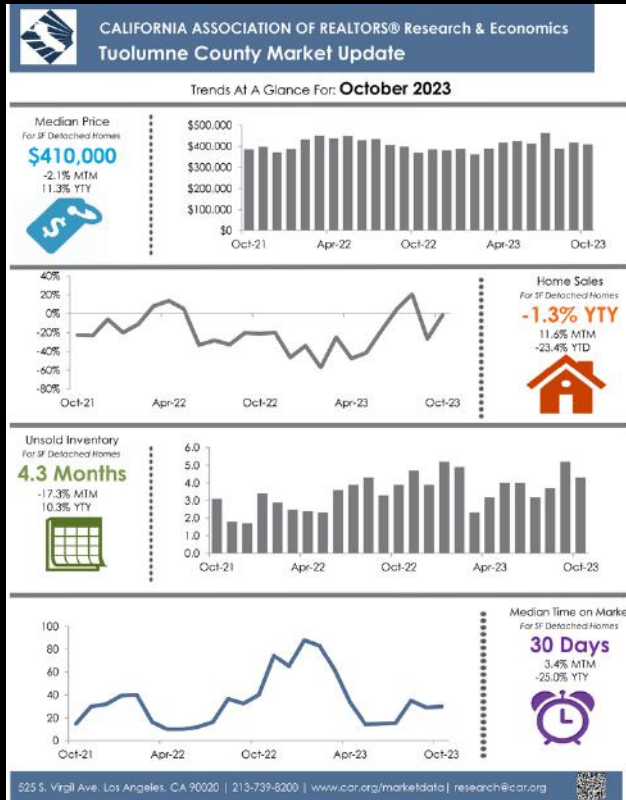


**Sutter County Market Update**

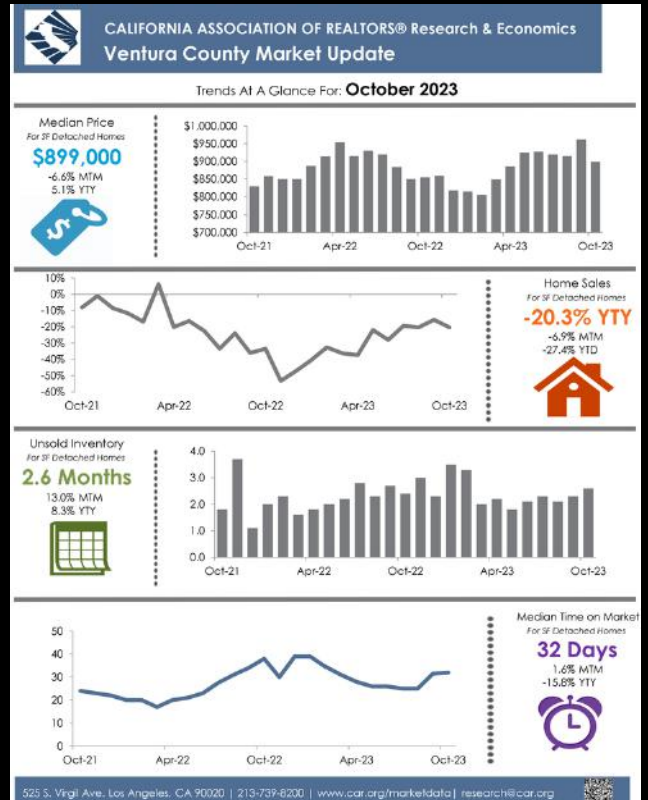


Trends At A Glance For: **October 2023**

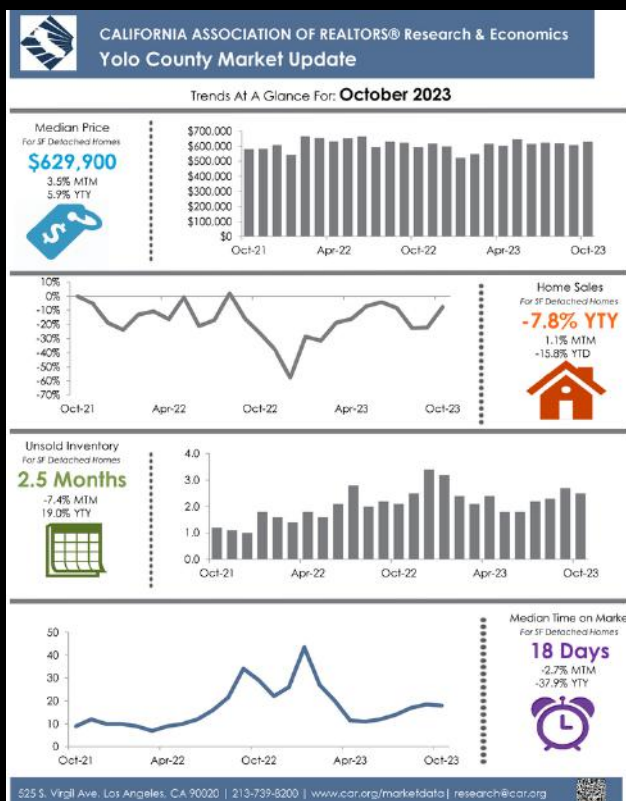
**Tuolumne County Market Update**



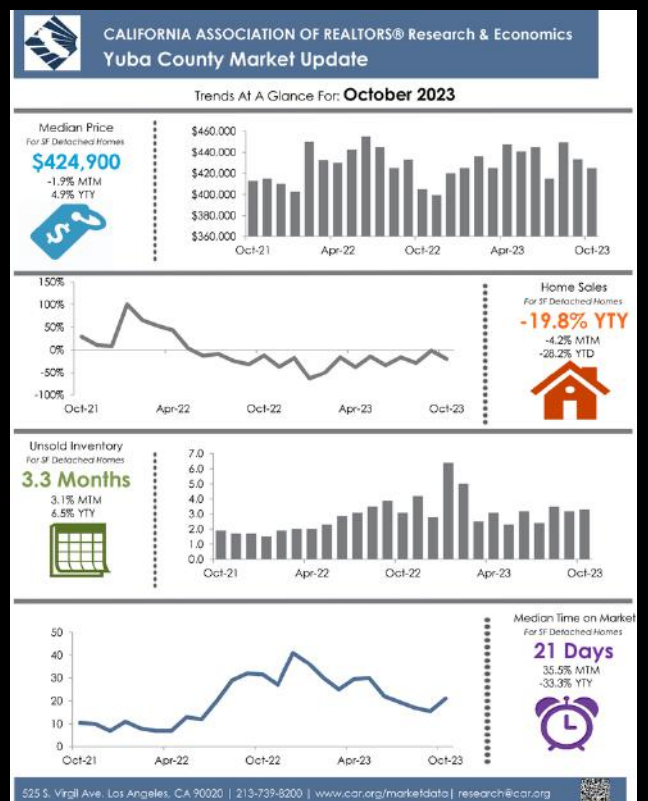
**Ventura County Market Update**



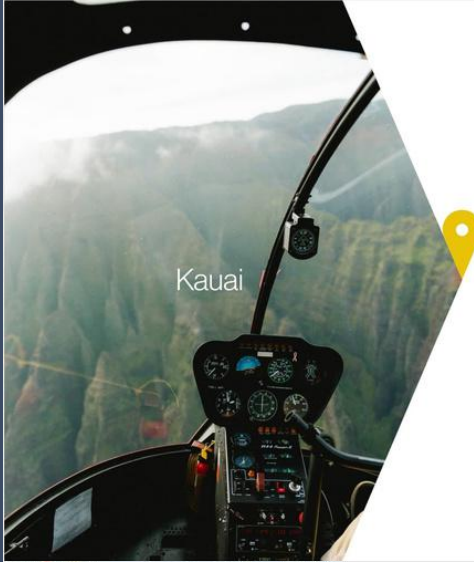
**Yolo County Market Update**



**Yuba County Market Update**







Kauai

SINGLE-FAMILY

**\$982,500**

Median Price

↓ 3.9%

**26**

Closed Sales

↓ 13.3%

**60**

Days on Market

CONDO

**\$896,000**

Median Price

↑ 23.8%

**19**

Closed Sales

↓ 48.6%

**45**

Days on Market



Big Island

SINGLE-FAMILY

**\$552,500**

Median Price

↑ 8.4%

**172**

Closed Sales

↓ 7.5%

**55**

Days on Market

CONDO

**\$528,750**

Median Price

↑ 4.8%

**46**

Closed Sales

↑ 15%

**59**

Days on Market



Maui

SINGLE-FAMILY

**\$1,269,025**

Median Price

↑ 18%

**48**

Closed Sales

↓ 39.2%

**129**

Days on Market

↓ 8.5%

CONDO

**\$835,000**

Median Price

↑ 4.4%

**61**

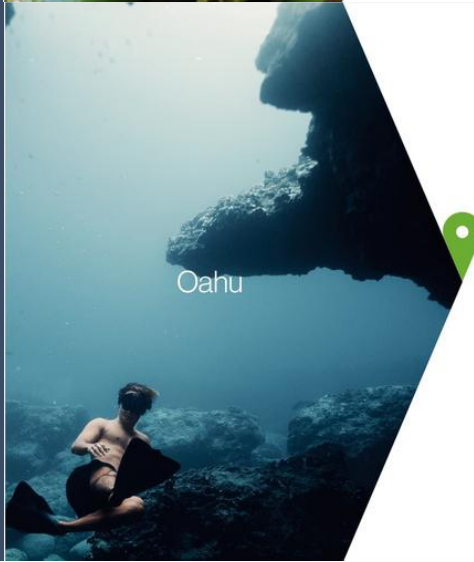
Closed Sales

↓ 31.5%

**114**

Days on Market

↑ 35.7%



Oahu

SINGLE-FAMILY

**\$1,100,000**

Median Price

↑ 4.8%

**213**

Closed Sales

↓ 4.1%

**18**

Days on Market

↓ 5.3%

CONDO

**\$515,000**

Median Price

↓ 1%

**399**

Closed Sales

↓ 8.3%

**21**

Days on Market

↑ 10.5%

# Hawaii October 2023



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

OCTOBER 2023

# California Housing Market Update

MONTHLY SALES AND  
PRICE STATISTICS

# California Housing Market Snapshot

October 2023



**241,770** | **Existing Home Sales**  
**-11.9% YTY** | **-27.2% YTD** | **% change**



**Median Sales Price**

**\$840,360**  
+5.3% Y2Y



**Unsold Inventory Index**

**2.7 months**  
-12.9% Y2Y

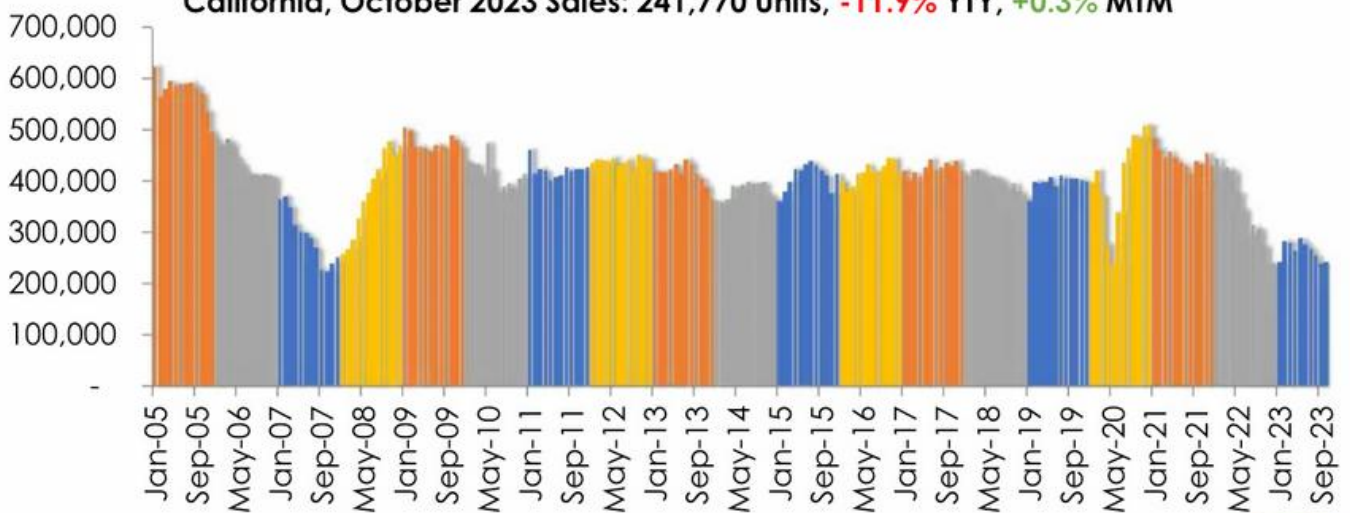


**Median Days on Market**

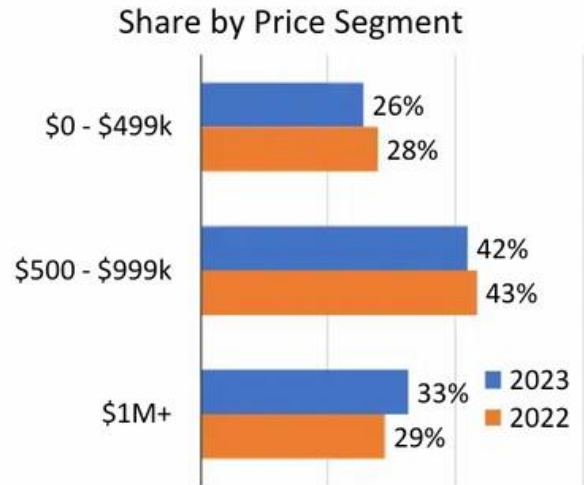
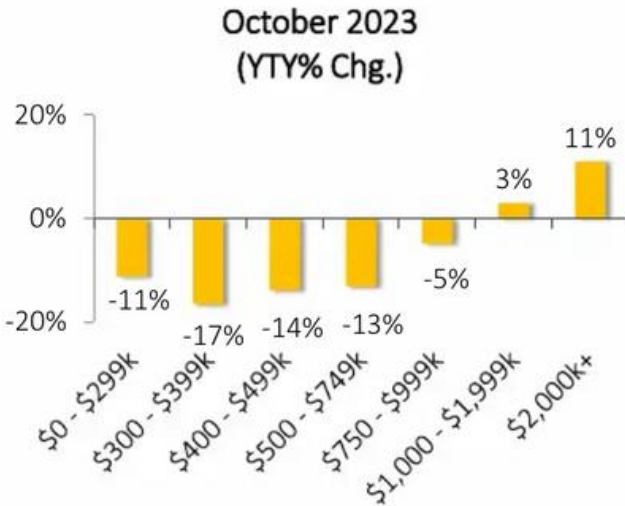
**20 days**  
-28.6% Y2Y

## Sales inch up but remain near 16-year low (excluding pandemic shutdown)

California, October 2023 Sales: 241,770 Units, **-11.9% YTY**, **+0.3% MTM**



## Sales at the top end of the market exhibit growth

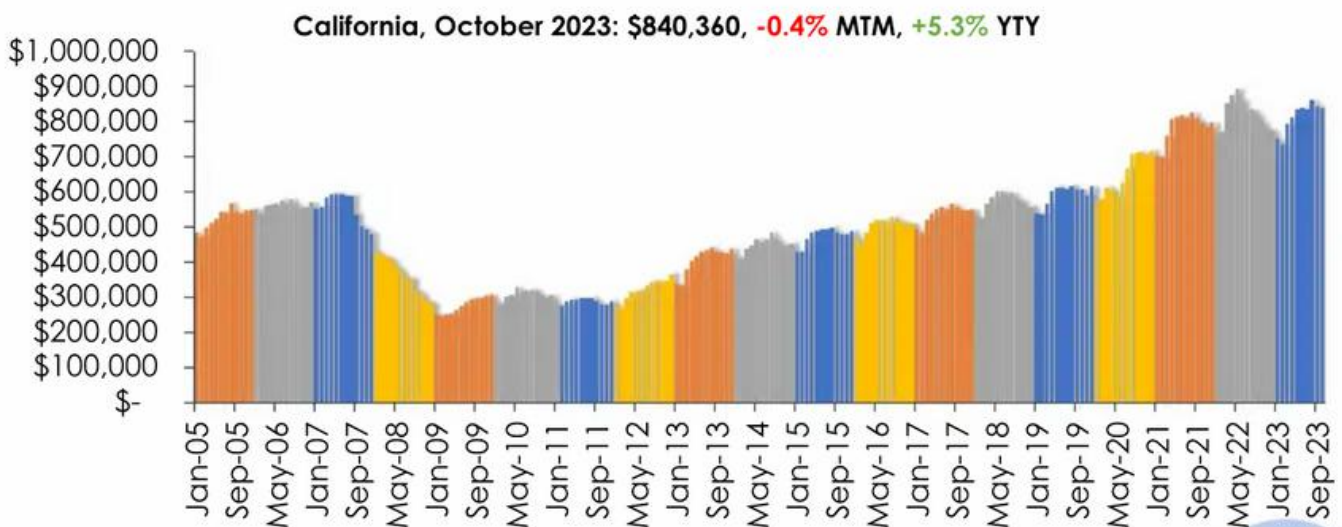


CALIFORNIA ASSOCIATION OF REALTORS®

SERIES: Sales of Existing Detached Homes  
SOURCE: CALIFORNIA ASSOCIATION OF REALTORS®

Page 15

## California median home price increases modestly for 4<sup>th</sup> month in a row



CALIFORNIA ASSOCIATION OF REALTORS®

SERIES: Median Price of Existing Single Family Homes  
SOURCE: CALIFORNIA ASSOCIATION OF REALTORS®

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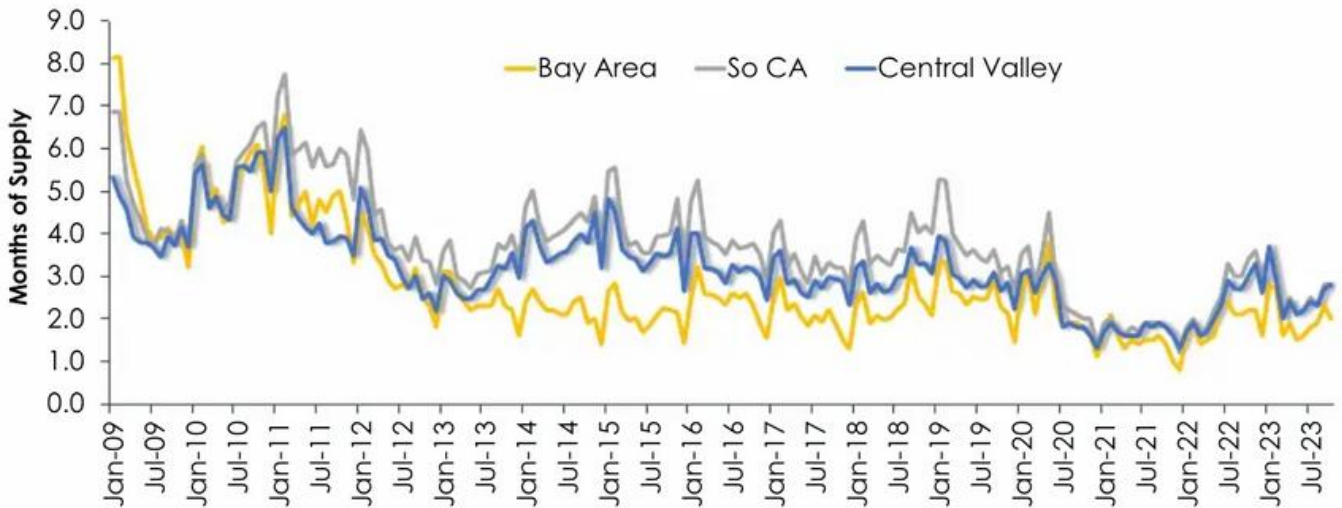
## List price vs. sales price



## Inventory constraints remain biggest challenge in the market



## Unsold Inventory remains a challenge in all regions



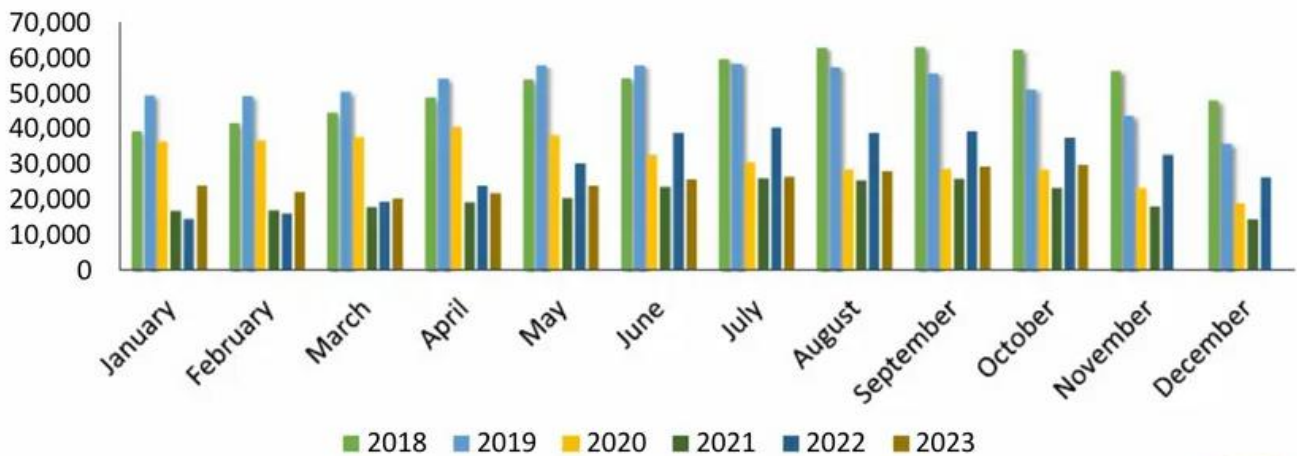
CALIFORNIA ASSOCIATION OF REALTORS®

SERIES: Unsold Inventory Index of Existing Single Family Homes  
SOURCE: CALIFORNIA ASSOCIATION OF REALTORS®

Page 41

## Active listings grew slightly, but remain below last year

### California Active Listings by Month

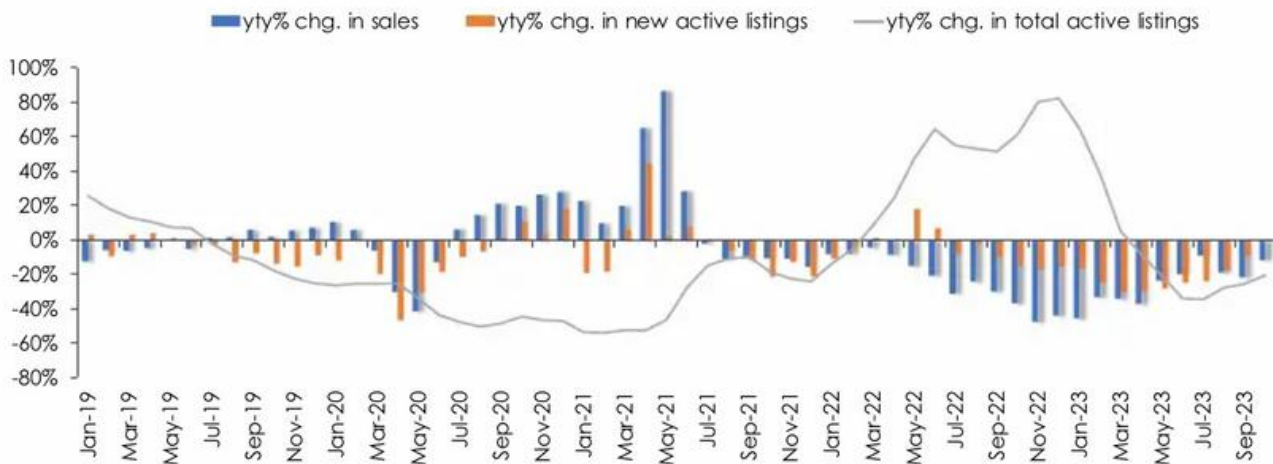


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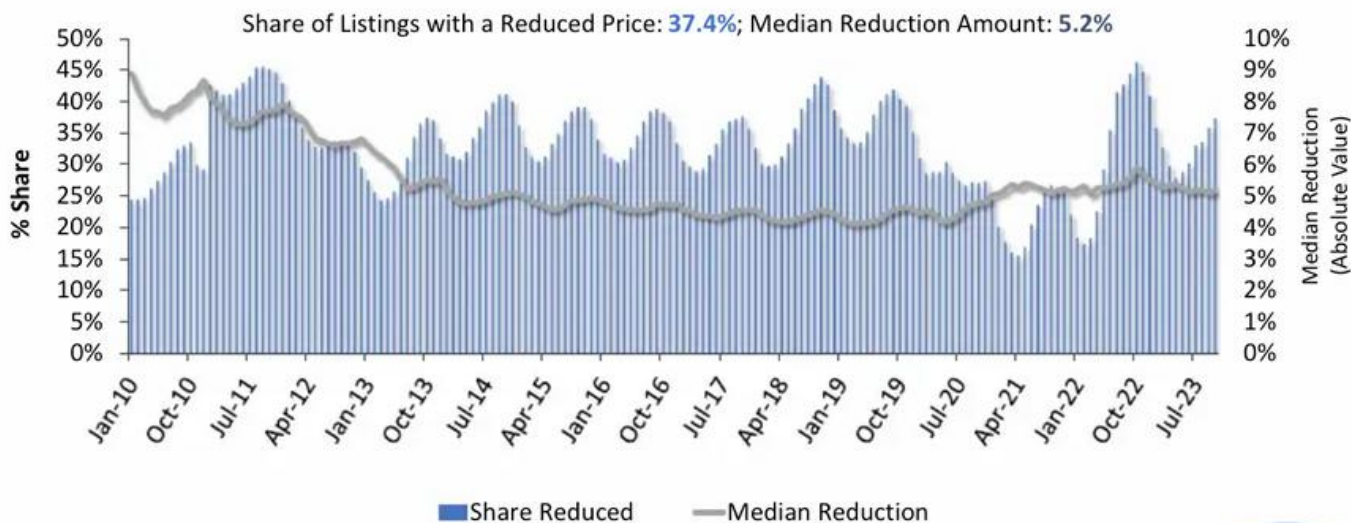
Page 42



## Overall supply level drops as new listings unable to add enough new inventory



## Reduced-Price Listings



# Stock Market Performance

## November 30, 2023

▼	Nasdaq	14,258.49	-0.16%
▼	S&P	4,550.58	-0.09%
▲	Dow	35,430.42	+0.04%
▼	10-Year	4.265%	-6.0 bps
▲	Bitcoin	\$37,867.10	+0.11%
▼	Cigna	\$262.87	-8.11%

\*Stock data as of market close, cryptocurrency data as of 11:00pm ET. [Here's what these numbers mean.](#)

- **Markets:** Stocks stayed pretty flat yesterday. But things are looking up: New government data shows the economy grew even more last quarter than was previously thought and, if things go well today, all three major averages could report their biggest monthly gains of the year. Meanwhile, Cigna and Humana fell after the Wall Street Journal reported that the two insurance behemoths were in talks to merge.







**kw** NORTHERN CALIFORNIA  
HAWAII REGION  
KELLER WILLIAMS. REALTY

# Regional Leadership Team



**Leann Harris**  
Regional Director



**Tony Brodie**  
Regional Operating Partner



**Debbie Bradley**  
Regional Operations Manager



**Zach Younger**  
Regional Technology Director



**Herb Catania**  
Regional MCA



**Claire Maglalang**  
Regional Marketing Admin

*Where Entrepreneurs Thrive*



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HAWAII REGION  
KELLERWILLIAMS® REALTY

