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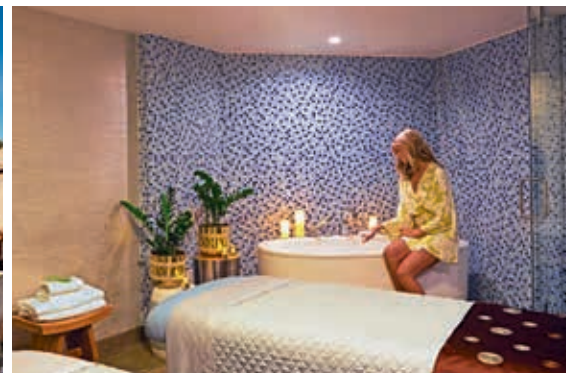
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Happy Valentines Day!

CELEBRATING PARTNERSHIPS

Greetings!

In the spirit of February's Valentine's Day, this issue of our magazine celebrates not just the love for real estate but also the heartwarming tales of real estate partners who not only share their professional expertise but also a personal journey of love. Our "In Love and Business" issue last February was so popular that we decided to find more couples who are In Love & Business!

As Valentine's Day graces us with its presence, we take a moment to spotlight the unique camaraderie and dedication of these couples who are

partners in both business and life. Their combined efforts not only shape the landscape of our communities but also exemplify the beauty of collaboration and harmony.

This month, join us in exploring the stories of these dynamic duos, their shared passion for the real estate industry, and the seamless synergy that makes them a force in the real estate realm. Discover how their teamwork, built on trust and mutual respect, brings an added dimension to the world of buying, selling, and creating spaces that resonate with the essence of love. We also look at one of our preferred

partners, Modern Unrefined Design Studio (MUD Studio). Stephanie and Odett have taken the chance to partner up in a profession they both love, and work seamlessly together, showing the benefit of partnership.

Wishing you all a Valentine's season filled with the joy of partnership, unity, and the appreciation of the bonds that enrich our lives.

Cheers!

Cathy Ginder
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INFUSE Insights: Leading with Intentionality and Purpose

BY MARYAM HABASHI- TRANSFORMATIONAL BUSINESS COACH

In the fast-paced world of business and real estate, effective leaders face the constant challenge of managing themselves and others while striving for consistent results. Leadership is more than just a title—it's a responsibility that extends beyond managing tasks to driving success through intentional actions and clear SYSTEMS.

As we enter a new year, it's an ideal time to reflect on the type of leader we want to be and the impact we want to make on ourselves, our teams, and our organizations. The foundation of this reflection should start with one key truth: motivation may spark action, but SYSTEMS keep us growing and thriving.

Leadership is not just about guiding others—it's about inspiring them. It's about setting a tone for how you and your team operate, creating a culture of excellence, and establishing standards that will drive long-term success. When you lead with intentionality, you create CLARITY and CONSISTENCY, which are essential for sustaining growth and separating yourself from the competition.

Here are three key principles that will help you lead with intentionality and purpose:

- 1. Vision Alignment:** Effective leaders ensure that not only their personal goals are clear but also that their teams and networking partners align with a shared vision. This vision acts as a beacon, guiding the collective effort towards success. Whether you're leading yourself, a sales team, or a group of real estate professionals, your vision will be the driving force behind your growth.
- 2. Empathy and Communication:** Strong leadership is built on relationships. Empathy and open communication foster trust and respect within your team. Taking the time to listen—whether it's to your own inner voice or to your team members—helps you understand challenges and offer solution-based guidance. Leading with empathy empowers your team to perform at their best.
- 3. Resilience and Adaptability:** The business world is constantly



Maryam Habashi, M.Ed.
Certified Behavior Profiling Coach

evolving, and effective leaders must embrace change. Resilience in the face of setbacks and adaptability to new circumstances transform challenges into opportunities. Leaders who encourage innovation and embrace change inspire their teams to think outside the box and achieve greater success.

As you reflect on your leadership journey, consider this: Are you leading with intention? Are your actions aligned with your vision? The answers to these questions will shape the trajectory of your business and leadership growth.

Take Action Now: Ready to take your leadership and sales practices to the next level? Book a complimentary business strategy session with me today to explore how SYSTEMS can drive your success and ensure you achieve your long-term goals. Let's make this year one of growth and transformation!

Maryam Habashi, M.Ed.
Founder- INFUSE system

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Rethinking
Staging and
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BY JOSEPH COTTLE
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How a plucky
duo started a
business from
nothing and
made it into an
in-demand real
estate player

Let's talk about the obvious thing first—the name. Stephanie Mulder, one of half of the MUD Studio duo explains, “We had a napkin, and we were just sitting there doing little doodles, trying to figure out our name.”

The “we” she’s referring to includes Odett Zvekanovics, co-owner of the design studio. Stephanie continues, explaining about how she was thinking about design just months before at her previous staging company where she worked with Odett—“I was trying to go in an organic direction, bringing the earth back into the home. I was finding a lot of art that represented mud, dirt, the ground, all with the purpose of grounding a home. We both like clay that looks almost like it was handmade, and things that are just very organic with soft edges. So, I thought, ‘Hey let’s try something that has to do with mud.’ And then it hit us: wait, let’s just call ourselves MUD Studio.”

If you walk through any dwelling this duo has designed or staged, you’ll see what they’re getting at. The spaces



are clean and chic, but somehow lived in. You want to sit down, and you're not afraid to touch anything like you might in a typical "curated" home. That's where the acronym comes in: Modern Unrefined Design.

The two explain what Modern Unrefined means and how it sets them apart. "We're super creative. We curate our own art and make furniture or refurbish and flip pieces that we thrift. Usually staging is very cookie cutter, so when you see staged homes, it looks like it all came from one company, like they all buy their stuff at the same place."

"We try to be a little bit different," Odett says, "taking into consideration things like the neighborhood, the culture, or the outside of the home. If the home has a funky light fixture or some other interesting feature, we're not going to hide it. Instead, we're going to build our design around that light feature. So, it's not so much black and white with us."

“

I think what sets us apart is that we're very flexible. We talk to our clients, and we really try to figure out what they're wanting and how to achieve it."

Perhaps more interesting than how they go about their work of making homes look beautiful is their business savvy. The idea for a staging and interior design studio came out of a particular need, one that we all understand—they both needed a job. The staging company where they had both met and worked at for more than several years went defunct in late fall of 2023, leaving the two scratching their heads at a big problem.

However, they put their heads together and solved that problem in remarkable time, blitzing through

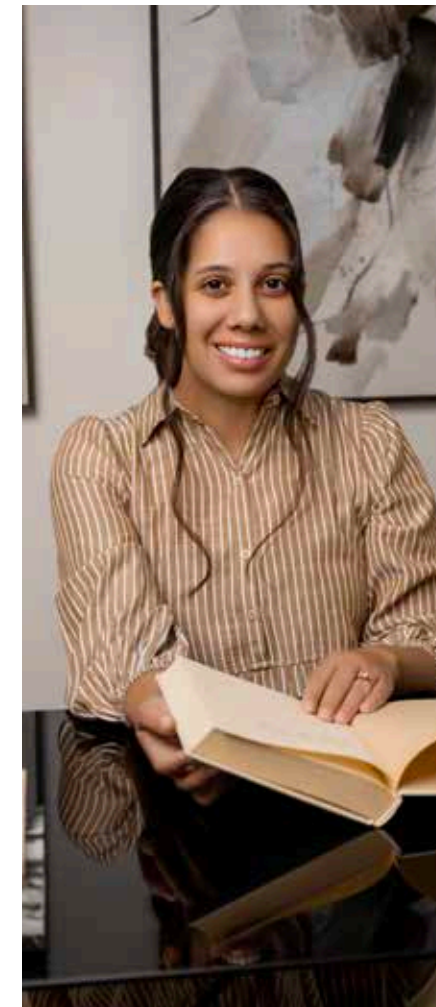


classes and courses that taught them how to start a business in a matter of weeks. By January of 2024, they had a licensed business ready to go, clients ready to pay, and a business grant ready to infuse cash into their little dream. They pressed go, leaning into business relationships they developed at their previous staging company, and nothing has slowed them down since.

"I think what sets us apart is that we're very flexible," Stephanie says. "We talk to our clients, and we really try to figure out what they're wanting and how to achieve it. A lot of times these people, when they come to us, they have no idea what they want, and they don't realize how expensive it is. But we see their budget and explain what we can do with it. A lot of interior designers won't take those small jobs. Sure, we love big jobs—they make money, but we'll take the small ones, and we'll take those lower budgets. If it's all about making a home beautiful, we enjoy doing that and making people happy, working with what they already have."

The specialty of taking on small jobs makes the future bright for this pair. "We want to dive into short term vacation rentals, making unique and one-of-a-kind spaces," Stephanie says. "We plan to emphasize that and emphasize marketing toward that. It's something we definitely want to grow."

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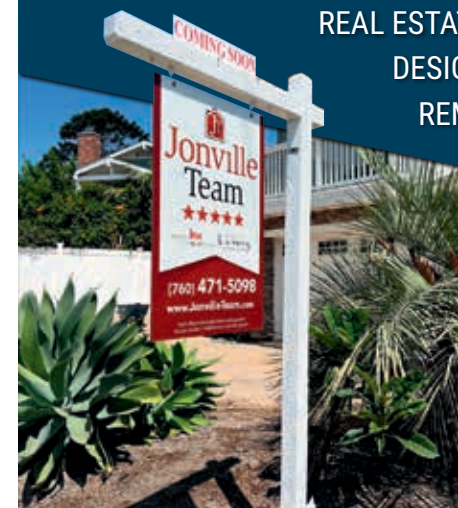


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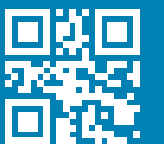
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3. Monica L. Vasquez Guerrero & Daniel Guerrero

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1



2



3



4

Our February 2024 issue of In Love & Business was a popular one! Everyone loved getting to know local agents who were in a relationship with someone who also worked within the real estate industry. Many couples in real estate are In Love and Business. This year, we decided to meet at the beautiful Ocean Oasis vacation home rental at Mission Beach for a photoshoot with these busy couples! Many thanks to Ocean Oasis and our social media manager Amanda Renzi for connecting us to this beautiful vacation house. Let's meet this year's couples who are both In Love and Business!

Paul Tolentino & Eduardo Hernandez

Paul and Eduardo are agents who are making their mark in the San Diego Real Estate Industry. Both are with the eXp Brokerage; Paul & Eduardo recently married this past January.

PHOTOS BY ELIZABETH IRELAND PHOTOGRAPHY
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How did you first meet?

Paul: We met at Flicks Bar in Hillcrest while I was actually on another date. Eduardo caught my eye, so I went up to him to ask about his shirt and where he got it. One conversation led to another, and soon we were having drinks together. From that moment on, we've been inseparable.

Eduardo: We first met at a bar, and it felt like time stopped the moment I saw him. He had this beautiful smile, and I couldn't stop looking at him. I was nervous to approach him, but he made it so much easier by coming up to me and saying, "I love your shirt; where did you get it?" In that moment, it felt as if I had known him forever, like we were reconnecting after a long time apart. We exchanged numbers that night and started going out to bars and restaurants we'd both been wanting to try. It was incredible to finally meet someone who shared those same interests

When did you know your partner was "the one"?

Paul: I knew Eduardo was the one when being with him felt like pure comfort and familiarity. He truly captured my heart when he shared stories about his upbringing, and the way he cares for his mother made me realize he's

the man I've been waiting for. His love and kindness are unmatched, and he continues to show me every day how deeply he cares.

Eduardo: I knew he was the one as I got to know his story—learning about where he came from, the challenges he faced, and how he overcame everything with such resilience and determination. I fell in love with his strength and his passion for being different. Looking back, I can confidently say I felt the truest sense of love when I met him. At the time, he was already a real estate agent, and I worked for a bank. I'd never met someone so wholeheartedly committed to doing what they love as Paul was. His passion for real estate and the deep, genuine connections he formed with his clients—who often became lifelong friends—was inspiring. I admired how his clients invited him to their birthdays, housewarmings, and celebrations. Paul's life was filled with stories of connection and community, and I wanted to be part of that. Supporting his passion felt like it would be incredibly rewarding for my soul. That's when I knew I wanted to walk through life by his side.

What is the greatest thing about working together in the same business?

Paul: The best part of working together is how well we complement each other's strengths and weaknesses. We create a perfect balance, ensuring we provide exceptional guidance and value to our clients. Being bilingual, we expand our reach and connect with a diverse audience even more effectively. Eduardo takes the lead on marketing and showings, while I focus on meetings and negotiations. Most importantly, we hold each other accountable, constantly pushing each other to be our best.

Eduardo: The greatest thing about working together is that we have each other. In such a competitive industry, it's easy to feel like you're on your own, but with him, I always know I have someone by my side. During difficult moments or challenging transactions, I remind him—and myself—that we're a team. If we don't support each other, no one else will. We both want the best for each other, and that shared commitment keeps us strong. We also complement and inspire each other in so many ways. Paul has this incredible passion and a natural ability to negotiate and speak with clients, while I bring my creative skills, and together we focus on building relationships that go beyond just one transaction. Together, we create a balance that makes us better as a team.

What would you say is the biggest challenge in working together in the same business?

Paul: One of the challenges of working together has been time management. Even after years in the business, we still find ourselves needing to stick to our calendars more strictly. I'm more detail-oriented, while Eduardo tends to live in the moment. However, this year, we've turned that challenge into a strength by improving our communication and staying aligned. At the end of the day, we know we've got each other's backs—not just in business, but in life.

Eduardo: One of the biggest challenges of working together is managing our different approaches to time and planning. Time blocking is something that could really help us, and it's a work

in progress. There's always time for everything, but following a schedule can be tricky when our thought processes are so different. I love living in the moment and being spontaneous, while Paul thrives on planning and routines. He's always living four days ahead, making sure everything is mapped out. It's one of his greatest strengths, and I admire it, but getting into that mindset has always been a challenge for me.

What's your favorite kind of date?

Paul: My ideal date is a cozy day at home with Eduardo, watching scary movies and indulging in our favorite comfort food. There's nothing better than binge-watching together and just enjoying each other's company all day long.

"BUT AT THE CORE OF IT ALL, WHAT MATTERS MOST IS THE LOVE AND RESPECT WE HAVE FOR EACH OTHER."



Eduardo: I think my favorite kind of date is when we're out in the world, in a completely different country, surrounded by a new language and environment, and it's just the two of us exploring together. We recently went to Thailand, and it was filled with so many special moments that truly felt like the best dates. One night, we were at a rooftop bar, trying new cuisine, and listening to conversations we couldn't understand. In that moment, I reminded him how lucky I am—that no matter where we are in the world, my first choice will always be to be right beside him.

Anything else you'd like to share about yourselves?

Paul: By the time this magazine is published, we'll officially be married! We're thrilled to continue building both our life and business together. With no limits to our dreams, we're confident that as long as we have each other, success is inevitable.

Eduardo: One thing I'd love to share is how much we truly value the bond we've built—not just as partners in life but as teammates in everything we do. We've both come from different backgrounds, we both had to learn our common language, and it's incredible how our differences complement each other. We constantly learn from one another, grow together, and support each other through every challenge, whether it's in our personal lives or work. We're always looking for new experiences, whether that's traveling, trying new foods, or pushing ourselves out of our comfort zones. But at the core of it all, what matters most is the love and respect we have for each other. It's this connection that makes everything we do feel so special. By the time this interview is out, we will be married, and we couldn't be more excited for this new chapter in our lives. We decided to do this interview as one of the last activities of our engagement, and reading our answers after we're married will be such a beautiful reminder that we're just beginning this amazing journey together. We're looking forward to all the adventures, challenges, and memories that lie ahead, knowing that we'll be facing them as partners for life.

Pinky Sengsouriya & Nikko Moreno

PHOTOS BY ELIZABETH IRELAND PHOTOGRAPHY
PHOTOGRAPHY BY JUN LEE
SURESHOT PRODUCTIONS

Pinky is a busy and successful Top 1% Team Lead with Shopping SD Houses. She and Nikko have dated for 7 years now. Nikko is currently pursuing his real estate license while working with Pinky on flipping/remodeling investments together and scaling in real estate investments in addition to real estate sales.

How did you first meet?

Pinky: Nikko and I first met during a ladies' night out at a Zeds Dead concert with my girls, Martha and Shannon. He ran into us because he's good friends with them, and we quickly realized we had a lot of mutual friends we just hadn't crossed paths before. After sharing some drinks, we all decided to continue the fun at a bar. Nikko started tossing out random date ideas he could picture us doing. Like SUPER RANDOM. lol. Had to admit, the connection was undeniable, and the rest is history!

Nikko: Pinky and I first met through our mutual friend Martha at a concert. Right when I saw her, I knew I needed to know more! We danced a little at the concert and then we all went to a bar down the street of the venue. I go on to tell her we should go jet skiing, horseback riding and all sorts of adventures together. She looks at me like I am crazy but still decides to entertain me by letting me take her to the Temecula balloon and wine festival the following week for our first date where i may or may not have gotten a bloody nose by hitting my face at the bottom of the pool later that evening.

When did you know your partner was "the one"?

Pinky: I knew he was the one from the very beginning because of the consistent efforts & consistent connections we shared. We instantly clicked as best friends, and it just felt so right. Whether we were being random and dorky, bonding over our love for EDM and house music, or planning our next adventure, everything just made sense. Plus, he never lets me stay hangry for too long, and that's true love right there! ha-ha.

Nikko: I knew Pinky was the one right after our first date. The moment she left, I called our friend Martha and told her, "I'm going to make Pinky my girlfriend." Martha just laughed and said, "Good luck." She wasn't wrong. Pinky has always been known as the tough and independent woman. But we built this surreal connection, and the fact that she's still by my side today? Man, I'm the luckiest guy alive.

What is the greatest thing about working together in the same business?

Pinky: Nikko jumping into the real estate investing journey has been such a wholesome journey. This helps us amplify our whys and i love that we can personally tackle our life goals together through real estate. Best part is Nikko fits right in with Shopping SD Houses - my real estate family!

Nikko: The greatest thing about working with Pinky is that we are always together. The worst part of working with Pinky is also that we are always together.... kidding...kidding ha-ha. Us being able to spend more time together is definitely a huge win. I was a carpenter for ten years mostly building bridges, highway work, and stadiums. That being said, a lot of the time I would have to work night shifts. Major issue with that is opposite schedules means you aren't able to talk to each other much, much less see each other. So, without a doubt that is absolutely the GOAT.

What's your favorite kind of date?

Pinky: Anything that has to do with real estate, projects, music, food, relaxing, and Nikko = Happy Pinky.

Nikko: My favorite kind of date huh, well that question comes with a lot of complexities. It really is situational. It can range from just a nice dinner with a nice view. It can also be a spontaneous hike to a waterfall. It can be traveling to another country, but it can also be just watching a good movie with my favorite person, and our favorite snacks.

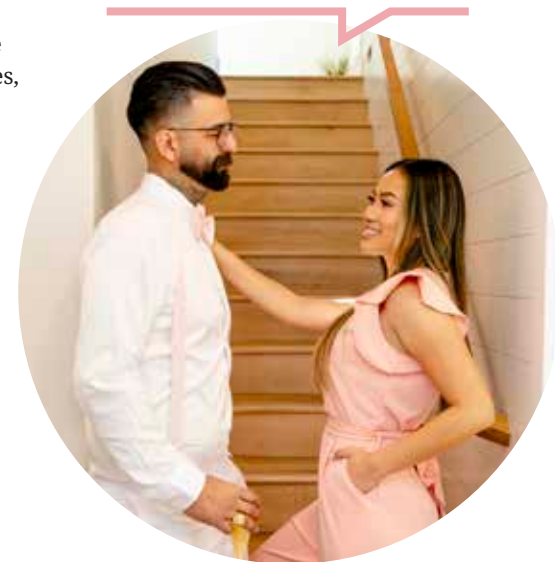
What else would you like to share about yourselves?

Pinky: Family has always been my foundation, but Nikko is my biggest "why" in my passion for real estate. Every day, I pour my heart into showing him how much I love him and the future family we dream of building. We've always wanted to become parents, but we're committed to creating a life that gives more than what we grew up with. Can't deny that our journey hasn't been all sunshine and rainbows, but I'm beyond grateful for Nikko the man of my dreams plus more who's stood by me through every season of life. Taken the leap from my 8-5 government job and quitting the "safe route" into real estate was a massive chapter, and now Nikko has left his union carpenter role to focus on being the muscles and brains for our properties and projects. Our journey is rooted in the motto, live to build and build to live. This resembles hard work, growth, and life's moments into something truly purposeful. It means pouring your heart into building something meaningful. Letting that work fuel the life you've always dreamed of. It's about embracing the challenges, celebrating the milestones, and understanding that every step forward is part of a bigger picture. I'm so thankful to call Nikko my life partner, and in the next year or two, we can't wait to take the next step in growing our family!

Nikko: When Pinky and I first got together, she was working tirelessly at the County of San Diego, but I could see she wasn't truly fulfilled. When her father, Montry Sengsouiya, passed away, it was not only a huge loss to the Laos community but to their family, he left behind an incredible legacy

a testament to hard work and the American dream. Pinky took the reins, set up the family foundation, diving into new opportunities, and I saw her passion ignite. One day, after seeing how overwhelmed she was juggling her job and her other responsibilities, I told her to quit and pursue what truly fulfilled her. She took that leap, diving into real estate, and never looked back. As life threw challenges our way, we supported each other through every season. My own father, Juan Moreno, taught me that life's greatest lesson is the value of time. His passing reminded me to prioritize what matters most, which led me to leave my career in the union as a carpenter to full blown entrepreneur with Pinky and go all in with the Real Estate Investing Journey to achieve our life goals together side by side. No relationship is truly ever 50/50 it's about stepping up for each other when needed. Life is both harsh and beautiful, and we've learned to face it together, lifting each other up and building something meaningful every step of the way.

"LIFE IS BOTH HARSH AND BEAUTIFUL, AND WE'VE LEARNED TO FACE IT TOGETHER, LIFTING EACH OTHER UP AND BUILDING SOMETHING MEANINGFUL EVERY STEP OF THE WAY."



Monica L. Vasquez & Daniel Guerrero

PHOTOGRAPHY BY ELIZABETH IRELAND PHOTOGRAPHY

Monica L. Vasquez is a highly successful agent with Coldwell Banker West, her husband Daniel is a businessman and recently received his real estate license, joining Monica's SoCal Elite Team.

How did you first meet?

Monica: We met through an online dating app. Met in person a couple days after talking over the app and by our 3rd date we knew the force was strong.

Daniel: We met on a dating app called Hinge and it brought me the best birthday gift ever - my amazing wife, Monica! Two days later, we were at the Shout House for our first date. By our third, we knew this was it.

When did you know your spouse was "the one"?

Monica: He has accepted me for me from the very beginning. Loving my patiently and unconditionally. I loved how safe he made me feel. I married my best friend, and life is a true adventure with him by my side.

Daniel: I recognized Monica was "the one" when the relationship felt effortless and natural, like hanging out with your best friend. This likely stemmed from a deep-seated compatibility, shared values, and a strong foundation of friendship, allowing us to connect effortlessly and navigate life's challenges with ease.

What is the greatest thing about working together in the same business?

Monica: I love how we feed off of each other's energy and ideas. It's a blessing to have a partner that continues to believe in the vision for your work and life. He is right by my side tackling one dream at a time.

Daniel: The greatest thing about working together is the opportunity to spend my days with the woman you love. While challenges may arise, navigating them together strengthens your bond and deepens our understanding of each other, both personally and professionally.

What would you say is a challenge working together?

Monica: Dan was used to a 9 to 5 career and being a business owner you have to hold yourself accountable for the daily activities to help continue to grow your business. I think adapting

to his new schedule and learning how to time block has been our greatest challenge, but I know he will continue to grow, and this will only strengthen our unity as husband and wife and business partners.

Daniel: The primary challenge we face working together likely stems from your differing work styles. I'm free-spirited, spontaneous approach clashes with Monica's structured, highly organized planning. This can lead to friction with my impulsive decisions may disrupt her carefully laid-out plans, and her rigid adherence to schedules may stifle your creative spontaneity.

What's your favorite kind of date?

Monica: Dan and I truly enjoy each other's company. So, whether it's a date night out for dinner and drinks, a Padres game, and or a night out with friends, we have a blast. Dan is my adventure



buddy, and we always think of the best outings and trips together. I can't wait to see what cool adventures await in 2025.

Daniel: Dinner, drinks, and some alone time with my wife!

Is there anything else you would like to share about yourselves?

Monica: I feel truly blessed to have found Dan. He and his beautiful Family have loved me and my 2 children, Richard and Breyanna unconditionally. Accepting us as part of their family from day 1. I am proud of my in laws, Coco and Paco. I love and appreciate them with all my heart. They are a beautiful example of building wealth through hard work, real estate and investing. I want to continue living their legacy through Daniel's and my works in the years to come. I am looking forward to continuing to accomplish our (Daniel's and my) Dreams together. The future continues to look bright. 2025 here we come!!!

Daniel: Monica is my best friend, and we're incredibly similar. We love to travel together, cheer on the Padres, and honestly, every moment with her is amazing. I cherish the deep connection we share and the joy she brings to my life.



Myssie & John McCann

Myssie and John McCann are both real estate agents, who own and run Coronado Shores Co. John is also the mayor of Chula Vista.

PHOTOS BY ELIZABETH IRELAND PHOTOGRAPHY
PHOTOS BY JUN LEE -SURESHOTS PRODUCTIONS



How Many Years have you and your spouse been together?

We have been together for 27 years, married for 26 years.

How did you first meet?

We actually went to high school together, but John was two years older. We knew each other just by name in high school. After college we met at a housewarming party that we both attended, and we became very good friends. After two years of chatting on the phone, we finally were able to connect. John was playing the guitar for the BonitaFest melodrama and Myssie attended the musical. We went out to the cast party together that night and were inseparable after that! We were engaged only 5 months later, bought a house together and married 5 months after that!

How did you know your spouse was the one?

We both had so much in common. John was a graduate of San Diego State University with a bachelor's in economics and Myssie was a graduate of Pt. Loma Nazarene University with a bachelor's in economics as well. John's comment to Myssie that he had to leave the housewarming party early so he could get to church with his mom the next morning was what sealed the deal! We both loved real estate and wanted lots of children (we have four now, but Myssie always says "we have enough" kids when someone asks). We were a match made in heaven!

What is the greatest thing about working together in the same business?

We both have very different views of things, even though we think similarly. John is the macroeconomic guy and Myssie is the microeconomic gal. Together we make one perfect economist. Myssie runs the day-to-day operations of Coronado Shores Co., while John runs the City of Chula Vista as the current Mayor. John's knowledge of how cities work with real estate has been instrumental in the team effort to grow the business.

What would you say is the biggest challenge in working together in the same business?

Time is our greatest enemy. We never have enough. John's schedule is a bit crazy with tons of meetings every week at the city and also weekends spent serving as a Commander in the Navy Reserves, and Myssie usually works six days a week and takes care of the family, as well as our own real estate investments. Finding time to come together to discuss things can be challenging!

What's your favorite kind of date?

We love to go to dinner and just have time to talk about things. We go to a lot of events and if we have to arrive

separately because we are coming from different locations, we always use the time on the drive home to call each other and talk all the way home. We are extremely supportive of each other's endeavors and enjoy each other's successes equally.

Is there anything else you would like to share about yourselves?

We love to serve our community together and separately. We are blessed by the opportunities that real estate and serving in the political arena have provided to our family. Our oldest two children, Blyss (29) and Johnny (24), both work for Coronado Shores Co., and that is such a blessing to be able to see them every day. Our third child, Grant (22) is a licensed actuary, and our youngest daughter, Kennedy (19) is studying TV and film acting in Washington D.C. We also have an amazing grandson, Jaxon (7). We have two beautiful dogs, KitKat and Romeo.

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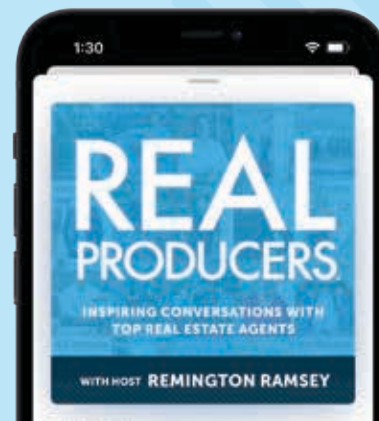


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Legal Tips on How to Handle TENANT SECURITY DEPOSITS in 2025

BY SHANNA WELSH LEVIN, ESQ.
MANAGING ATTORNEY AT SOCAL REALTY LAW, APC

California is always changing the legal landscape for landlords. In 2024 and 2025, there were changes in the law that tells landlords and property managers how much they can charge residential tenants for security deposits, and what steps they must take to use the security deposit toward repairs. The law governing security deposits is California Civil Code section 1950.5. This statute is a good read if you need something to lull you to sleep at night. The statute is all-inclusive. It says how much a landlord can charge, what a security deposit can be used for, when it can be used, and includes a step-by-step procedure for resolving disputes. It is long, specific, wordy - a great combination to cure insomnia! It can also be useful if you need to know something about security deposits.

Unfortunately for landlords, the 2024 adjustment to the security deposit law weighed heavily in favor of tenants. Nothing new there! This change in the law creates a hard rule that limits security deposits to the equivalent of *only one month of rent*. With that rule, there is one exception. Two months of rent may be charged by landlords who qualify for the exception if the landlord (1) is a natural person or a limited liability corporation in which all members are natural persons and (2) owns no more than 2 residential rental properties that collectively include no more than 4 dwelling units offered for rent.

Note that this exception does not apply when the tenant is a *service member*, as defined in the statute. Also, there is no longer an allowance for a higher security deposit if the rental unit is furnished.

So, at the outset of the new tenancy, a landlord may only charge the tenant for the first month of rent and the security deposit. An application fee may also be charged, but it is important to know that a new law went into effect in January 2025 that limits landlords' ability to charge tenants an application fee. The application fee is only authorized when the landlord knows that a unit will be available. Landlords cannot charge an application fee at all unless they adopt an application screening process where they promise that all applications will be considered, OR the landlord agrees to return the fee to any applicant who is not chosen to be the tenant. A copy of the applicant's credit report must be provided to the tenant if a screening fee is paid, even if they don't request it.

But wait! There are more changes going into effect in April and July 2025. Beginning in April 2025, landlords must take photographs of a rental unit within a reasonable time after a tenant moves out, and *prior to* making any repairs or cleaning. The landlord must also take photos after the repairs and cleaning are completed. For tenancies that begin after July 1, 2025, the landlord must take photos of the unit immediately before, or at the beginning of the tenancy. Then when the tenant moves out the landlord must provide the itemized list of deductions for repairs and cleaning, and the photographs including the move-in, move-out, and post repair photos. Cleaning and repairs can only be deducted from a security deposit if the damage and dirt are not considered "normal wear and tear".

What remains the same and will continue to shape disputes between

landlords and tenants is the definition of "normal wear and tear". Although a landlord may charge for cleaning a unit, replacing carpets, fixing or replacing appliances, replacing blinds, painting, and other things, these charges are only allowed if they fall outside of the definition of "normal wear and tear". Replacement of carpets, appliances, paint, blinds, etc., that have been used for a period of time must be pro-rated based on the "useful life" of the items.

There is a user-friendly resource that describes security deposit procedures and many other aspects of the landlord-tenant relationship, including definitions of "normal wear and tear" and "useful life" of carpet, paint, appliances and other items listed above. The California Department of Real Estate provides a handbook that is very thorough. The most recent update to this handbook occurred in 2024. We hope the DRE updates it again to incorporate all the fancy new rules in 2025. This handbook can be downloaded from the DRE website, dre.ca.gov/publications, under Consumer Publications. It is called California Tenants – A Guide To Residential Tenants' and Landlords' Rights and Responsibilities (#RE 26).

In case all of this seems like a headache that a landlord would like to outsource to competent legal professionals, So. Cal. Realty Law, APC, is always helping landlords stay in compliance with new laws, old laws, and everything in between. Find more information on our website, or in our newsletter and monthly webinars. Just go to www.socalrealtylaw.com to sign up!



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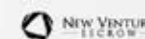
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