



The Member's Edge

Newsletter of the
**SAN FRANCISCO
ASSOCIATION of REALTORS®**

A bi-weekly newsletter highlighting important news and events for SFAR REALTORS®

December 10, 2013

SFAR Celebrates the Installation of its New Directors and Officers

SFAR welcomed its new 2014 Directors and Board Members at its Installation Celebration on Friday, December, 6.

The new board members and officers begin their roles on January 1, 2014.

The new board members include:

Betty Taisch, President
Patrick Barber, President-Elect,
John Asdourian, CFO
Walter Baczkowski, CEO and Secretary
Don Diltz, Board Member
Matt Fuller, Board Member
Kelly Kang, Board Member
Eugene Pak, Board Member
Jeffery Woo, Board Member



Betty Taisch, Patrick Barber, John Asdourian, Walter Baczkowski, Don Diltz, Matt Fuller, Kelly Kang, Eugene Pak and Jeffery Woo pose before being installed at the 2014 SFAR Installation Celebration.

Click here to view the [photos from the 2014 Installation Celebration event](#)

Click here to see the [photo booth photos](#).

Get Involved: Volunteer on an SFAR Committee

SFAR is looking for volunteers to serve on its 13 committees. Committees review various matters and formulate recommendations to the Board of Directors. Members are encouraged to volunteer to serve on whichever committees best align with their interests and allow their talents to be utilized.

[Click here to download the committee sign up sheet](#) and to read about the various committees available to volunteer on in 2014.

If you are interested in getting involved, please fill out and return the completed form no later than **Wednesday, January 15, 2014** to: San Francisco Association of REALTORS, 301 Grove Street, San Francisco, California 94102, Attention: Marivic Cuevas or fax it to (415) 553-3968 or email it to marivic@sfrealtors.com.

SFAR 2014 Committees

Bylaws
Cultural Diversity
Education/Member Services
Event Planning
Global Alliance
Governmental Relations
Housing Opportunities
Managers Council
MLS and Technology
Nomination
REALTOR® Action Fund
Standard Forms
Young Professionals Network



The Holidays are Here. Save Money by Deferring Your Dues

The holidays are right around the corner and SFAR knows that it can be a stressful time, especially where finances are concerned. That is why the Association offers a deferred payment plan for those members who request it. To take advantage of the plan, the Association must receive the completed [request form](#) no later than Tuesday, December 31, 2013.

Under the deferral plan, members agree to pay \$339 to SFAR by Friday, January 31, 2014, covering their dues obligation for CAR and NAR. The remaining balance must be paid by Friday, February 28, 2014. Please know that the deferral only applies to membership dues. Fourth quarter MLS fees must be paid in full on or by Tuesday, December 31, 2013. For additional information, please contact Nicole Christmas at: nicole@sfirealtors.com.

[Click here to download the Dues Deferral Request form](#). Once completed, you may fax the completed form to: (415) 553-3968 or email it to: nicole@sfirealtors.com.

C.A.R. and NAR Offer Health Insurance Webinars

Buying health insurance is often a daunting task leaving individuals and small businesses feeling lost and confused. This confusion has been intensified now that the Affordable Care Act mandates everyone to have insurance in 2014. Members have turned to the National Association of REALTORS® looking for help and guidance, and wondering where to begin and what NAR has to offer.

NAR has announced a new health care awareness initiative. This initiative brings information and knowledge to members in an easy and accessible way. A new health insurance topic page has been created on REALTOR.org (<http://www.realtor.org/topics/health-insurance>) featuring: articles, info graphics, links to the Affordable Care Act website, and link to the REALTORS® Insurance Marketplace and a REALTOR Benefits® program supported by partner SASid (Smart and Simple Insurance Development).

A live **webinar** will be presented on **December 12 at 11:00am (CST)**. The webinar will provide an update on what's happening in health insurance, responsibilities to comply with and options. It will also answer popular questions about the open-enrollment deadline and whether to use a private or public exchange. To register, click on the link below:

<https://realtors.webex.com/realtors/onstage/g.php?d=921130646&t=a>

Support Local Food Banks by Donating at SFAR through December 18

During Member Appreciation Day, we raised a total of \$1,253 in cash donations for the San Francisco and Marin Food Banks and collected 144 pounds of donated food items. If you didn't get a chance to donate, don't worry, it's not too late. SFAR will have a donation barrel in our office at 301 Grove Street until Wednesday, December 18, 2013. Not going to be near the office? You can still help out by donating cash online here—<https://holidaydrive.sffoodbank.org/team/sfar>. For every \$1 donated, three meals are distributed.

1st Quarter Bills Have Been Sent

2014 first quarter dues and first quarter MLS fees bills were sent out last week from the ar@sfirealtors.com email address. Be sure to watch for your latest billing statement to be emailed to your inbox or sent to your mailbox (depending on your billing preferences). You can also [log in here](#) to see your latest statement and to pay your bill. Payment is due on December 31, 2013.

Wednesday, December 18, 2:00 p.m.

Free for all C.A.R. members.

Just about everyone knows that healthcare reform begins next year, but most are confused about what it means, the impact it will have and how it will affect REALTORS®.

Join Thomas Henry, president of RealCare Insurance, the only insurance agency endorsed by C.A.R., for an informative and in-depth look at the Affordable Care Act and learn about your current options as a REALTOR® in California.

This webinar is sure to fill up fast, so register today!

<http://www.car.org/newsstand/hottopicwebinarseries/?redir=HPB>





News from the SFARMLS Director, Violations Initiative

Jay Pepper-Martens is the MLS and IT Director at SFAR. Each quarter, he will feature timely issues affecting members and the MLS.

In the three months since taking the helm at the SFARMLS, I've identified a number of key projects aimed at helping the MLS function more efficiently and seamlessly for members.

One of these projects is the advancement of a more comprehensive and proactive violations system to help ensure the rules of the MLS are being properly followed. As members, you should be aware of the MLS Rules and Regulations around violations as we move toward greater enforcement and diligent follow up.

Here is a list of the most common violations that we encounter. Please be sure to be consistent in the accurate and timely input of your listing data:

Third Business Day Deadline - Please make sure you are getting your listing input into the MLS by the end of the third business day after a signed selling agreement is in place. Violations of this rule carry with it a fine level of "B".

Sharing Passwords - Remember that you should never share your username and/or password combination with other users, even with those users in your office or organization. They must have their own access as provided for by the MLS Rules. This carries with it a fine level of "D".

Public Remarks Field - This field has a number of rules around what can and cannot be included in it. Examples are: the vacancy disposition of the property (a fine level of "A"); inclusion of contact information, (a fine level of "B") and security or lockbox information (a fine level of "C").

Duplicate Listings - Inputting a duplicate of a listing in the same property class (for any reason) is a violation that carries a fine level of "C".

Please work with us to ensure that the MLS Rules and Regulations are being followed so that we can continue to provide fair and excellent service to all. If you have any questions about this article, please reach out to me directly by calling into the MLS Department at 415-431-8500 and asking for me by name.

Need a refresher on the latest [MLS Rules and Regulations](#)? Please click on the link to download the latest copy.

SFARMLS Violation Fine Levels

FINE LEVEL A
\$50

FINE LEVEL B
\$100

FINE LEVEL C
\$500

FINE LEVEL D
\$1,000

C.A.R. Announces New Forms Release

The California Association of REALTORS® (C.A.R.) has announced that the following forms will be released/revised on Monday, December 30, 2013:

- New!** Demand for Mediation (DM)
- Homeowner Association Information Request (HOA)
- Residential Lease or Month-to-Month Rental Agreement (LR)

Of note, the HOA and LR forms include statutory changes that will take effect on January 1, 2014. Members will want to make sure to use these new forms once available to be compliant with the new law. A quick summary of the changes and a link to a draft of the "Demand for Mediation" form are available for your review at <http://www.car.org/legal/standard-forms/summary-forms-releases-chart/dec2013formreleases/>





News from City Hall

Legislation to Give Priority to Ellis Act Displaced Tenants Passes

Supervisor David Chiu's legislation to give priority to Ellis Act Displaced tenants passed the Board of Supervisors last week and is now heading to the Mayor's Office for signature. The legislation is the first in a wave of proposed ordinances meant to address the Ellis Act and Ellis Act-related evictions.

The Legislation: Supervisor Chiu has authored legislation that would give Ellis Act Displaced Tenants higher preference when applying for assistance under all affordable housing programs administered or funded by the City. The legislation attempts to mitigate the impact of Ellis Act evictions on tenants.

REALTOR® Impact: The legislation has no significant impact on REALTORS® as it only applies to rental properties that are under affordable housing programs funded or administered by the City.

Supervisor John Avalos' Ellis Act and Merger Prohibition Legislation Moves to the Board of Supervisors

Supervisor Avalos' legislation, which prohibits a merger of residential units in a building that has had a "no-fault" eviction in the last ten years moves out of the Land Use Committee on December 9 without a recommendation and into the larger Board of Supervisors December 10 agenda.

The Legislation: Supervisor Avalos' legislation changes to the Planning Code to centralize all language regarding Demolition, Merger, and Conversion (DM&C) of Residential Units into the same section of the Planning Code for clarity. It also changes the restrictions around DM&C, pushing the Planning Department and Commission to reject any DM&C of residential units if it takes away an affordable housing unit. It also prevents any building that has had a "no-fault" eviction in the last ten years to merge any of the residential unit within the building.

REALTOR® Impact: Clients who purchase a multi-unit building that has had an Ellis Act eviction, Owner Move In eviction, or other "no-fault" eviction may not merge any of the units in the building together. For example, a two-unit building that has had an Ellis Act eviction is now prohibited from become a single-unit building or a single-family house. In the status quo, such mergers need to go before the Planning Department for approval, where they face a very difficult challenge of getting approved.

Supervisor David Chiu Introduces Legislation to Legalize Existing In-Law Units

Supervisor Chiu introduced legislation to legalize existing in-law units, with tenant protections and pre-1979 rent control standards applying. The legislation is a separate legislation from Supervisor Weiner's in-law legislation, which allows for construction of new in-law units. The legislation is currently in the 30-day hold in the Land Use Committee.

The Legislation: Supervisor Chiu's legislation creates a voluntary program where homeowners with in-law units can apply to legalize their in-law unit. Their in-law unit must be brought up to building code, and if the building was built pre-1979 then rent control applies to the unit. The owner is still liable for relocation assistance for tenants and other tenant protections, as they would be for a full legal unit.

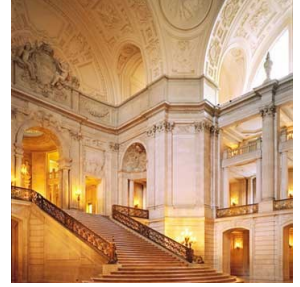
REALTOR® Impact: Clients who have a currently existing illegal in-law unit will be able to apply to the voluntary program to legalize their unit. They should refer to the tenants protections that apply to in-law units, and the other owner restrictions regarding cost pass-through and re-merging the unit in the future. Clients must be able to show that their illegal in-law unit existed prior to January 1, 2014. This voluntary program is viewed as the first step to creating a mandatory program. SFAR Government Relations staff are closely monitoring this legislation and offering amendments to mitigate unintended harm to homeowners.

IRS and California Franchise Tax Board Declare California Distressed Home Sellers Not Liable for Federal or State Income Tax on Short Sales

LOS ANGELES (Dec. 4) – The [CALIFORNIA ASSOCIATION OF REALTORS® \(C.A.R.\)](#) announced today it received a letter from the California Franchise Tax Board (FTB), obtained by Board of Equalization (BOE) member George Runner, clarifying that California families who have lost their home in a short sale are not subject to state income tax liability on debt forgiveness "phantom income" they never received in a short sale.

Last month, in a letter to California Sen. Barbara Boxer, the Internal Revenue Service (IRS) recognized that the debt written off in a short sale does not constitute recourse debt under California law, and thus does not create so-called "cancellation of debt" income to the underwater home seller for federal income tax purposes. Following the IRS's clarification, C.A.R. sought a similar ruling by the California FTB. Now with the FTB's clarification, underwater home sellers also are assured that they are not subject to state income tax liability, rescuing tens of thousands of distressed home sellers from California tax liability for debt written off by lenders in short sales.

"We are pleased with the recent clarifications issued by the IRS and the California Franchise Tax Board, which protect distressed homeowners from debt relief income tax associated with a short sale in California," said C.A.R. President Kevin Brown. "We would like to thank Sen. Boxer and BOE member Runner for their leadership in obtaining this guidance from the IRS and FTB. Distressed California homeowners can now avoid foreclosure or bankruptcy and can opt for a short sale instead, without incurring federal and state tax liability, even after the Mortgage Forgiveness Debt Relief Act of 2007 expires at the end of this year."





SFAR Holiday Office Closure Schedule

Please be aware that the Association's office at 301 Grove Street will be closed on the following days for the upcoming holidays:

- Tuesday, December 24 - Christmas Eve
- Wednesday, December 25 - Christmas Day
- Tuesday, December 31 - New Year's Eve
- Wednesday, January 1 - New Year's Day
- Monday, January 20 - Martin Luther King Jr. Day

Have a safe and Happy Holiday Season!



December 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Toastmasters, Monday, December 16, 11:50 a.m. – 1:00 p.m.

Education/Member Services Committee, Friday, December 13, 2013, 3:00 - 4:00 p.m.

Board of Directors Meeting, Wednesday, December 18, noon - 5 p.m.

MLS Technology and Committee Meeting, Thursday, December 19, 3:00 - 5:00 p.m.

Membership Orientation, Friday, December 20, 2013, 9:30 - 11:00 a.m.

January 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Association office closed for Christmas Eve and Christmas Day, Tuesday and Wednesday, December 24 and 25.

Association office closed for the New Years Eve and New Years Day holiday, Tuesday and Wednesday, December 31 and January 1.

Association office closed in observance of Martin Luther King Jr. Day, Monday, January 20.