Volume 16/Issue 10

Protecting the rights of small property owners through advocacy & education

November 2014

# Federal Court declares Campos "enhanced" Ellis Act relocation payments unconstitutional

# THE PRESIDENT'S MESSAGE

By Noni Richen, SPOSF/SPOSFI President

his is our final newsletter of 2014. As an organization, we have much to celebrate as we approach the holidays. The decisive defeat of Prop. G was a great achievement (see page 4). We were also successful in holding off two bills in the state legislature, although at least one will surely be reintroduced.

The decisive defeat of Prop. G was a great achievement. We were also successful in holding off two bills in the state legislature..." The federal lawsuit against the heinous 24-month rent "enhancement" declared it unconstitutional (see article at right), pending an appeal by the City Attorney's office, which should have insisted that its client,

the Board of Supervisors, not introduce it in the first place. SPOSFI filed an amicus curiae brief supporting the plaintiffs, as well as a suit against the same ordinance in state court.

The Board of Supervisors is still pursuing its unintended goal of reducing the number of rentals available to those who want to live in the City. It passed the convoluted "Airbnb Ordinance." Many owners already use these short-term rentals to receive more money and less grief than they might from a long-term renter. Our renters can now do this almost with impunity. The Supes have also signed off on an ordinance (page 2) that monitors buyout agreements between owners and renters. It requires registration with the Rent Board, and places restrictions on what the owner of the property may do with his own property after a buyout—another outrageous infringement on our business lives >> Cont'd on Pg. 2

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Unless an appellate court overrules the decision, the ordinance is void. City Attorney Dennis Herrera has vowed to appeal the decision.

By Andrew M. Zacks and Ryan J. Patterson Zacks & Freedman, P.C.

In April of 2014, the Board of Supervisors passed Ordinance No. 54-14, a new law that threatened to make Ellis Act evictions a thing of the past. Sponsored by Supervisor David Campos, the ordinance required landlords who wish to exit the rental business to make "enhanced" relocation payments to their tenants.

Under the ordinance, each relocated unit would be entitled to the greater of either a) the existing statutory relocation payment (currently \$5,266 per tenant, up to a maximum of \$15,798 per unit, plus an additional payment of \$3,511 for each elderly or disabled tenant), or b) the difference between the unit's current rent and the prevailing market-rate rent for a comparable apartment, multiplied over a two-year period.

As an example, a \$1,000/month rent-controlled unit that is worth \$4,000/month at market rate would require an enhanced relocation payment of:

 $(\$4,000 - \$1,000) \times 24 \text{ months} = \$72,000$ 

Such payments would impose a prohibitive cost for many small property owners, making it impossible for them to exercise their rights under the state's Ellis Act—which was, of course, the ordinance's goal.

The Small Property Owners of San Francisco Institute and a number of small property owners filed suit against the City in San Francisco Superior Court (*Jacoby et al. v. City and County of San Francisco*, San Francisco Superior Court, filed July 24, 2014, case no. CGC 14 540709). Simultaneously, a coalition including the San Francisco Apartment Association filed suit against the City in federal court (*Levin et al. v. City and County of San Francisco*, U.S. District Court for the Northern District of California, San Francisco Division, filed July 24, 2014, case no. 150085).

SPOSFI joined the federal plaintiffs in filing a brief amicus curiae, and is represented by Zacks & Freedman, P.C. in both cases. SPOSFI's amicus brief argued that the ordinance is preempted by the Ellis Act, ▶► Cont'd on Pg. 2

# Continued from page 1: President's Message

and quite possibly the subject of our next legal action. As my grandmother used to say, "We'll gonna see."

For San Francisco rental property advocates as a whole, though, our greatest success has been showing public officials and the media that we are every bit as fierce and vocal in promoting our rights as our adversaries have been. My moment of clarity came during our protest in Chinatown to defend a property owner who had chosen to go out of business using the Ellis Act. As public officials made speeches condemning this perfectly legal procedure, we chanted and waved signs, and acted as disruptively as we could, while still obeying the police officers. One of the officers, accustomed to our adversaries claiming their (dubious) rights to our properties, looked at us and said, "Wait, you're property owners?" He turned away, but I could see a little smile on his face. This incident occurred within days after we had met with the other groups and pledged to work as one for our common goals.

The response to our pleas for calls and letters to public officials and for volunteers has been very gratifying. There are other small but meaningful actions we can take. We can support those who support us. Thank the businesses that allowed us to put up the No on G signs by patronizing their businesses. And, hey, why not avoid doing business with those who have opposed us? For example, why are real estate businesses advertising in a certain free newspaper that came out in favor of a 24% surcharge on certain building sales? We should not be supporting our enemies!

In conclusion, I'd like to thank you all for your great support and constructive criticism.

Volume 16/Issue 10

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# QUOTE OF THE MONTH

[Property owners] can still make millions. They just won't make as many millions as they were making before."

-Supervisor David Campos, referring to his Enhanced Ellis Act Relocation Payments Ordinance, and noting that courts have previously upheld the ability of cities to place "reasonable controls" on property.



# Continued from page 1: Campos law ruled unconstitutional

and it highlighted the personal stories of several San Francisco property owners who would be dramatically harmed by the Ordinance's enhanced relocation payments. Notably, owners who invoked the Ellis Act shortly before the new Ordinance's enactment were caught in an untenable position: they couldn't back out of the process because Ellis notices had already been recorded on title, but they were suddenly required to make unaffordable relocation payments to complete the process.

The Superior Court case is still in progress. However, Judge Charles R. Brever issued a decision in the federal case on October 21. He ruled against the City, holding that the Ordinance's enhanced payments constitute an unconstitutional taking of private property without just compensation. As the decision states, "Against the infinitesimally small impact of the withdrawal [of a housing unit] on the rent differential gap to which a tenant might now be exposed, the Ordinance requires an enormous payout untethered in both nature and amount to the social harm actually caused by the property owner's action."

Unless an appellate court overrules the decision, the ordinance is void. City Attorney Dennis Herrera has vowed to appeal the decision.

# Campos bill regulating tenant buyouts passes

As with his Enhanced Ellis Act Relocation Payout Ordinance, Supervisor Campos rides roughshod over the Constitution to placate the City's tenant radicals.

By David Fix, SPOSF/SPOSFI Board Member

On October 28, the Board of Supervisors, by a vote of 7 to 4, gave its approval to Supervisor Campos's tenant buyout legislation. Although at press time the bill still needs the Mayor's signature, it's most likely a done deal. The tenant buyout law:

- requires landlords to provide tenants with a disclosure of their rights before starting buyout negotiations;
- requires landlords to file a tenant buyout disclosure form with the Rent Board;
- requires all buyout agreements to be in writing and

include certain statements about the tenant's rights; requires landlords to file a copy of the buyout agree-

**[Campos's Buyout** Ordinancel is another outrageous infringement on our

business lives, and could be the subject of our next legal action."

-Noni Richen, SPOSFI

ment with the Rent Board;

- gives tenants (but not the owner) up to 45 days to rescind the agreement;
- mandates creation of a public Rent Board database of buyout agreements, and requires the Rent Board to provide an annual report regarding these buyouts;

ferred to an Ellis Act eviction

because, among other rea-

sons, an Ellis eviction limits

one's future ability to condo

convert. But now, with the

incentive to condo-convert

gone due to the moratori-

um, one might expect to see

an increase in Ellis Act evic-

tions. This is even more like-

- allows tenants to sue landlords who fail to provide the pre-negotiation disclosure or include in the buyout agreement provisions on tenants' rights. It also allows certain non-profits to bring civil actions against landlords who fail to file a buyout agreement with the Rent Board:
- Prohibits condominium conversions for units emptied by way of a tenant buyout.

The last item would be of most concern were it not for the fact that a minimum 10-year moratorium on condo conversions is now in place following the enactment of new condo conversion regulations in 2013.

# Why buyout agreements?

Owners initiate buyout agreements with renters for a variety of reasons. Ouite often it's because the rent for the unit is far below market—also the reason many owners consider invoking the Ellis Act. But there are other strong motivators for buying out a tenancy, including the need to move in an elderly family member or other close relative. For small property owners, buyouts are invariably pre-

This is questionably legal and probably not enforceable. How can you stop two private parties from making a bilateral voluntary agreement? You cannot!"

-Blog post

ly given the court injunction just handed down against another of Supervisor Campos's recently-passed laws: the "Enhanced" Ellis Act Eviction Payout Ordinance (see page 1). In the end, the buyout law will not protect tenants against eviction; it will simply reduce the amount that displaced renters will be paid in the process.

The law is based on flawed, biased information What should be of great concern to any fairminded voter is the process by which the ordinance was vetted.

**NEXT MEMBERS' MEETING:** TUESDAY, NOV. 11, 6:30 P.M.



**SPOSFI News** 

# St. Mary's Cathedral

1111 Gough St. at Geary Blvd. Refreshments served. Always plenty of free parking!

# THIS MONTH'S GUEST SPEAKER: **Attorney Philip Soderquist**

of Soderguist Law Offices, is a former general contractor. He will address important issues involved in the hiring of contractors to perform construction work, repairs, and renovations. Topics he will cover include:

- how to choose a contractor
- contracts
- change orders and mechanics liens
- what to do if a dispute arises with the contractor

There will be a brief Q&A session following.

Get your legal questions answered by the experts! THE MEETING KICKS OFF WITH

**OUR POPULAR LEGAL PANEL** This month's Legal Panel will be conducted by attorney

The budget/legislative analysis prepared for the Board of Supervisors was based on information supplied by the highly partisan SF Tenants Union, anything but an

Andrew M. Zacks of Zacks & Freedman, P.C.

The budget/legislative analysis prepared for the Board of Supervisors was based on information supplied by the highly partisan SF Tenants Union."

unbiased source. No input was sought nor obtained from any other source. For example, you would think that an impartial study would include input from landlord-tenant attorneys, who are usually involved in tenant buyout negotiations. In addition, the Campos leg-

islation relied heavily on anecdotal "evidence"—cherrypicked stories told by a few people that paint a false picture of tenants being deceived and paid paltry amounts. Calculations contained in the Policy Analysis Report presented to the Board of Supervisors were also flawed. Given that such a partisan organization as the Tenants Union made a big push for this legislation, the information it provided should have been especially scrutinized. The entire analysis was biased in favor of the Tenant Union's agenda, proving that getting the facts straight wasn't important to Supervisor Campos when all he wanted were "facts" that supported his desired outcome. 1815

By Peter Reitz, SPOSF/SPOSFI Executive Director

On November 4, San Francisco voters, by a decisive 54% to 46% margin, said **NO to Prop. G!** The draconian so-called "anti-speculation law" would have added onto the current transfer tax (0.5 to 2.5%, based on sales price) a huge new tax on certain sales based for the first time on how long a property is held: from a low of 14% if held for four to five years, to a maximum 24% if held for less than a year. The tax would have applied to the property's entire sales price, and affected properties of 2 to 30 residential units, including single-family homes with in-law units and tenancy-in-common interests.

# Prop. G was based on a false premise

Prop. G was based on the erroneous belief that anyone who buys rental property and sells it in less than five years is a "greedy speculator." Clearly ludicrous, yet many

Prop. G was based on the erroneous belief that anyone who buys rental property and sells it in less than five years is a 'greedy speculator.'" voters, especially diehard tenant advocates, firmly believed it. Quite aside from the basic question—does government have the right to dictate when you can sell your property?—there are many good reasons people sell in less than five years that have

nothing to do with speculation. Many SPOSFI members expressed outrage that Prop. G could put them, or any middle-class property owner, in a financially untenable position if illness, job transfer, or other sudden change in circumstances forced them to sell in less than five years.

By way of example, Imagine that you bought a small duplex earlier this year for \$1.5 million. You lived in one unit and rented out the other. But suddenly circumstances forced you to sell. Due to some improvements you made and a strong market, you were able to get \$1.6 million for the property, enough to at least cover your sales costs. But if Prop. G had passed, and you completed the sale before the one-year mark, you'd have owed the City \$384,000, due and payable at close of escrow! Prop. G offered no exemption for hardship or family emergencies.

# Bogus claims by Prop. G advocates

Proponents of Prop. G claimed it would be good for the City, raising needed revenues and helping to alleviate the housing crisis. They were wrong. Prop. G would have made the housing situation worse, and put many small property owners in dire financial straits.

# The claims of the YES on G folks didn't wash

More money for affordable housing: NO. Prop. G revenues were not allocated to affordable housing.

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- More tax revenue for the City: NO. Had Prop. G passed and had its intended effect, both transfer tax Prop. G revenues would have decreased.
- Improved housing situation: NO. The pool of available housing would have shrunk because Prop. G applied to the City's 40,000 to 50,000 homes with in-laws.
- An end to speculation: No. Prop. G would have contributed to higher housing prices and rents.

The people who would have been hurt the most by passage of Prop. G are middle-class home buyers and renters. As the *SF Chronicle* concluded in its argument against Prop. G, "a significant new tax on real estate is not the answer to our housing affordability crisis. It will only make housing harder to find and more expensive."

We couldn't agree more. We're thankful that the voters saw through the smokescreen and rejected Prop. G. But we can't afford to rest on our laurels. The folks who brought us Proposition G will probably be back for another try in the future.

# City legalizes short-term rentals on limited basis

The City's first legislative attempt to get a handle on the popular and growing trend

By Gideon Kramer, SPOSFI News Editor

On October 21, the Board of Supervisors, by a vetoproof 9-2 margin, passed Board President and Supervisor David Chiu's short-term rental legislation (aka "The Airbnb Law.") As expected, Mayor Lee signed the bill into law. It takes effect in February.

Up until now, San Francisco housing and zoning regulations have prohibited residential rentals of less

We can protect our city's housing units from being converted to hotels, while also allowing short-term rentals on a limited basis to help residents afford to stay in their homes."

—Supervisor David Chiu, talking about his legislation

than 30 days. But as thousands of owners and renters who rent a part or all of their home or apartment short-term know, enforcement has been essentially non-existence. Airbnb, San Francisco's leading short-term rental (STR) platform, lists about 5,000 short-term rentals, two-thirds in entire homes. HomeAway/VRBO

lists about 1,200—all entire homes.

By passing its first law governing STRs, the City is acknowledging officially that the trend is unstoppable, and rather than fight it, has chosen to regulate it and reap the substantial tax revenue it generates. Mr. Chiu worked nearly two years on the bill in an effort to build

▶► cont'd next page

# SHORT-TERM RENTAL TERMS

**Hosted rentals:** Homes or apartments, where the owner or tenant sublessor continues to reside in the unit during the short-term renter's stay. Such units may be rented short-term for an unlimited number of nights per year.

Non-hosted rentals: Homes or apartments, where the owner or tenant sublessor does not reside in the unit during the short-term renter's stay. Such units may be rented for a maximum of 90 nights per year. The host must live in the unit the rest of the year.

**Registered host:** A landlord or tenant who has registered with the Rent Board to do STRs in San Francisco.

a framework that legalizes the practice while subjecting it to restrictions.

Supporters, who spoke in large numbers at public hearings and rallies, believe that the law as written strikes a balance between preserving affordable housing—by ensuring landlords can't convert permanent units to vacation rentals—and enabling tenants to earn additional income by renting all or part of their apartment on a short-term basis. "We can protect our city's housing units from being converted to hotels, while also allowing short-term rentals on a limited basis to help residents afford to stay in their homes," said Mr. Chiu.

But housing advocates, neighborhood associations, and many small property owners raised serious con-

cerns. For owners of rental property, concerns about STRs expressed most often included these:

- They pose a threat to building security and to the safety of other tenants in the building.
- They present a risk to the owner that is not covered by conventional landlord liability insurance.
- They pose a threat to the quality of life of residential neighborhoods by undermining the very zoning regulations put in place to preserve it.

# Airbnb praises law

Airbnb, the San Francisco heavyweight in the STR market, hailed the law's passage. The company, whose major shareholder was a big contributor to the Mayor's 2012 campaign, was also no doubt pleased that a number of amendments meant to toughen the legislation failed: limiting hosted rentals (where the resident is present) to 90 days, prohibiting STR of in-law units, and requiring Airbnb to pay \$25 million in back taxes. VRBO/HomeAway blasted the legislation as "tailored for Airbnb" and "wildly unenforceable." Its opposition is understandable, as VRBO/HomeAway's listings are mainly vacation homes, so many hosts won't meet the residency requirement under the new law.

SPOSFI News

# Controversial amendments on enforcement

Supervisors made some minor amendments before passing the final bill. A proposal to bar vacation rentals in units where tenants had been evicted un**BAD IDEA!** 

Allowing fast-track lawsuits by nonprofits (Tenants Union?) would be an effective and cheaper means to do enforcement."

—Supervisor Jane Kim, on an amendment allowing certain non-profits to enforce the STR law (and keep the money)

der the Ellis Act was sent back to committee, as were two enforcement proposals. These proposals, introduced by Supervisors Jane Kim and London Breed, termed trailing legislation because they will be considered at a later date, would give non-profit housing groups (Tenants Union, Tenderloin Housing Clinic, etc.) private right of action against violators, and allow them to keep the proceeds of the judgment. Allowing fasttrack lawsuits by non-profits would be "an effective and cheaper means to do enforcement," said Kim, adding that the City had not demonstrated that it has the resources to investigate alleged violations. Presumably, the lawsuits would target only owners, not tenants. The Tenants Union recently announced that it has 25 such lawsuits against owners ready to file.

# THE BOTTOM LINE

**Prospective hosts** must live in the unit being rented shortterm as their primary residence for at least 75% of the year. Hosts who do not live in the unit, but use it only for STR, are in violation of the new law.

Requirements to be a "registered host" The new law allows local residents (ten-

ants or owners) to "host" (rent) their home or apartment for periods of less than 30 days at a time. Those wishing to do so will have to register with the City every two years and meet the following requirements:

- Prove that they live in the unit as their primary residence for at least 75% of the year. This is a key requirement. If the host does not live in the unit, but uses it only for STR, he/she is prohibited from renting it out on a short-term basis.
- Prove that they have lived in the unit for at least 60 days prior to renting out the unit;
- Report number of days of short-term activity annually to the Rent Board;
- Prove that they maintain at least \$500,000 in liability insurance to indemnify the tenant and owner for bodily harm and property damage; this requirement may be difficult to meet at present, as discussed later.
- Tenants living in rent-controlled units may earn no more per month renting short-term than they are paying in rent to the landlord; and
- Pay the City its 14% hotel tax. ►► concluded next page

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Cont'd from pg. 4: Short-term rental law passes

# Additional features of the law

- The SF Planning Department will enforce the law.
- A new City Registry will track the number of nights a unit has been rented, based on a report that hosts must provide the Rent Board. Information on units registered as STRs will be a matter of public record and accessible on www.sf-planning.org.
- Any posting on a short-term rental site or elsewhere not accompanied by a valid registration number will be subject to a Notice of Violation and a penalty. This applies to Airbnb, VRBO/Homeaway, Craigslist, or any other way the rental might be promoted.
- Hosted rentals may rent for an unlimited number of nights per year. Non-hosted rentals may rent for up to 90 days per year. The same rules apply to singlefamily homes as for multi-unit buildings.
- Units in buildings with outstanding Planning or Building Code violations will be denied listing on the STR Registry until all violations have been corrected.
- A tenant may not be evicted for a first violation of the STR Ordinance provided the violation is cured within 30 days of the landlord's written notice.
- Hosting platforms will be required to remove all noncompliant listings from the STR Registry.

# Can you prohibit a tenant from doing STR?

If your existing lease says "no subletting," your tenant may not engage in STR. Evicting him/her for violating the lease, however, is another matter. Your only remedy for a first or second violation is a **Notice to Cure or Quit**. The tenant may have to rack up three or more violations before you have sufficient grounds to evict.

Rule 12.20, passed by the Rent Board in December 2012, prohibits changing lease provisions after the fact without the tenant's consent. Therefore, if you have a tenant who wants to or is doing STR, and you don't have a prohibition on subletting in writing, you may be stuck. With STRs only now coming out into the open, these are somewhat uncharted legal waters, so it's always best to consult an attorney.

# Insurance coverage for owners is doubtful

Property owners who engage in STR or have tenants who do so should ensure that their insurance covers bodily harm or property damage resulting from an STR rental. Although Supervisor Chiu's office has assured us that coverage is either currently available or soon will be as insurance carriers come up to speed, check with your carrier first. Most likely, you'll find that you are not covered. Airbnb provides insurance coverage for the host (the renter who is engaging in STR). However, the insurance does not cover an apartment that is not owned in whole or in part by someone other than the renter host.

# SF Chronicle: "Ellis Act Evictions are 'a Drop in the City's Rental Bucket'"

By Wayne Schaffnit, SPOSF/SPOSFI Board Member

If the sentiment expressed in the above title sounds familiar, perhaps you read my article in October's newsletter entitled "There is no crisis of Ellis Act evictions in San Francisco."

The San Francisco Chronicle's October 10 article "Does S.F. have an Eviction Crisis? The Numbers Say No," reminds us that despite the heart-rending and politically charged stories described in the article—the eviction of the 98-year-old woman on Dolores Street, the family in Chinatown, and the Mission District artist—the reality is that the actual number of evictions is quite low and hardly worthy of the term "crisis." In contrast to the catastrophic picture that tenant activists like to paint, the sky is not, in fact, falling.

To the statements made in the *Chronicle* article, I would respond as follows:

- The *total* number of Ellis Act evictions in the past 18 years amounts to just 1.4% of SF's total rental stock.
- Ellis Act evictions rose in 2014 partly because of legislative action designed to restrict the Ellis Act, and as an unintended consequence of the City's 10-year moratorium on condo conversions.
- In the three eviction examples cited in the *Chronicle*, no mention was made of the cause of the eviction. If they were Ellis Act evictions, the tenants are now entitled to the larger of the relocation payment of \$5,266 up to a maximum of \$15,796 per household and \$3,511 additional for senior or disabled tenants, or the rent differential payment for two years, in most cases, a far larger amount. Of course, the longer the tenants enjoyed subsidized rent, the greater this payment would be—all a "social benefit" paid for by the landlord. (*Editor's note:* a federal judge has ruled the "enhanced" payout law unconstitutional and placed an injunction on its implementation, but the City will almost certainly appeal.)

One thing is for sure: San Francisco's increasing population will continue to bid up the cost of its existing housing—a simple case of supply and demand. We need more new housing at all price levels and a more streamlined building permit process.

Write to our Supervisors and urge them to amend our cumbersome building restrictions, community review, and permit process that often causes new projects to require up to three years to break ground. Focusing on these root causes of our housing shortage would be far more productive than the enormous time and energy many Supervisors now spend placating tenant activists with new laws that only make the situation worse and lead to even higher prices and rents.

# SPOSFI BUSINESS MEMBERS

The following are businesses that are supportive of SPOSFI and have joined our organization at the **Business Level**. For a full businesses, with complete contact informa-

listing of these businesses, with complete contact information, please visit our website at:

# www.smallprop.org/resources/guide/

When selecting service providers from this list, always exercise good judgment to ensure that they meet your specific needs. **SPOSFI makes no claims or warranties of any kind,** and provides these service listings for your convenience only.

Note: All phone numbers are (415) area code unless noted otherwise.

# **APPLICATIONS, PAYMENTS, TENANT SCREENING**

• Patricia A. Harris, Apartment	t Owners Association
of California (AOA)	818-988-9200

Caroline Stapleton	
Lovely (pro.livelovely.com)	866-960-9326

# **ATTORNEYS: LANDLORD**

• Andrew M. Zacks (中文服務)	
Zacks & Freedman, a Professional Corporation	956-8100
D 1511 1:1// 1:01 : //D	257.0600

Faul F. Ottechit, Othechit & Lenvin LLF	337-0000
• Daniel Bornstein (中文服務)	
Paractain & Paractain	100 7611

Drexel Bradshaw, Esq.	
Bradshaw & Associates, P.C.	433-4800

Michael C. Hall	
Law Offices of Michael C. Hall	512-9865

• Steven Adair MacDonald (中文服務)	
Steven Adair MacDonald & Associates, P.C.	956-6488
Rosemarie MacGuiness, Sirkin Law APC	839-6406
a Lagrand D Mastromonasa	

Leonard P. Mastromonaco     Mastromonaco Real Property Law Group	956-4030
Walter Parsley     Law Offices of Walter Parsley	777-1800

Michael Rossoff	
Michael S. Rossoff Law Offices	863-7100

ATTORNEYS: CONDO, TIC, LAND USE

Patrick Connolly, Utrecht & Lenvin LLP	357-0600
----------------------------------------	----------

ATTORNEYS: ESTATE PLANNING, WILLS, TRUSTS

• Elsa Berry, Beker Berry	350-7163
Ron Chun, Attorney & CPA	281-8988
John O'Grady, O'Grady Law Group	986-8500

# ATTORNEYS: REAL ESTATE, EMPLOYMENT LAW

• Aleksandr Volkov (Говорим по-русски)
Volkov Law Firm 987-7000

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	AIIU				ше	GIIC	4

• Philip Soderquist, Soderquist Law Offices 374-8500

# **BUILDING DESIGN + STRUCTURAL ENGINEERING**

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# **FULL CREDIT REPORT**

www.mysmartmove.com

# HOME INSPECTION/EXPERT WITNESS SERVICES

Roger Drosd

General Contractors Inspection Service (GCIS) 822-9090

# **INSURANCE AGENTS**

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Wang Insurance Agency, Inc.	731-7062

• Linda Williams
State Farm Insurance & Financial Services 648-1155

# **LEASING AGENTS**

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• Elic ballu, Nelisto Near Estate	230-0110 X101
Craig Berendt, Berendt Properties	608-3050
Gavin Coombs	
The Gavin Coombs Companies, Inc.	509-4782
Jackie Tom, Rentals in SF	699-3263
• J. Wavro, J. Wavro Associates (中文服務)	509-3456

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Dean Rizzi, Guarantee Mortgage	694-5533

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Robert Goldman, Bay Property Group	292-5000
Ryan Steele Steele Properties	881-7762

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Nolan Jones, Bay Property Group	292-5000
Becky Layton, Pacific Union Real Estate	345-3040
Deborah Lopez, Paragon Real Estate Group	738-7084
Nancy Mazza, Paragon Real Estate Group	701-2615
David Parry, McGuire Real Estate	351-4611
● Tina C. Wong (中文服務)	
Realty World Advance Group	510-502-6018

# RECYCLING & WASTE SERVICES

• GoGo Wu, Dot Real Estate (中文服務)

• Recology 330-1300

830-7883

# **TENANT SCREENING AGENCIES**

Apartment Owners Association	510-769-7521
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of San Francisco Institute P.O. Box 170669 **Small Property Owners** 

# www.smallprop.org **(415) 647-2419** Visit us online at



San Francisco, CA 94117-0669

URE NOT TO MISS OUR TUES., NOV. 11, 6:30 P.M **・ メカメカカカの** 

Attorney Philip Soderquist GUEST SPEAKER: Attorney Andrew M. Zacks LEGAL PANEL:

- PROPOSITION G GOES DOWN TO DEFEAT! We won! Federal Court rules Enhanced Elli

Tuesday, Feb. 10, 2015 Tuesday, Jan. 13, 2015 Tuesday, Nov. 11, 2014

Chron says "Ellis Act evictions are no crisis"

scheduled for: Our next 3 meetings are posted on our website. also find the newsletter **SPOSFI Members can** August and December. Published monthly except

# 

Small Property Owners of San Francisco Institute send your check payable to: Please complete all information below and

P.O. Box 170669, SF, CA 94117-0669



NOVEMBER 2014 SPOSFI:

the rights of smal through advocacy property owners Standing up for and education

<b>DONATIONS TO SPOSF:</b> I'd also like to make a s	Sign me up as a: 🗌 \$75-Regular member 🗎 \$	How many units do you own?
DONATIONS TO SPOSF: I'd also like to make a separate donation to SPOSF (please make separate check payable to SPOSF and mail to the	Sign me up as a: 🗌 \$75-Regular member 🗎 \$125-Supporter 🗎 \$225-Sponsor 🗎 \$375-Business member (includes listing in Resource Guide)	In which Supervisorial District (1-11) do you reside?

SPOSF are not tax-deductible as charitable contributions. **PLEASE NOTE:** While SPOSFI membership dues are tax-deductible as a charitable contribution to the extent allowed by law, donations to

other:

same address). Enclosed is my contribution of: | \$50

Employer:

Mailing address:

Name:

Home tel:

Business tel:

E-mail:

State:

Zip:

Self-employed

Retired

Occupation:

City: