

#1 Issue in Region	#2 Issue in Region	#3 Issue in Region	#4 Issue in Region	#5 Issue in Region	
Title and Escrow issues...not getting NHD, Preliminary title reports and escrow documents in a timely manner. Also, once packets go to the county records office, packets get sent back incomplete which delays closings.	Typical lack of inventory issues...county making it difficult to build, slow permit issues, etc.				
Fire Insurance	Home less	High Speed Internet	Drought / Wells going dry	Appraiser turn times	
Inventory - hard for buyers, in some areas causing locals to not be able to buy in their area due to increased cost.	Housing Affordability/Work Force Housing - one issue is tenants being displaced as landlords sell the properties due to increased prices	Wildfires, specifically fire insurance, out of control costs and reduced coverage	Water issues	Private Property Rights, specifically Local & Fed restrictions on private property & development rights	57 remain from non Presidents; 6 were inventory 4 were housing affordability/work force housing 3 were fire 2 each on covid, water & private property rights 19 were issues only mentioned by one AOR
Fire Insurance/Insurability - Availability (or lack thereof), affordability and then of course cancellations or non-renewals	Appraisal Delays: Not just delays in that an appraisal will take more than 21-30 Days to be "grabbed," but that in order for it to even to be considered the fee that needs to be offered is dwarfing the usual \$650. Most commonly they are \$1200 - \$2,800 in order to be grabbed in a timely manner.	Housing Affordability - Workforce housing	NIMBY-ism. Anti the new RHNA numbers	HOA Management Company negligence. This is a large general statement but basically HOA Management companies not fulfilling their obligations as it relates to escrows. Charging exorbitant fees just to process something in 5 Days (which is considered a "rush"). This stuff is all digital, the old calculation of cents per page seems a little antiquated. Also refusing to have a discourse with Buyers or Buyer's agents who are in escrow and citing privacy etc. Majority of these companies are outsourcing to 3rd parties - mostly homewisedocs.com which creates a 3rd party barrier between Agent/Seller and HOA Management Company.	
TOPA - In May 2021, Berkeley's Land Use Policy Committee made a qualified recommendation for Tenant's Opportunity to Purchase Act (TOPA) to go to City Council. The policy allows tenants first dibs on purchasing their rented units, or homes, when the owner puts the building up for sale with a "right of first refusal." If they want the building, they could then tap into city subsidies or nonprofit partnerships to purchase the property. Bridge Association of REALTORS® came out strongly against TOPA and It is stalled for now. Other cities are looking at following suit.	New Tenant Protections in Alameda County – County staff used a grant to hire a consultant who came up with an entire suite of policies that go way beyond current state (and local) tenant protections. We anticipate the Board of Supervisors taking action on them in the next couple of months and it will be a nasty fight for us. These rules would apply to the unincorporated areas (such as Castro Valley) although we could see some County staff and tenant advocates pushing them to be applied County-wide – just like the eviction moratorium.	Smoking Ban Coming to Unincorporated Alameda County On Tuesday, Jan.11, the Alameda County Board of Supervisors took the first steps to ban smoking in the common areas and inside of owner-occupied multifamily housing developments including condominiums and townhomes in the unincorporated areas of the County. Effective July 1, 2022, smoking will be outlawed inside of units and on balconies, decks, patios hallways, lobbies, and in community rooms. The Supervisors removed a part of the ordinance that would have required a smoking ban be added to all rental agreements, including existing agreements, and that private property owners would be responsible for enforcing the smoking ban.	ADU's – Issues with local municipalities being compliant with state laws - some cities have really high fees and complicated permitting processes for ADUs. And there is the passing of SB9 and cities having to allow lot-splits and "upzonings."	We have been advocating for expanding mortgage assistance programs in Oakland for first-time home buyers. In November 2021, Bridge AOR provided input to help pass a resolution seeking up to \$5 million dollars of State funding for first-time homeowners in Oakland. The resolution was passed allowing the City to apply for funds from CalHome. Application was for up to \$5,000,000 for assistance to people with 80% api or less. Also, with the help of CAR's Housing Affordability Fund Bridge AOR administered a Public Employees Closing Cost Grant Program. helping teachers, health care workers and other public employees.	More complaints about single agent dual agency and how it is hurting the Real Estate Professional, and also that we are seeing listings being hijacked again and placed on rental sites where unsuspecting renters are being scammed.
Inventory	Fire Hardening, expense to do so	Homelessness, see inventory	People going back to work		
Fire insurance	BOF possible new guidelines				
** Not ranked in order - 3 Associations reporting their respective issues. ** See attached.					
Lack of inventory/affordable housing. Growing disparity amongst agents who compete for handful of listings to list or purchase by their buyers. (Exacerbated by "in-house" exclusion of Clear Cooperation).	Rent control/rent caps/registry. Onerous local legislation.	Exorbitant fire insurance premiums.	Electrification. Local legislation and policies (ex. not allowing use of existing gas stubs in fire rebuild areas).	Sea level rise and Coastal Commission issues eroding property rights on the coast.	
Housing Affordability	Homelessness	Cost to build	City holding rent deposits	Potentially rising interest rates, inflation	
Getting Agents to complete their NAR required Code of Ethics training.	Local constituents still having ongoing issues with local unhoused people.	Affordability.			
Limited inventory.	Unclear of best practice for COVID in office and out.	Agents lack of respect for each other. Listing agents do not respond in a timely manner.			

<p>Wildfire hazard zones- A homeowner in a high wildfire hazard zone had their insurer demand that they produce proof of abatement compliance from their local fire agency. Not all areas require this proof at time of sale and put the burden on the buyer to verify. Not impossible to overcome, just another hoop to jump through.</p>	<p>STRS-Neighborhoods continue to have noise issues with short term rentals. Fines to homeowners seem to be a cost of doing business for some. The way around a less than 30 day stay for owners is to sign a 30 day lease but my tenant decided to move out 1 or 2 weeks into the lease. Differences also vary significantly between HOA and non HOA communities.</p> <p>but the issue is that local government is raising funds with fines and app fees and they still don't have enough staff to enforce the rules. So, they are considering ending short term rentals in many areas which would be a detriment to many markets.</p> <p>Enforcement is never an easy task regardless of the issue, but some neglectful owners that ignore or bypass the rules make it bad for everyone.</p>	<p>at CAR? 1. Training of members of the grievance committee on the recent changes to Code of Ethics complaints which can now shift the burden of determining the appropriate Articles/MLS rules alleged to be violated from the complainant to the Grievance committee to determine. 2. I think there are significant potential areas of concern over litigation and potential Government regulation to the traditional commission sharing arrangements in the Real Estate industry. I am referencing the multiple attacks on the Listing Broker sharing commission with the Buyer's agent and attempts to have the Buyer pay the Buyer's agent independent of commission splitting at the close of the transaction. An Inman article describes this issue in this way: The company's position was revealed in an unsealed legal filing on Thursday. Realogy — along with the National Association of Realtors, RE/MAX, Keller Williams and HomeServices of America — is a defendant in multiple antitrust lawsuits from homesellers and a homebuyer that seek to have homebuyers pay their broker directly, rather than have listing brokers pay buyer brokers from what the seller pays the listing broker. That change could upend</p>	<p>Inventory per usual Nimbysm</p>		
<p>Lack of Inventory. Listing agents/sellers counteroffers that require the buyer to Remove All Contingencies before acceptance and before seller disclosures. Buyers enter Escrow on multiple houses and then cancel the ones they don't want after disclosures and Inspections.</p>	<p>Lack of Affordable Housing</p>	<p>Cal Fire's inability to do Fire Hardening Inspections.</p>	<p>The shortage of Rentals, leading to a number of Scams. Like insisting that renters fill out Rental Applications before they show the property and then using this info to steal their identity. Also, Renters submit Fake Credit Reports.</p>	<p>People renting houses and turning them into Marijuana Grow houses. Cities are finding out and fining the property owners 10s of thousands of dollars.</p>	
<p>Enhance Engagement of Members not all of the smaller associations have the resources to provide the same level of education, service and engagement. The larger associations are challenged with too much info coming from one source and it being typically the same information. C.A.R. might be able to help create programs for the smaller AORs to assist them. It would be helpful for C.A.R. to share with local AEs their engagement analytics on emails to members and what they find works best. We all strive to be more relevant to our members, and would love C.A.R. to help with ideas and platforms.</p>	<p>Consistent Implementation-Execution-Enforcement of new Model MLS Rules passed down from NAR as Mandatory Rules If Clear Cooperation taught us anything it's that not promoting or establishing a baseline implementation set of standards leads to neighboring MLS interpreting and developing their version of how to Implement-Execute-Enforce (IEE) these rules. Our Region overlaps or shares membership of 3 MLSs that have all different ways of IEE which has caused problems and for a shift in membership based on the IEE of "Rules" rather than tech, UI, and service. With the looming next model rule to be set regarding NARs Mandatory Rule passed in November re "Listing Attributes" we need to make sure there is a minimum standard or guidelines. I happen to serve on the working group but we need our RCs and Leadership to support this idea to the governing BOD for ratification. PLEASE</p>	<p>Homelessness Housing + Workforce Housing & HAF One of the topics discussed at our Region 17 Pre-Meeting this week was how we as a region should be better at applying for HAF programs and grants. We have long been contributors to HAF and have challenged each one of our region's directors to give a minimum of \$100 in 2022 (with another matching grant from Richard Rosenthal up to \$5000), but we also need to help educate all of our C.A.R. Directors on the HAF programs & grants that they can take back and educate their local members about to increase participation. We believe that if we educated our members in the benefits, we will also see an increase in giving. GLAR asks it's 12,000+ members to contribute a minimum of \$10 (above the line) during dues billing. We should encourage this across the state.</p>	<p>Broker Training + Oversight We realize that this is a topic that has been around for many years but it is NOT getting better. Many brokerages don't have any training at all either for new agents or on-going. They rely on C.A.R. and local AORs. This is hurting the quality of professionalism and service to our clients as a whole. Maybe C.A.R. can pt together a working group to specifically work on statewide programming to address this issue with education, resources, and incentives (the "carrot") to help close the gap.</p>	<p>Inventory We have been struggling with this for a while statewide. It is a tough subject to approach at the local level, but through continued and increased advertising to the general public about the different tax incentives (i.e. C.A.R. sponsored 2020 Prop 19, 1031 exchange) we can get a few more properties on the market to supply the overwhelming Buyer demand.</p>	
<p>Low Inventory</p>	<p>Affordable Housing</p>	<p>Homeless</p>	<p>Home Prices</p>	<p>Taxes</p>	

<p>COPA - Government shifting ability to buy from the general public to non-profits funded and APPROVED by the government. Community Opportunity To Purchase Program (COPA) .</p> <p>Under COPA, owners of duplexes up to multi-unit apartments are forced to allow non-profits “first right” to purchase before anyone else, including local residents and mom-and-pop investors. COPA is a violation of private property rights and this requirement to give non-profits the opportunity match a competing offer would stretch out the timeline for months. Sellers would be at risk of losing motivated for-profit buyers.</p> <p>Sellers who violate COPA can be sued for attorney fees and possibly civil monetary penalties. Many multi-unit properties are sold by real estate agents from outside of the area which could make them liable for not advising their client appropriately if they are not aware of this local ordinance.. This policy has been ineffective in other cities, wasting staff time and taxpayer money that should be focused on other affordable housing efforts.</p>	<p>Members are becoming more and more disgusted with CAR and NAR for supporting legislation that hurts private property rights, freedom of speech and other liberties. Many members are now withholding RAF contributions and questioning their need for membership in these associations as they no longer feel are aligned with their values. They feel that CAR and NAR have lost their purpose and just cave to the politicians and give into compromising agreements that are against our mission.</p>	<p>Lack of Inventory</p>	<p>Lack of RPA Training - thousands of agents are still not trained on the new RPA or forms.</p>	<p>Homeless Encampments everywhere. The more they try to fix it and provide support the worse it gets.</p>	
<p>Aftermath of SB9. 1)Several local cities and residents pushing back, talk of lawsuits and confusion at City planning departments re ADU's 2) Local Redondo Beach Mayor gathering signatures for Constitutional amendment to state that Zoning is up to local cities. 3)several agents still upset that CAR backed SB9 4) is CAR doing anything about modifications?. How is SB 9 being experienced in other regions?locales ?</p>	<p>Seeming unsettling news about interest rate hikes and inflation - not sure what to tell their clients about where the market is headed, the market seems to be softening a tiny bit - is this a trend ?</p>	<p>Covid - any rumblings about open houses being restricted again?</p>	<p>Federal spending and the debt piling up</p>	<p>Still in house selling that skews comps and favors the big companies</p>	
<p>Lack of Inventory</p> <p>The city of Chula Vista is proposing a new just cause eviction ordinance titled Tenant Eviction and Anti Harassment Protection Policies. The city of San Diego has an evictions moratorium policy that will go into effect on April 1, when the state emergency ordinance expires. This ordinance is for an additional 60 days, when the stated mandated one expires, and will last until the Mayor ends the local emergency ordinance. Many San Diego County cities are expected to follow suit with the Chula Vista ordinance.</p>	<p>Lack of understanding of the new RPA</p> <p>Fire hardening and defensible space requirements are still very unclear as to whether its a point of sale mandate as indicated by Cal Fire or advisory with action when required as indicated by C.A.R. New mapping is set to be released within the next year which may only complicate the matter more. On the positive side San Diego now has physical inspectors who are adding the fire hardening and defensible space inspection to their suite of products which will allow a buyer to get ahead of the issue without triggering the timeline.</p>	<p>Housing supply continues to generate bad behaviors in buyers, sellers and their agents making or negotiating offers that are not realistic nor in the capacity of the buyers to close on.</p>	<p>While the new RPA has been promoted for training we are finding that most are not highlighting the fact that many other related forms have some type of a minor change and at least 2 dozen of those having a major modification and requiring training. Agents are not prepared or up to date.</p>	<p>Covid compliance in open houses in regards to state mandated mask indoors are not being followed. With the increase in the number of open houses being held this may contribute to the increasing case numbers.</p>	
<p>Lack of Inventory. Capital gains effects. I heard from numerous associations that members were extremely upset & disappointed with the donation to Gavin Newsom. Some members said they were only going to contribute at the minimum level moving forward.</p>	<p>City and CA mandates to eliminate gas heating and appliances. This applies both to cities in SMC and for SF.</p>	<p>political climate that is not pro-homeownership.</p>	<p>Making sure that all MLS groups are on the same platform so that the data can be the same for all</p>	<p>Local coastal plans and calif coastal commission regarding taking of private property residences. See rise</p>	
<p>Lack of inventory</p>	<p>The water issues in the Mojave Desert is a major issue. These are ongoing issues you have heard before.</p>	<p>Out of area agents not familiar with the area and irresponsibly representing clients with no knowledge of the area they are listing in or representing buyers.</p>	<p>The Fish and Game Dept is trying to protect the "Joshua Tree" by regulations that don't allow building within 40 feet of a Joshua Tree, and you can't cut them down.</p>	<p>Conflicts/confusion regarding buyer broker compensation</p>	
<p>Lack of inventory</p>	<p>Bad behavior of agents due to #1</p>	<p>Non-contingent offers and lack of understanding of risks.</p>	<p>Lack of understanding of Fire Hardening form/requirements</p>		

<p>Inventory. We continue to face inventory shortages and projections for the future are not good. Potential buyers can rent but even that is too expensive now for future buyers to save for a home.</p>	<p>The county is using California VMT laws to limit construction in our Urban Suburbs. The County, led by environmentalists is creating laws that will make the construction of new purchase homes prohibitively expensive. This will put homeownership further out of reach from anyone with moderate and low income.</p>	<p>The City of Chula Vista, San Diego County suburb, is trying to make tenant laws even more strict, which is going to make rental investments less desirable. See attached draft. It will go to the Housing Advisor Committee on Wednesday Jan. 19th at 3:30 p.m. and then will go to City Council later this month.</p>			
<p>Insurance rates n high fire zones Education of agents to use Insurance Brokers</p>	<p>Contingency Issues - removing cont during the offer process or in a counter offer</p>	<p>Ethics complaints and lack of professionalism - especially in a hot market with no inventory</p>	<p>Lack of Inventory to sell -lack of Affordability and Availability</p>		
<p>Suggestion for leadership to read these and ask specific questions of regions rather than repeated presentations at the Regional chairs meeting.</p> <p>We are concerned with the local cities going through the housing element process as to what the end result will look like for the cities and possible building areas- or future home sites.</p>	<p>With overall inventory way down in our area- (record lows) - there are concerns about affordability, the purchasing power of current buyers looking as prices go up and interest rates creep up. Also what is happening is the list agents are not communicating well with buyers agents regarding offers. It is frustrating for buyers but also for the listing agent who is trying to sort through multiple offers. The inventory issues and affordability is also with rental units.</p>	<p>Growing confusion over the MLS rules and limitations to syndication causing listings to go underground and again causing issues with availability etc. Frustration for both list and buyers agents.</p>	<p>Overall uncertainty with the COVID variants, adding to the hesitancy of sellers to list. Where will they go, no choices, and what is going to happen to the market as we suffer through another round of lockdowns, masks etc. Lots of hesitancy.</p>	<p>A local PAC "Laguna Residents First" have submitted signatures to qualify a ballot initiative for the next Laguna Beach election that would force certain types of development projects to go through all approvals at the city level, and then - if approved at the city level - go to the voters for approval. Projects that would be subject include: 9 or more residential units (a provision is carved out for low income housing but not for workforce moderate income housing) Any development that would result from the combination of multiple parcels totaling 7500 square feet or more. Commercial development that would generate more than 200 daily car trips AND/OR passes a cumulative threshold for car trips of all approved developments within a radius of the proposed development (this includes new businesses moving into an existing building) Any development of 22,000 square feet or more, or exceeding 30 feet in height. The concern is that this will create too much risk for any commercial developers or business owners to attempt to mount a project in town.</p>	