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TABLE OF CONTENTS



10
Publishers Note



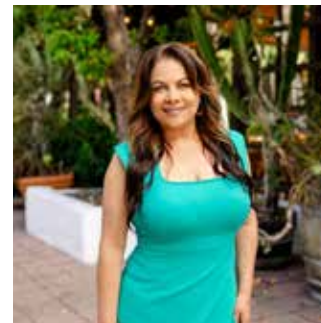
14
Rising Star:
Kevin Haggerty



18
Partner Spotlight:
Team Southbay



22
Real Producers
A Day on the Bay



26
Cover Story:
Lilly Chavez



30
2024 PSAR
Realtor Games



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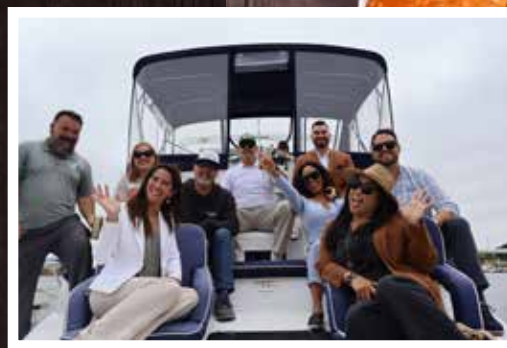
publisher's note

Greetings!

Here we are in August, which means summer is winding down! Hope everyone has enjoyed this summer, with the Fair, beaches, boating, and sunsets, I hope you have all made some great memories. We started off summer with a bang, our Day on the Bay event! What a fantastic time! Boating, tacos, cocktails and friends! In addition to our partner, Freedom Boat Club, offering rides on their boats, we did our first ever champagne & charcuterie pre-event cruise with our event sponsors and recent cover agents! Everyone seemed to have a great time, so we will definitely be doing that again! We also had a great turn out and would like to thank Robert Colello for his seminar on thriving within the NAR settlement and our own social media manager Amanda Renzi and past Rising Star agent, Lina Saba, for hosting "Let's get Reel!" What a great workshop on creating valuable content for social media! It's been a busy summer, and I look forward to doing even more of these value laden type events, as well as the just plain fun ones! This month we are featuring top agent Lilly Chavez, Rising Star Kevin Haggerty and our partner spotlight is on First American Title's Team Southbay! I hope you enjoy reading all about them, and don't forget to check out photos from PSAR's Realtor Games as well as our summer event, A Day on the Bay!

Cheers!

Cathy Ginder-Publisher
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KEVIN HAGGERTY

Kevin Haggerty left his East Coast position as an automotive sales leader to try his hand at real estate. Looking over the numbers, he settled on San Diego as the perfect location to begin his real estate career. Joining an ambitious team, Kevin is creating the success he envisioned, while helping many clients attain their real estate dreams and goals.

When did you start your career in real estate?

I Began my real estate career in January of 2022 with joining Keller Williams La Jolla. In September, I joined Coastline REG, a growing team in our office which was instrumental in accelerating my real estate education, led by Raymond Fraser and Shaylie Gilliland.

What did you do before you became a realtor?

Prior to my career in real estate, I sold cars for a few years and lead our dealership in volume. I was in a very comfortable position financially while simultaneously in a plateau. It became clear that in order to have the opportunity to achieve more, it was necessary to get uncomfortable again.

What are you passionate about right now in your business?

The core focus of our business has been centered on enhancing our client experience after the transaction. We have been focused on creating a consistent calendar of events which include a mix of educational and client appreciation events. Some of our events have been centered around topics such as, the ins and outs of home renovation, how to buy your next investment property and of course, how to ADU.

What has been the most rewarding part of your business?

Having the opportunity to guide clients to achieving their goals through providing a thorough education that allows them to self-discover and gain confidence in their goals. Additionally, being able to provide a roadmap for their real estate wealth goals, whether their goals are focused on cashflow or appreciation. In the grand scheme, the money is seldom what is most important, rather what the money is for, funding college funds, gaining back time by being in a position to retire earlier, being able to retire a parent, etc.



CARING FOR AND EDUCATING CLIENTS IS KEY TO SUCCESS

What was your biggest challenge as a realtor?

Starting in a new industry and in a new location where I did not have any SOI. I Had moved to San Diego from the east coast at the end of 2021 and started in real estate immediately. In hindsight it would have more strategic to continue to work in a W-2 field for 6-12 months while building a base in real estate, however, the lessons learned from choosing to start cold have been invaluable.

What's your favorite part of being a realtor?

The people I have been able to connect with, form partnerships and grow with in business together.



TO ME, SUCCESS IS HAVING EARNED THE ABILITY TO HAVE FREEDOM OF TIME AND THEN GIVING A PORTION OF YOUR TIME BACK AS A RESOURCE TO EMPOWER OTHERS.

Once you center your focus on who can help you get to your goal rather than how to get there, forward momentum is inevitable. Our team has had the opportunity to expand into multifamily development all thanks to two key partnerships, Erik Petersen and Jonathan Webster.

How does Real Estate fit into your dreams and goals?

Having the opportunity to create something that has the potential to leave a lasting legacy and for better or worse, be a partial reflection of yourself. This ties back to why I transitioned to real estate despite financial success in previous careers, ultimately to create an environment that must be growth centric.

Are there any charities or organizations you support?

Our team likes to host an annual food drive for the SD Food Bank, a donation drive for the SD Humane Society and we support VETART. Our goal is to continue to give back more to our community as our business grows. A core belief of ours is that with abundance comes the responsibility to give back.

Any favorite books?

I am an avid reader/listener to real estate, psychology and physics books. Some examples of favorites, "Never Split the Difference, What's in It for Them?, Who Not How, The Brain, Thinking, Fast and Slow, Exactly What to Say, The Agent's Edge, The Quantum Universe." to name a few!

Define success

To me, success is having earned the ability to have freedom of time and then giving a portion of your time back as a resource to empower others.

Given your status and expertise, what is some advice you would give the up-and-coming Rising Stars?

My advice would be to focus on building good habits, since habits are what ultimately determine the outcome. Also, avoid over complicating the simple. We tend to have the propensity for complicating the simple meanwhile, learning to simplify the complicated can be one of the driving factors in success.

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FIRST AMERICAN TITLE

By David Cornwell
Photos by Brandon Pease-
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When you combine the power of the nation's largest title insurance company with the knowledge and expertise born of decades of experience, it's no surprise that First American's Team South Bay is as busy and successful as it is.

By far the top title insurance firm in San Diego County, sales representative Jay Norris says the secret sauce for the success of Team South Bay—himself, Angie West and Lina Gorinstein—is simple.

“We’re the longest-running reps in our territory and have more experience than anybody else,” he says. “And our market tools are invaluable in getting more business for Realtors and for ourselves. That’s pretty much what our secret is.”

And when Jay says more experience, that’s what he means with each of them having decades in the business.

Angie first worked for First American and hired Jay there 35 years ago. Lina joined the team in 2013 from another First American division.

“She started when she was just a kid,” Jay says of Angie, and indeed she was only 19 when she started in the title industry.

“My clients first knew me when I was young and single and then married and pregnant,” she says. “And now my son is 27 years old. How time flies.”

“Angie and I bounced back and forth battling for the No. 1 and No. 2 spots in the area’s market share before she hired me,” Jay says. “But since we joined forces, we’ve pretty much been No. 1 every year since.”

That market position was only solidified when Lina joined, in part to better serve First American’s ever-growing Hispanic clientele.

Born and raised in Mexico City, Lina and her husband came to San Diego in 1998 when their children were five and three.

Lina
Gorinstein





Angie West



Jay Norris

WE'RE THE LONGEST-RUNNING REPS IN OUR TERRITORY AND HAVE MORE EXPERIENCE THAN ANYBODY ELSE.

With a bachelor's degree in advertising and marketing, she worked for another division of First American before coming to Team South Bay.

Lina's work with the National Association of Hispanic Real Estate Professionals (NAHREP) is emblematic of the considerable investment of time she gives back to the title and real estate professions.

In addition to NAHREP, Lina has been a member of and supported the Women's Council of Realtors through the years. All three are long-time members of and active in the Pacific Southwest Association of Realtors (PSAR) with Angie having directed its charity division for a number of years.

Jay's considerable contributions to his profession and community include having served on the Chula Vista Chamber of Commerce board for a number of years and as president for two of those.

Born and raised in South San Diego County, Jay's path to title work may have seemed predestined with a father who was a title representative and a mom who was a real estate broker. But Jay started his own business as a landscape contractor.

When his father began looking for help and looking to the future, Paul's siblings were well entrenched in their own careers. And since owning his own business gave him some flexibility to help out, Paul begrudgingly told his dad he would give it a try.

"After a year, I knew this is the career I wanted to have for life," he says. "So, I sold my business and never looked back."

Angie says she "more or less grew up in title."

"I really have a bond with most of my clients," she says. "Some of them have been with me so long that they attended my wedding 30 years ago."



In many ways, the three say, those connections and bonds formed through the years are what their jobs are all about.

"We're not doing our jobs if we haven't spoken to many, many agents and lenders and escrow folks in a day," Angie says.

"We work so close with many of them that they become part of our life," Lina says. "Many of them become friends—it's very much a relationship job."

Although they largely work independently, the team does meet at

least once a week to bounce ideas off each other, discuss how to best meet clients' needs and head off any potential issues.

The team also works with agents and others on how to get and close transactions and how to use the robust set of tools First American offers for property data, marketing and other uses.

Each says the non-financial rewards of their jobs are considerable.

"I've been around so long that I knew many of my clients many years ago when their kids were

small. And now their kids have grown up and gone to school. And I find myself working with a lot of second-generation Realtors, too."

"I love being a part of our team," Lina says. "We respect each other and encourage each other to be better every day and to do the best job possible for our customers every day."

"It's nice when clients become my friends and then become like family to me," she says. "It's just an amazing feeling to go to work every day."

metro south's summer kick-off • Photos By Jun Lee- Sureshot Productions

A DAY ON THE BAY

Thank you all for joining us! Boating, Tacos, Cocktails & Friends! What could be better!





CALIFORNIA'S NEW RENTAL RATE CAPS

MORE HARD HITS FOR LANDLORDS

To some, it seems like high alert is in order. Maybe blaring horns and warning lights would help us feel better about the impact of new tenant protection laws. Most California landlords with residential properties are subject to California's Tenant Protection Act and their rights have been impacted this summer. As of August 1, 2024, the State reduced the annual amount that they can increase rent by lowering the California rent cap to 8.6%. Read on for more about this and further updates reducing the amounts allowed for security deposits.

Landlords whose properties are not exempt from California's Tenant Protection Act include any residential property with three or more units, as well as many properties with two units, and *all* properties where landlords *may* be exempt but have failed to comply with the requirement of claiming the exemption in their lease agreements. That's the short way to put it. Whether a property is exempt or not exempt may require a careful look at how the owner holds title, and whether the owner occupies the property.

Those who are already "in the know" have been waiting for inflation numbers to come out for April 2024. Each year, these numbers are published in June, but the date of publication has no set schedule. So, we wait... and on June 13, 2024, discovered that the rate of inflation went down in the last year. That's good news for most consumers, but bad news for landlords who are not exempt from the rent cap.

With these inflation numbers, California landlords calculate the annual rent cap adjustment mandated under California's Tenant Protection Act. The explanation of how to calculate it is set forth in California's Civil Code section 1947.12, a law that was initially added to our California lexicon of tenant protections in 2020 as a part of our infamous AB 1482 legislation.

The cap is based on the "Percentage change in the cost of living", which means the percentage change in the applicable

Consumer Price Index for All Urban Consumers for All Items, based on the area where the property is located. This legal jargon boils down to a county-by-county review of the difference in the Consumer Price Index ("CPI") between April 2023 and April 2024. The cap is equal to 5% plus "Percentage change in cost of living". So, for San Diego County, the CPI change for April 2023 to April 2024 was calculated to be 3.6%. So, the rent cap for San Diego County is equal to 5% + 3.6%, or 8.6%. Easy peasy! Included at the end of this article is a table of all of the allowable rent increases for all counties throughout California.

This new rent cap is effective for non-exempt properties for any rent increases that take effect on or after August 1, 2024. Note that this recalculation takes place every year. Many landlords issue 30-day notices with annual rent increases on July 1 after the new numbers are published, so they go into effect a.s.a.p. on August 1.

The financial impact of the rent cap on non-exempt landlords is that rentals that are below fair market value cannot catch up with the rate of inflation. They are capped at the rate of inflation so the rent on these units will stay below fair market value until the unit is turned over to a new tenant. At that point, the landlord can increase the rent to fair market value based on California's Costa Hawkins Act. Stay tuned for updates on recent challenges to the Costa Hawkins Act, slated for the 2024-2025 legislative session.

Due to other recent changes to the California Tenant Protection Act taking effect in April 2024, landlords who charge more than they are allowed under the rent cap may have to pay tenants back for the excess charges, plus punitive damages equal to three times the amount overcharged, and tenants have the right to an award of their attorneys' fees if they win a lawsuit against a landlord.

Another important and equally delightful landlord update is that on July 1, 2024, most landlords in California took a serious haircut on how much they can charge tenants for security deposits. The new law applies to all residential properties, with some exceptions.

The new cap on security deposits limits all residential landlords to charge the equivalent of only one month's rent, regardless of whether the unit is furnished. Rent is defined as any amount the tenant must pay to maintain occupancy of the premises. So, this includes utilities and other charges paid directly to the landlord. It also includes any pet deposits in the calculation of the total security deposit.

The exceptions here are very different than the rent cap *exemption* described above. What's the difference between an "exception" and an "exemption"? Well, that's something we can all chew on the next time we draft legislation together.

The security deposit cap has a very specific *exception* allowing some landlords to charge the equivalent of two months' rent as a security deposit. This applies to any landlord who is a natural person or a limited liability corporation in which all members are natural persons, and who owns no more than two residential rental properties that collectively include no more than four dwelling units offered for rent. Any landlord who is not sure whether this exception applies to them should consult legal counsel because there are penalties or violating this new law.

If a tenant is an active member of the military, the exception does not apply. Only the equivalent of one months' rent can be charged to an active member of the military for a security deposit.

Prior to this change, the law allowed the equivalent of two months' rent for an unfurnished unit, or three months' rent for a furnished unit.

AB 1482 limits rent increases in any 12-month period to no more than 5% plus the percentage change in the cost of living (CPI), or 10%, whichever is lower.

As a reminder, these figures should not be used to calculate increases under local rent control ordinances, which may use different CPI figures than those applicable to AB 1482 increases.

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Lilly

CHAVEZ

Driven by Family & Real Estate



By David Cornwell
Photos by Elizabeth Ireland Photography

The fabric of Lilly Chavez's life is family.

And it's not a stretch to say that for the owner/broker of Meta Homes Realty, real estate, too, is a family affair in many, many more ways than one.

Born in Tijuana, Lilly, her parents and six siblings moved to San Diego when she was three, the family living in a 2-bedroom, 850-square-foot apartment. Rent was \$200 a month.

"You can imagine it was a less than ideal home for nine people, but my parents were committed to giving my siblings and me a chance at a better future," Lilly says. "That's why they took the chance and moved here."

Growing up in mostly Section 8 housing, Lilly attended four high schools as part of the San Diego Schools International Baccalaureate Program. When she graduated, she went to Southwestern College for its real estate licensing courses and got her license at 19, buying her first home at 20.

She says her interest in real estate sprang from family experiences growing up, adding that those experiences are largely why she is the broker she is today. One memory, in particular, stands out, Lilly says, the time her uncle offered to sell her father the house the family was renting.

"But my Dad, who worked as a pantryman at a restaurant, was not sure he could afford a mortgage. Today that house is worth more than a million dollars."

"Seeing my parents unable and frankly scared to own a home made me realize how important home ownership is," she says. "Many people think they can't buy a home, like my Dad did, so I make it my goal to use all available resources and programs to ensure that they can."

While her parents served as the inspiration for her career, her brothers and sisters and children have helped provide the clientele, Lilly having sold homes to all six brothers and sisters and two of her five children.

"It makes me happy to have helped them find homes," she says. "It humbles me to think how far we have all come from the 800-square-foot apartment we all used to share."

She says the compassion and empathy she learned from and for her own family is the same she feels for clients as well. And with home and family so close to her heart, she says, "In a way, I see myself in each of them."



She also takes pride in selling multiple generations of other families as well and feels fortunate and honored that her business is 95 percent referrals.

Lilly began her real estate career working for a real estate investment group before going on to years of success at Century 21, Coldwell Banker and Realty Executives, ranking in the top five percent of Realtors in San Diego. She's also been featured as a top agent by the San Diego Union-Tribune and maintains 5-star reviews on Zillow and Google.

Having opened her own business, Meta Homes Realty, in 2021, she says the word Meta translates to goal in Spanish and "ties back to my ultimate goal of helping people reach their real estate dreams."

She says what she loves most about Meta Homes Realty is "the complete independence it and having my broker's license gives me—being able to do things my way."



“
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”

That includes smart growth and for the time being that means reaping the rewards of keeping the team small.

“It fosters a close relationship between us,” she says. “Everyone freely seeks or offers help to each other.”

“We meet every month to brainstorm ideas and pitch our homes for sale, and it's been a really rewarding experience for all of us.”

Married for 25 years to Sal Adame before his death in 2016, Lilly is Mom to five children ranging in age from 18 to 34—Sal III, Natalie, Chris, Katelyn and Trevor—and grandson Sal IV, 5.

“It was the closeness, love and tight-knit nature of our family that's helped us all get through it,” she says of the dark days after Sal's death.

The real estate community was there to support her as well and in a sense, she says, that support represents a full-circle moment since it was choosing real estate as a career that gave her the freedom to never miss out on her children's and family's life.

“I could attend Katelyn's recent graduation from her master's program at UC Berkeley, be at the nurse pinning ceremony for Chris, help Natalie move into her first home, move Trevor into his dorm at SDSU, and at one point I was able to work side by side with Sal III.”

“I feel very fortunate to be able to watch them succeed,” she says.

Almost synonymous with family and friends, Lilly says, is good food and she loves throwing dinners and parties centered around food, including an annual tamale-making party and cookie exchange party, to name two.

“I see food as a great way to connect with others and learn about them,” she says. “Friends are often in my kitchen learning my secret recipe for frijoles (beans) or my way of making a green cilantro-based chicken pozole.”



You'll often find her in that kitchen in her Eastlake home, preparing for big family dinners that connect her present with her past.

“There are few things I enjoy more than family or friends talking over a meal,” she says. “It's comforting and reminds me of my childhood when my Mom would bring my six siblings and me together for dinner.”

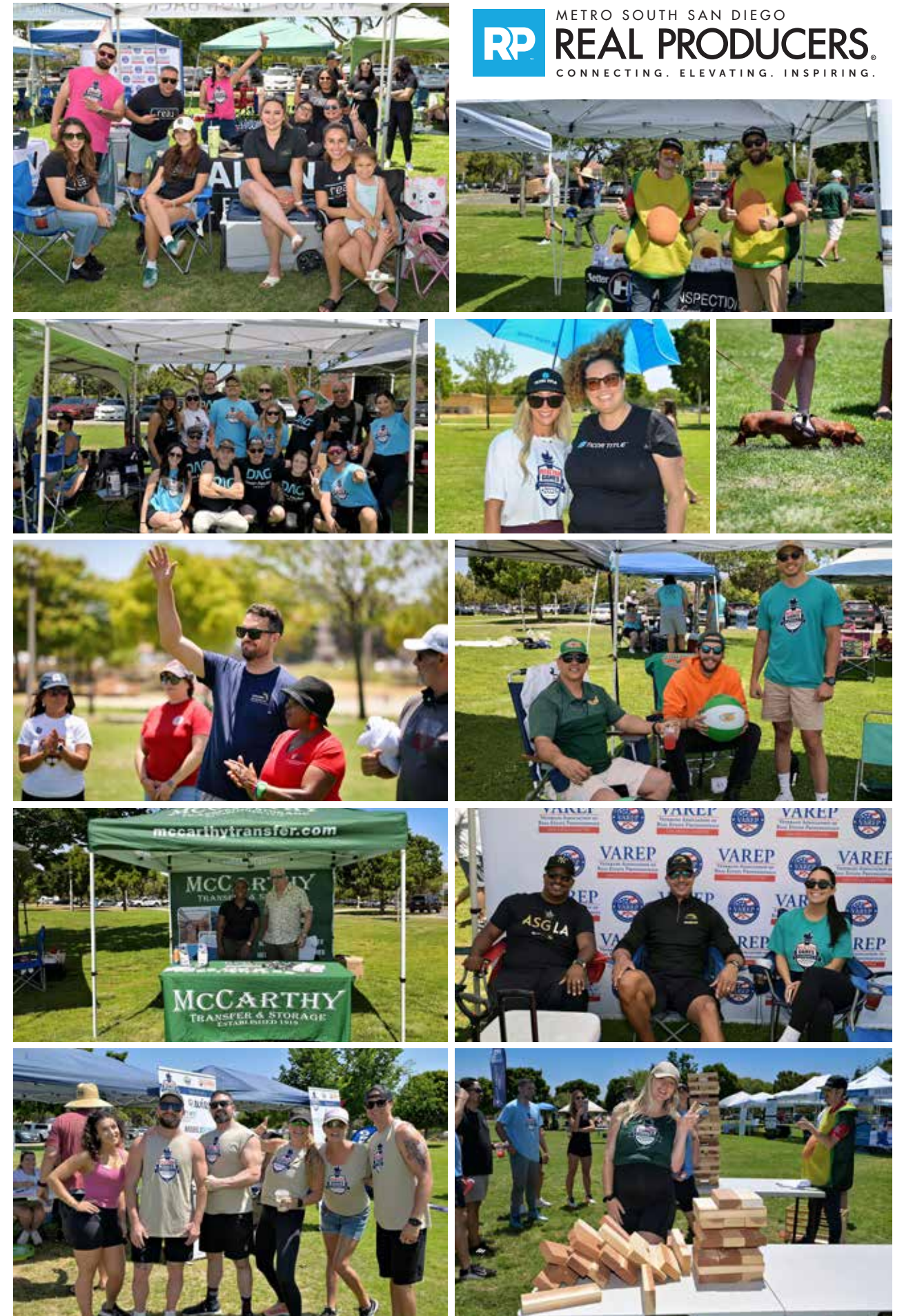
And she says those reminders of her childhood and her humble beginnings make her feel even more blessed to be where she's at in her real estate career today.

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