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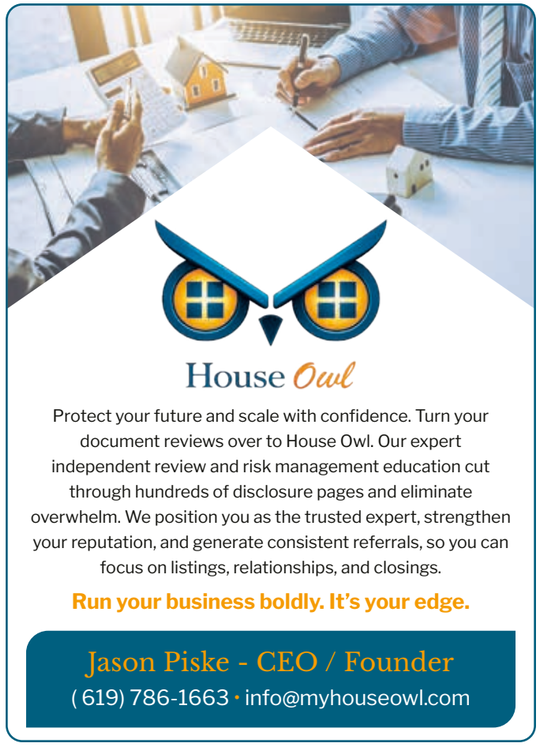
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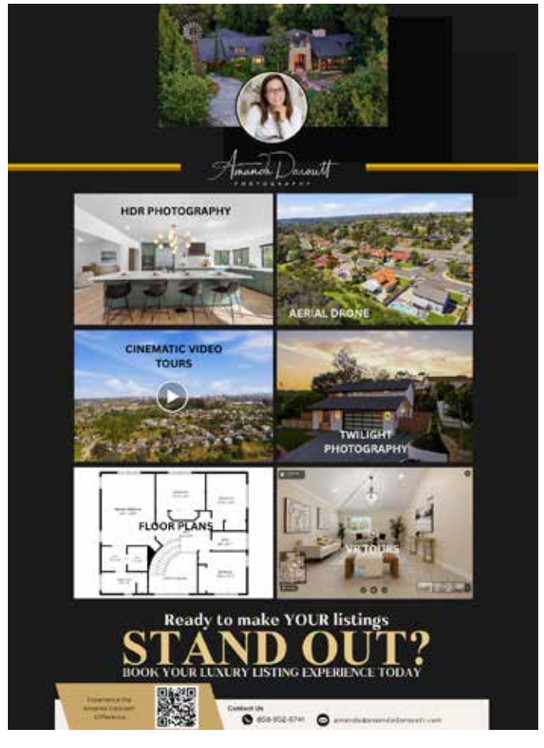
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PUBLISHER'S NOTE

A Season for Gratitude, Growth & Connection



November has a way of reminding us to slow down, reflect on the year behind us, and appreciate the people and relationships that make both our personal and professional lives meaningful. In real estate, where success is built on connection, trust, and community, there is certainly a lot to be thankful for.

This month, we are excited to feature past PSAR President and Coldwell Banker West agent, Sarah **Heck** as our cover agent and introduce you to **Rising Star Sean Jones from Realty of America (ROA).** Our Partner Spotlight features **Steven Hovland of Allstate Insurance,** highlighting another valued professional who helps support our real estate community.

As the holiday season approaches, we're also focusing on something many of us need to hear, how to prepare your business for the busy weeks ahead without burning yourself out in the process. And be sure to read this month's legal feature, **"A cautionary Tale of Tenancy"** It offers an important reminder about the responsibilities and potential risks that can come with stepping outside your traditional role.

Look for our photo feature on the Women's Council of Realtors San Diego 2027 Installation. I am proud to be a part of this wonderful organization again, this year serving as President! We had a wonderful time celebrating at Admiral Baker Clubhouse with a fun Casino party theme.

As Thanksgiving approaches, I hope we can all make a little extra time for family, friends, colleagues, and clients—and recognize the relationships that have helped us grow throughout the year.

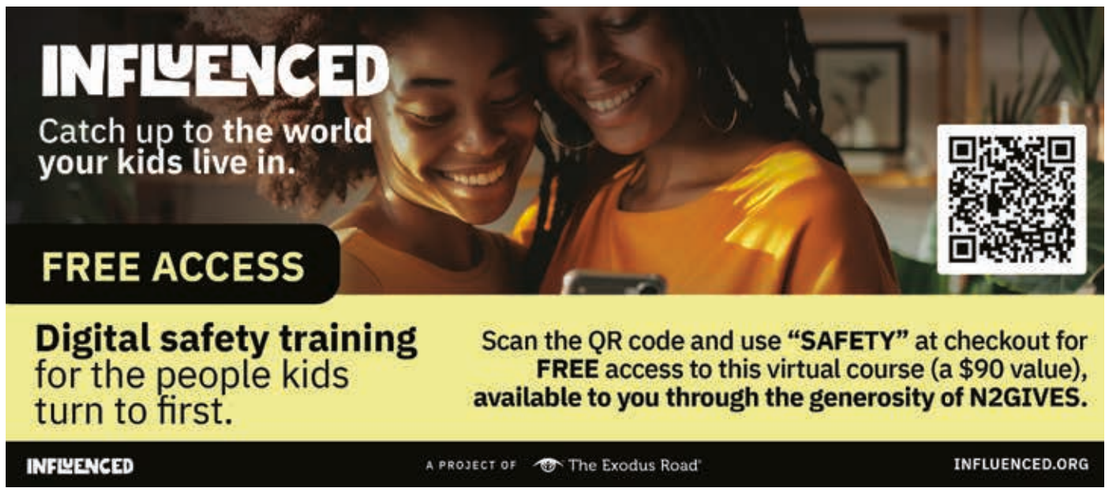
Wishing you and your families a wonderful Thanksgiving and a November filled with gratitude, connection, and continued success.

Cheers!

Cathy Ginder
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'Tis the Season... for CONNECTION

Why the holidays are the most important relationship-building weeks of your year, and how to make them count

BY CLARA CAPANO



Every November I hear some version of the same line: "Things slow down over the holidays. I'll pick it back up in January."

I understand the instinct. Closings thin out, clients are distracted, and your own calendar fills with school programs, family obligations, and cookie exchanges. It feels like the natural time to coast.

But **this season is next year.** The listing appointment you land in February and the buyer who calls you in March are being decided right now, in the conversations you have, or don't have, between Thanksgiving and New Year's.

The market may slow down. Relationships don't. The holidays give us more natural, no-pressure reasons to reach out than any other time of year. People are more open, more reflective, and more grateful. This is the season to do our real job. That job isn't selling houses. It's building relationships.

In my CQ (Clarity Quotient) work, I talk about **Value Clarity:** understanding that business flows to value, not to effort alone. The holidays are your best chance to show your value without ever asking for business. Being busy isn't the goal, though. The goal is to be purposeful. Here's how.

1 / Say Yes to the Invitation, Even When You'd Rather Stay Home

It's 6:30 on a Thursday in December. You've had a long day, your couch is calling, and there's a party on your calendar you RSVP'd to three weeks ago.

Go.

Someone thought enough of you to invite you. That matters. When you show up, you're honoring them, and you're showing up *for* them. The people you show up for are the people who will show up for you.

Treat it as an investment rather than an obligation. You don't need to stay all night, and you certainly don't need to work the room with business cards. Be present, be curious, and be glad to be there. An hour of real presence beats a dozen "sorry I missed it!" texts.

And don't wait to be invited. **Host something.** A client appreciation open house, a cocoa-and-cookies morning, a small gathering for your top relationships. When you create the room, you create the connection.

2 / Spread Joy on Purpose

The holidays are made for small, thoughtful gestures that stick. You don't need a big budget. You need intention.

- **Deliver a gift in person.** A pie, a locally roasted coffee, or an ornament for past clients' first holiday in their home. The drop-off is what counts, because that's two minutes of face-to-face time you wouldn't have had otherwise.
- **Share something useful.** Send a winter home-prep checklist, holiday decorating safety tips, a list of local light displays and events, or your trusted vendors for snow removal and furnace service. Helping people with their real lives is the essence of being their trusted advisor.
- **Celebrate their wins.** A new grandbaby, a promotion, a kid heading off to college. Notice it and acknowledge it.

Joy is memorable. Memorable is referable.

3 / Pick Up the Phone and Have a Real Conversation

You can't be at every party or porch. When you can't see someone, **call them.** Not a text or a mass email with a holiday graphic. An actual conversation.

Then make it about them:

- "What was the highlight of your year?"
- "What are you looking forward to in the new year?"
- "Is there anything going on where I could be helpful?"

Then listen. Learn what they're doing, what they're working toward, and what's weighing on them. You'll be amazed how often a simple call uncovers a need you can help with, whether it's a contractor recommendation, a connection to someone in your network, or a question about what their home is worth. You don't pitch. You serve.

In CQ, this is **Action Clarity:** knowing the next right step and taking it. That step is usually a phone call you already know you should make.

4 / Get Personal: Put Pen to Paper

In a world of auto-generated everything, a handwritten note goes a very long way.

This doesn't mean a printed card with your logo and a signature stamp. I mean a few genuine, specific lines in your own handwriting: "I loved hearing about your trip to Colorado. I hope this year brings you as many adventures as last year did." Specific beats generic every time.

Set a goal of five notes a day through December and you'll have touched more than 100 relationships in a way almost no one else will. People keep handwritten notes. They tape them to the fridge. They remember who sent them.

5 / Protect Your Downtime (Yes, Really)

I know this sounds like it contradicts everything above. I just told you to go to the party, make the calls, deliver the gifts, and write the notes. Now I'm telling you to rest.

Both are true, and you have to make them work together.

You can't be present with people when you're running on empty. An exhausted, frazzled agent doesn't connect; they just attend. People feel the difference.

This is **Time Clarity:** controlling your time instead of reacting to it. Look at your December calendar now. Block your recovery time the same way you block a listing appointment. Say yes to the invitations and connections that matter most, and protect the white space that lets you show up energized. Rest isn't a reward for finishing the work. It's what makes the work possible.

Connecting, Not Selling

Let me be clear about one thing: **'tis the season for connecting, not selling.**

Nobody wants a market update in their holiday card. No one wants to be asked for referrals over eggnog. The moment connection turns into a pitch, it stops being connection.

When you lead with genuine care and service, the business follows. Not always immediately, but reliably. The relationships you nurture this December are the foundation of the business you'll build next year.

Before the season gets away from you, take five minutes for a quick clarity check:

- **Who** do I want to be more connected to next year? *(Vision)*
- **What** value can I give them this season without asking for anything? *(Value)*
- **What's** my next right step this week, and when is it on my calendar? *(Action)*

Then do it.

Show up. Connect. Serve.



Clara Capano is a keynote speaker, leadership strategist, best selling Author and creator of the CQ (Clarity Quotient) framework, which helps agents and leaders achieve high performance through clarity rather than burnout. She has been in real estate since 1993 as a salesperson, leader, coach, and trainer; she is passionate about bring others CLARATY.

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What did you do before you became a realtor?
From the tail end of 2018 through 2021, I was working toward my bachelor's degree in communications while also working as an Account Manager for Homes.com, the real estate marketing platform. Between school and work, I was learning how to communicate effectively with different types of people, while also working closely with Realtors all across the country. Being at Homes.com gave me a really unique, firsthand look at what the real estate industry actually looked like from the inside. I got to see the struggles, the successes, and everything in between. I saw Realtors build businesses, and deal with the challenges that come with the job.

When Did You Start Your Real Estate Career?
My career in real estate officially started in 2021 with the Whissel Realty Group. I was introduced to the team through a former co-worker who knew I was interested in getting into real estate and was looking for the right place to start my career. That opportunity ended up being the starting point for my career in the industry.

What are you passionate about right now in your business?
That's an easy one to answer. As cliché as it sounds, I'm passionate about helping people through what can be a really pivotal time in their lives, moving from one home to another.

Every person I work with has a different reason for making that move. Sometimes it's an exciting, positive transition into the next chapter of their life. Other times, they're moving away from a situation that may not be working for them anymore and into something better. I think having the opportunity to be part of those transitions is pretty special.

At the end of the day, the part that really drives me is the trust that people put in me. A lot of the time, I'm initially a stranger to these people, and they're trusting me to help guide them through one of the biggest financial and personal decisions they'll make. I don't take that lightly, and it's a big part of why I continue to love what I do.

What has been the most rewarding part of your business?
The most rewarding part of my business is getting to see the transformation that happens throughout the process.

When I first meet someone who's thinking about buying a home, selling, or investing in real estate, there's usually some level of nervousness or uncertainty. There are a lot of questions, a lot of unknowns, and for many people, it's one of the biggest decisions they've ever made.

Then, by the end of the experience, I get to see a completely different version of that person. There's a sense of confidence, relief, and accomplishment that comes from knowing they made it through the process and accomplished something that was so important to them.

Key Day is probably when I'm reminded of that the most. There's something about handing someone the keys to their new home and seeing that moment sink in that never really gets old.

What was your biggest challenge as a realtor?
This question makes me chuckle, because I know just about every Realtor reading this probably has a similar answer: prospecting.





Finding new business is what I believe can make or break you in this industry, especially when you're just starting out. You don't have much of a track record, you don't have a long list of reviews, and you don't have past clients or a sphere of people constantly reaching out to you for help. You have to create those opportunities for yourself.

That was definitely one of the biggest challenges for me early on. But thankfully, it does get easier. Not necessarily because prospecting itself becomes easy, but because you become better at it, more confident in your abilities, and you start building a reputation for yourself.

Define success

I think success is a pretty vague concept, because it means something different to everyone. For me, I've probably found more success through failure than I ever have through natural talent or getting things right on the first try.

One of the most powerful things I've learned is to change the way I look at failure. Instead of trying something, messing up, and immediately scrutinizing myself for it, I try to look at it as an opportunity to learn something that I can carry into the next attempt. The important part is genuinely believing that you can do better the next time. It's not necessarily about getting everything right. It's about continuing to learn, continuing to build, and becoming more prepared for the opportunities that eventually come your way. That's probably how I define success.

How Does Real Estate fit into your dreams and goals?

After thinking about this question for quite a while, I'm really grateful to say that real estate fits pretty naturally into my dreams and goals.

Before I get into why, I think it's important to understand what those goals actually are. I moved out of my house and became fully self-sufficient right after high school, at 18 years old. Since then, one of my biggest goals has always been to become financially secure enough to create opportunities and a future for my family and my kids that I didn't necessarily have growing up.

For me, that means becoming the person who is capable of building and maintaining that kind of life. And ironically, real estate has been a pretty humbling career path in that regard. It teaches you a lot about yourself, whether you want it to or not. It forces you to recognize your strengths and weaknesses, become more disciplined, more resilient, and more comfortable with uncertainty. Over the past couple of years in the business, I'm proud to say I've made significant progress toward becoming that version of myself that I've been working toward since I was 18. There's obviously still a long road ahead, but I'm genuinely optimistic about where this career can take me… not just financially, but personally as well.

What are your hobbies and interests outside of Real Estate?

Considering how time-consuming real estate can be, I don't always get as much time as I'd like to pursue my hobbies, but when my schedule allows it, I spend most of my free time hanging out with my friends. We're actually headed to Patagonia in November, which I'm pretty excited about.

Outside of that, I'm a big live music person. Anyone who knows me knows how much I love going to shows. I'll go to a festival here and there, check out local talent, or just mess around on my DJ controller at home.

I think having things outside of real estate that I genuinely enjoy is important. The business can be pretty all-consuming, so when I do get some downtime, I like to actually unplug and enjoy myself.

Tell us about your family

I'm fortunate enough to have most of my family right here in San Diego. I had what I'd consider a pretty stereotypical suburban childhood growing up in the lovely neighborhood of San Carlos. My older brother, my sister, and I had an awesome little cul-de-sac to run around and skateboard on, and a lot of my childhood memories come from those days.

My mom worked hard as a teacher to keep us going, and my dad was a painter. Like any family, it wasn't always sunshine and rainbows, and we definitely had our challenges along the way. But looking back, I'm really grateful for my family and for the sacrifices we've all made for each other.

I think growing up that way gave me a pretty strong appreciation for family, hard work, and the people who are willing to show up for you when it matters the most.

Given your status and expertise, what is some advice you would give an up-and-coming agent?

I'd say the biggest thing is to zoom out and stay focused on the bigger picture of why you got into real estate in the first place.

This business can be incredibly rewarding, but it can also be a brutal grind. If you don't have a clear and meaningful reason for why you're showing up for yourself and for your clients every day, I think it's pretty easy to burn out or lose interest when things aren't going your way.

A huge part of becoming successful in this business comes down to your mindset. You're going to have slow periods, deals that fall apart, clients who don't work out, and plenty of moments where you question whether what you're doing is actually working. You have to be able to stay committed through those periods, and keep putting in the work even when you're not seeing immediate results.

If you can develop that kind of resilience, and genuinely commit to getting better, I believe the results will eventually follow. So my biggest piece of advice would probably be pretty simple: remember why you started, be honest with yourself, be coachable, and just keep going.



A Cautionary Tale of Tenancy



BY ERIC R. GINDER, ESQ.

"So, why are you terminating the tenancy" is a question I find myself asking many, many sellers lately when they call my office. Almost inevitably, the response is "I'm selling the property, and my agent told me to call you so we can get the tenant out and get it listed." The conversation that occurs next is rarely pleasant. Let's start with the TPA.

- The Tenant Protection Act

As we know, 2018 gave us the Tenant Protection Act; statewide rent control and a tremendous shift of management power away from the property owner and to the state. In addition to limiting the amount an owner can increase the monthly rent, the TPA also severely limits an owner's ability to terminate a tenancy. Unless a tenant is breaching the lease (i.e., failing to pay rent, committing crime on the property etc.) an owner can only terminate a tenancy under following four scenarios:

- Owner move-in
- Intent to demolish or substantially remodel the unit
- Withdrawal of the unit from the rental market
- The owner complying with a government order or local law that requires the tenant to leave

An owner selling the property is not one of the four scenarios allowing an owner to terminate a tenancy and evict a tenant. Remember, the TPA is really supposed to apply to multi-unit buildings. The owner of a ten-unit apartment, for example, has no reason to evict the tenants when the building is sold. Although single family homes and condos are supposed to be exempt, a curious quirk in the TPA makes it applicable to condos and single-family residences unless the lease specifically states that the property is TPA-exempt. Many sellers that are getting out of the landlord business have old, expired leases that do not contain the magic language exempting their property from the TPA.

Most owners that I speak with end up saying "I'll just check the box for withdrawal of the unit from the rental market, that'll work, right?" Well, yes, technically. But now the seller and listing agent have disclosure issue and the buyer's agent has a potential "red flag".

- Withdrawal of the Property from the Rental Market

If the owner's lease does not contain the TPA exemption, and an owner removes the property from the rental market, the removal runs with the property and applies to the new owner. If the new buyer is an investor who intends to rent the property, he or she won't be able to realize that goal and rent the property. A buyer who intended to reside in the property may have a change of plans and end up renting it out. If the new owner rents the property after it is withdrawn from the rental market, and the former tenant finds out, there will likely be expensive legal action and severe penalties. The buyer/new owner will pass their legal fees, damages and fines to the seller and brokers.

The takeaway here is that 1) listing agent should not advise the owner of a non-TPA exempt rental unit to simply terminate a tenancy because the owner intends to the list property for sale and 2) owners of properties that have been rented should disclose to the buyers whether or not a tenancy has been terminated and for what reason. C.A.R. is offering an "assist" here, as they are making changes to the SPQ to include language about former/terminated tenancies. If a buyer receives a disclosure stating that seller terminated a tenancy by withdrawing the unit from the rental market, the agent/broker should advise the buyer to talk to an attorney if they have any inclination to rent the property, even in the future.



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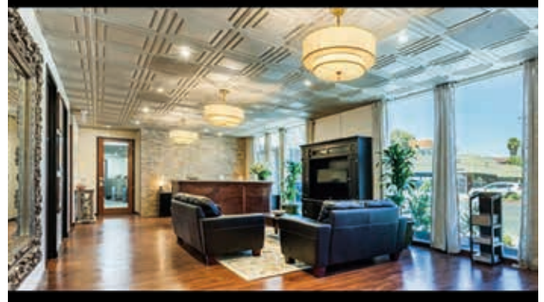


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BY JOSEPH COTTLE
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Ask Steven Hovland what he wants realtors to know about him, and he doesn't hesitate: he knows what he's doing, and he always does the right thing.

It sounds simple. In California's property insurance market right now, it's not.

Hovland got his start in 1990 with the Berkshire Group, selling disability, life, and retirement plans to small businesses. A fraternity brother pulled him into Allstate as a financial specialist—the person local Allstate agents refer clients to for life insurance and financial products they'd rather not handle themselves. It worked well enough that ten agents were filling his calendar. In 2003, he added a property and casualty license and bought his first agent partner's book of business when the man retired. Two more acquisitions followed. Today those three locations operate as a single office, merged under one roof so Hovland isn't managing three separate storefronts within two miles of each other.

That consolidation matters, because California's wildfire risk has made homeowners insurance genuinely complicated, and Hovland's value is in the options a single-carrier agent can't offer. If an agent's one carrier won't write a policy, the fallback is often the California FAIR Plan—the state's insurer of last resort, capped at $3 million and limited to fire, explosion, smoke, and wind.

Hovland has access to roughly a dozen carriers, including North Light, a more comprehensive option for higher-value homes the FAIR Plan can't cover. A FAIR Plan policy also requires a second "difference in conditions" policy to fill the



> *“You eliminate ninety percent of your competition.”*

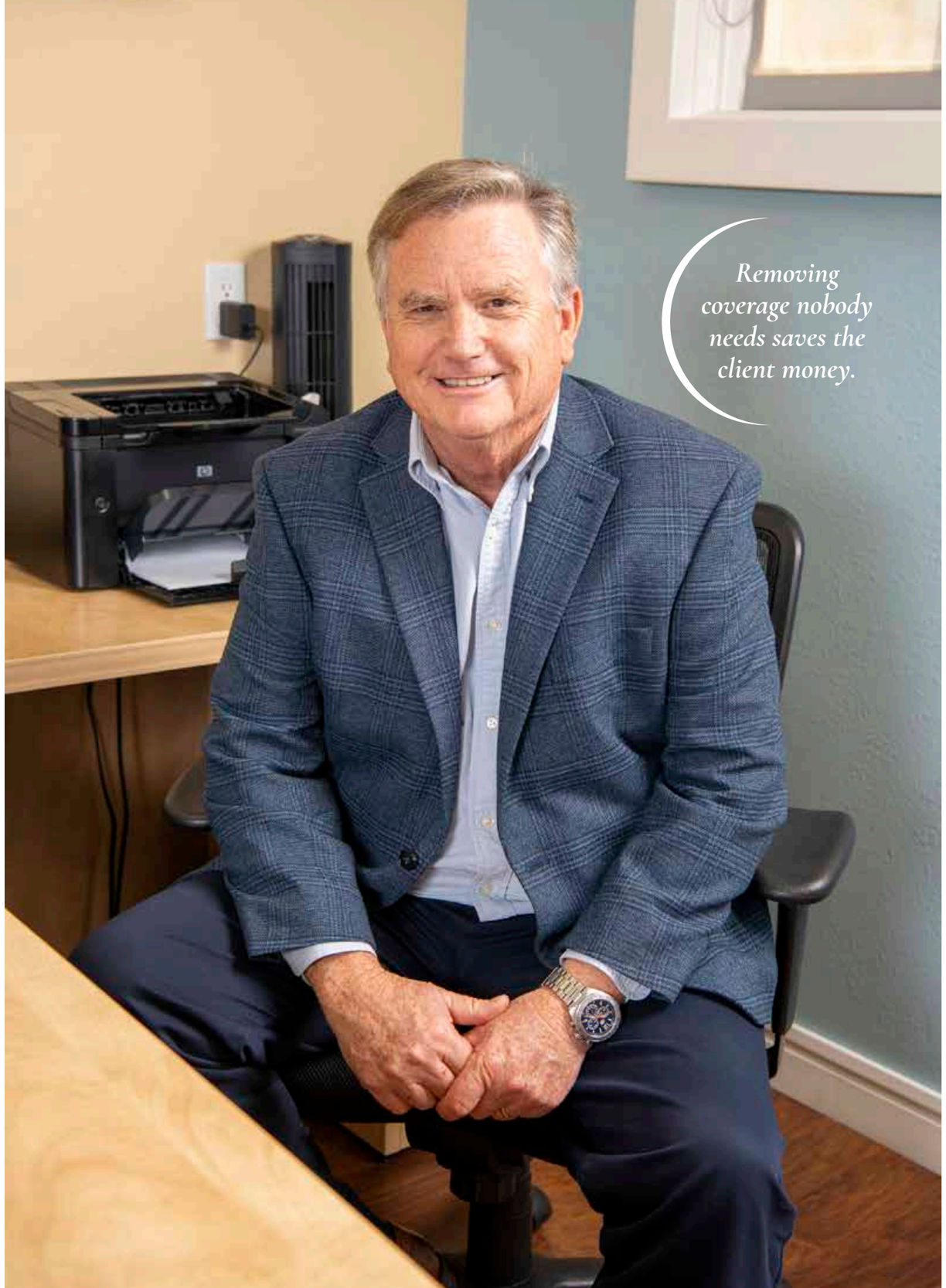
gaps, and Hovland’s office knows, for instance, that extended-limits coverage on that second policy is often unnecessary, since fire is the one thing likely to level a house—and fire isn’t what that policy covers anyway. Removing coverage nobody needs saves the client money. It’s the kind of detail that only shows up with experience, and Hovland says his office will always advocate for a client through a claim rather than leaving them to a call center.

He’s built his business, and his three-person licensed staff, on a philosophy simple enough to still work: If you show up every day, do what you said you were going to do when you said you’d do it, (and communicate if you cannot), and return calls and emails, you eliminate ninety percent of your competition, he says. The other half of it is a willingness to walk away—if a policy isn’t genuinely the right fit for a client, he’ll say so rather than sell it anyway.

His staff brings more than 50 years of combined experience and, fittingly for an office seven miles from the Mexican border, is fully bilingual; Hovland himself can get by socially and handle basic insurance conversation in Spanish, though he leaves the contract language to his team.

He stays connected to the realtor community through the Pacific Southwest Association of Realtors, attending meetings regularly to keep current on what agents are actually running into. He describes the group as genuinely collaborative—agents referring clients to each other rather than competing for every deal, on the theory that helping enough people eventually finds its way back around.

Outside the office, Hovland is a committed car guy, active in the San Diego chapter of the BMW Car Club of America, running autocross events in a 2003 BMW 330i and daily driving a plug-in hybrid X5. He once got two laps in a Ferrari 458 Italia on the Formula One track at Monza, hitting 150 miles an hour before he was waved off. He skis, plays golf without much shame about his handicap, and spent three years as his car club’s communications director—proof that showing up, in his world, extends well past the office.



> *Removing coverage nobody needs saves the client money.*

Presence, Patience *and* Intentionality

BY ANNIE PETERSEN
PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Sarah HECK

Have you ever watched a record player find its groove? It's the moment of transitioning from awkwardness, past hesitation, into something smooth—then hitting its groove.

That's how Sarah Heck lives her life and leads in her business.

"I'm a hugger," she said of her intention to get familiar with her clients right off the bat. If the needle hitting the record is the hug, the conversation that happens next is the music.

At the outset she wants her clients to know she's going to get to know them, not just what they want in a home. With permission, she'll ask them personal questions to get to know "the crux of who they are, what they want, and why they want it."

There's intentionality in that relationship because those questions aren't just about today, but about five, ten, and fifteen years from now.

"I build my business on the belief that every client relationship is for life. When escrow closes, I don't disappear. They have me forever. That's why, when I help someone buy a home, I'm already thinking about their future. One day they'll likely call me to sell, and I want that day to be a win. So, I take the time to understand both their goals today and where they hope to be down the road. The home they buy should work for them now and help them to level up in the future, if and when they're ready."





When escrow closes, I don't disappear. They have me *Forever.*"

But that doesn't happen overnight. Sarah goes first, making her personal life accessible on social media. She said people can see her monthly contest, featuring her niece and nephew who draw the names of winners, and photos from her travels with her husband. They're all ways of creating connection.

"It's easier for *them* to be familiar *with me* when I allow that for them too."

For Sarah, life is about enjoying the people she is with. That is made evident by how she chooses to spend the precious free time she has. When she isn't working, she is hosting back yard dinner parties, gathering people for an evening of catching up around the fire pit, or inviting groups to join her soaking up the San Diego sun and enjoy a day on the boat in San Diego Bay or Mission Bay.

"What fills my cup is being able to have everybody come over, enjoy some food, some wine, and some downtime," she said. "My friends and family are my happy place. Somewhere along the way, my clients become friends and they are part of that circle. Inviting clients to join us on boat days or sharing a back yard meal are some of my favorite ways to grow those relationships.





“I honestly think this is the best job in *the world.* There is nothing else I would rather be doing.”

Those experiences are like what happens when the record finally starts playing and the music fills the room.

“When they hire me, they get all of me. I am present and I am there for the big stuff and the little stuff,” she said.

That means patience sometimes. It means being with her clients through the transition between what they started out looking for and where they end up.

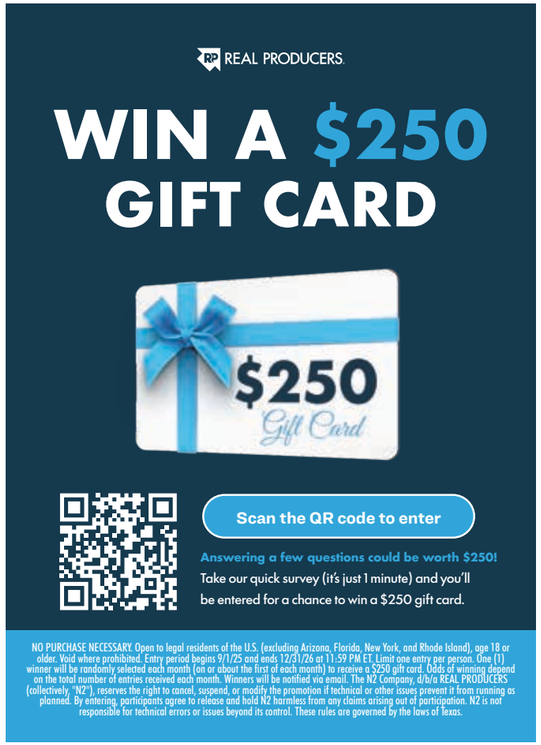
“I don’t rush them through it. I just hold their hand and guide them through the process.”

It’s like the record player. If you rush it, you might miss the music.

“I honestly think this is the best job in the world. There is nothing else I would rather be doing. I believe homeownership is a key way to ensure your financial future and build generational wealth. I feel honored to be able to help my clients achieve this”.

And that’s the whole picture: a gathering with family, some clients, and music playing in the background.







Women's Council of Realtors California

State Installation Gala

PHOTOS BY ELYSE LEEDOM REAL ESTATE MEDIA

Celebrating the Installation of San Diego's own Alma Porras as President of the Women's Council of Realtors California! Congratulations Alma! It's going to be a great year!



































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