

Jan 2026

# SANTA BARBARA RENTAL PROPERTY news

CALIFORNIA'S CENTRAL COAST RESOURCE FOR RENTAL PROPERTY OWNERS, MANAGERS & SUPPLIERS



*Happy New Year!*

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January 2026

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# President's Message



Betty L. Jeppesen Esq. • Attorney at Law and Real Estate Broker

Happy New Year. Let's hope there is some glimmer of hope for rationality to surface in upcoming tenant protection laws. In order to facilitate that potentiality, we must educate our legislators and local government about the effect their actions are having on local housing providers and the reduction of housing stock as a result thereof.

Before we dive into the new laws for 2026, I think the most important change to property management procedure came as a result of the Eshagian v. Cepeda case which was certified for publication June 26, 2025 by the Second Appellate District, Division Seven in the Court of Appeal of the State of California as case number B340941.

In that case, after delaying his eviction for 3 years, the tenant was declared the winner.

The main issue in the case was whether a Clerk's Judgment for Possession was an appealable matter but what really came out of this case were the changes to the 3-Day Notices, the 3-Day Notice to Pay Rent or Quit, the 3-Day Notice to Conform or Quit and the 3-Day Notice to Quit.

Now, not only must you have an election of forfeiture clearly stated which means you must state that if the tenant does not comply, you are seeking return of possession of the premises, but you must state in the notice what date the Notice was SERVED AND what day the time frame in the notice EXPIRES. Further, the Notice must state that holidays and weekends do not count for the computation of time. The case also discussed that the place for payment must be stated.

SBRPA has changed its forms to comply with these new requirements; so, please be sure to check our forms list for any updates before you use our forms. You will see a "revised" with a date next to the forms that needed to be and were revised.

In addition to these changes, the following laws were enacted and became effective January 1, 2026:

AB 628 Starting January 1, 2026, all rental units

must have a working stove and refrigerator unless the tenant agrees in writing to provide their own. And, be careful because the tenant can revoke this agreement and then you would be required to provide that appliance at that time.

**AB 414: Security Deposits.** This Assembly Bill requires that if the housing provider received the security electronically, then any remainder of the security deposit after evaluation must be returned electronically unless the parties agree to a different method in writing. If you have no special agreement in place then you must notify the tenants of their right to receive their refund electronically if that is how they paid you.

**AB 1414: Internet fees.** This new law allows tenants to opt out of internet or cable fees that are bundled with rent. In other words, housing providers cannot mandate that a tenant use a certain internet or cable service. If the housing provider violates this, the tenant can deduct the cost of that service from the rent.

**AB 246: Eviction Protections:** This Assembly Bill is also known as the Social Security Tenant Protection Act of 2025 and allows a tenant to assert as an affirmative defense to an Unlawful Detainer Action financial hardship due to a gap or delay in social security benefits. The tenant must do so by filing a Declaration.

Finally, sellers must now disclose known smoking residue in residential properties starting January 1, 2026. California has once again taken the



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**Presidents Message** from page 5

lead in public health innovation with the passage of Assembly Bill 455, authored by Assemblymember Ortega. Signed into law in October 2025, AB 455 is the first-in-the-nation legislation to require disclosure of thirdhand smoke contamination in residential real estate transactions.

Thirdhand smoke is the toxic residue that lingers long after cigarettes or vaping devices are extinguished. It settles into carpets, walls, and furniture, where it can persist for years. Research has found it contains more than two dozen chemicals identified as causing cancer, birth defects, or reproductive harm.

Under AB 455, sellers of single-family homes with actual knowledge of past smoking or vaping inside the property must disclose this information to buyers in writing.

Please continue to monitor the SBRPA website for notifications about important City Council meetings where we need your help to tell your experiences.

We appreciate your membership and participation.

Betty L. Jeppesen, President

**2026 Advertising Rates**

The magazine is published 11 times per year. Monthly except for our Fall issue (Aug-Sep). Ads are generally due around the 15th of the month for the following month's magazine. 2026 rates are listed below. Questions e-mail [magazine@sbrpa.org](mailto:magazine@sbrpa.org).

Ad size	SBRPA Member/ Business Partner		
	Annual	Quarterly	Monthly
Full page	\$1,980.00	\$534.60	\$198.00
3/4 page	\$1,485.00	\$400.95	\$148.50
1/2 page	\$990.00	\$267.30	\$99.00
1/4 page	\$495.00	\$133.65	\$49.50
Business card	\$330.00	\$89.10	\$33.00

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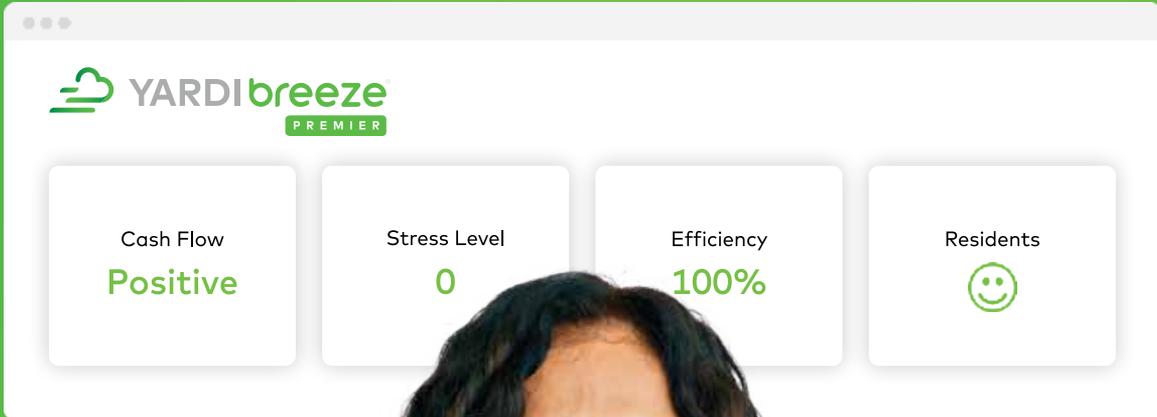
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# SBRPA Calendar



## Upcoming Events

### SBRPA Member Meeting

Date | Location

SBRPA's Annual meeting will be held in January. Particulars about the meeting were not available at press time. We will send out information as it becomes available through MailChimp and email.



The California Rental Housing Association (CalRHA) represents almost 15,000+ members totaling more than 730,000+ units, made up of small, medium and large rental housing owners throughout California.- CalRHA and its local affiliates are your biggest advocate for the rental housing industry. CalRHA realizes you (our members) are the industry's best tool when it comes to urging elected officials to hear our concerns. See excerpts from CalRHA webinar on page 11.

The landlord for SBRPA's office building requires the outside doors be locked at all times due to security issues. If you want to visit the SBRPA office, please contact us in advance so we can unlock the door for you! We would love to have you visit.

Email [admin@sbrpa.org](mailto:admin@sbrpa.org) or call 805-687-7007



## 2026 Q1 Events and Programs

### AEX Live

Thu-Fri, Jan 29-30, 2026 Aloft Lake Nona | Orlando, FL  
Sponsored by the Housing Resource Center of the National Housing Conference. AEX live will include several resources topics, including Climate, Community Development, Health & Housing, Homelessness, Home ownership, Insurance, Preservation, Production/Supply, Racial Equity, and Regulatory Reform, Rental Housing, Sustainability and Technology. To register go to: <https://hrc.nhc.org/events/aex-live/>

### Cultivate

February 17-18 Kimpton Aertson Hotel | Nashville, TN

### Advocate

March 24-25  
Grand Hyatt Washington | Washington, DC

More information on 2026 events is available on page 21 and on NAA's website: [naahq.org](http://naahq.org).



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Shirley Jansen, and  
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## New Landlord-Tenant Laws Effective 2026

### AB 246 (Bryan) The Social Security Tenant Protection Act of 2025.

The Act authorizes a tenant of residential real property to assert Social Security hardship as an affirmative defense in an unlawful detainer proceeding based on the nonpayment of rent. The bill allows residential tenants to use "Social Security hardship" as a legal defense in eviction cases for nonpayment of rent through January 20, 2029. A tenant may assert this defense if their household's Social Security benefits were delayed, reduced, or interrupted due to federal action or inaction, causing them to be unable to pay rent. If the tenant proves this hardship, the court must pause the eviction case. The bill does not forgive unpaid rent; instead, tenants must pay all past-due rent or enter a payment plan within 14 days after benefits resume. Upon compliance, the court must dismiss the case. The Judicial Council must update court forms by January 1, 2027.



CA Assembly  
Isaac Bryan

### AB 628 (McKinnor) Habitability: Stoves and Refrigerators.

This bill makes a dwelling that substantially lacks a stove or refrigerator that are maintained in good working order and capable of safely generating heat for cooking or safely storing food untenable. AB 628 expands the definition of a "tenantable" dwelling to include a working stove and refrigerator for all leases entered into, amended, or extended on or after January 1, 2026. Landlords must repair or replace appliances that are subject to manufacturer or public recall within 30 days of notice. Tenants may agree to provide and maintain their own refrigerator if this is established in the lease. Certain housing types, such as permanent supportive housing, are exempt. The bill does not alter tenants' existing rights to repair untenable conditions or terminate the lease when landlords fail to make necessary repairs.



CA Assembly  
Tina McKinnor

**AB 747 (Kalra) SPARE Act (Service of Process Accountability, Reform and Equity Act)** Strengthens procedural protections for defendants by increasing accountability for process servers, clarifying the

standard for substituted service, requiring photographic documentation of service, and enhancing access to post-judgment relief when service was unlawful. AB 747 requires county clerks to make the process server registry publicly accessible, creating a new local administrative duty. For substitute service, the bill defines "reasonable diligence" as three attempts on different days and times. Proof of service must include a photograph, a stamp, and GPS coordinates, or a detailed explanation if GPS is unavailable. Parties who did not receive proper service can petition to set aside a default judgment, and courts must hold a hearing if requested. The bill also requires unlawful detainer complaints to include details about how the termination notice was served. State reimbursement applies where required.



CA Assembly  
Ash Kalra

### AB 1414 (Ransom), allowing for an opt-out of landlord-tenant internet service.

Both the National Apartment Association and the California Rental Housing Association opposed. Beginning January 1, 2026, AB 1414 requires landlords of month-to-month or periodic tenancies to allow tenants to opt out of any subscription to a third-party internet service provider bundled with their tenancy. If a landlord fails to allow the tenant to opt out, the tenant may deduct the subscription cost from their rent. The bill also prohibits landlords from retaliating against tenants for exercising this right, consistent with existing legal protections against landlord retaliation.



CA Assembly  
Rhodesia Ransom

## Negotiated Legislation—Signed Neutral Bills

### AB 414 (Pellerin) - Security Deposits.

Amendments were agreed upon, to allow for mutual written agreements for alternative methods of refunding security deposits, clarify that the itemized statement can be provided by email or first-class mail upon mutual agreement, and account for managing security



CA Assembly  
Gail Pellerin

Continued on page 13



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Coastal Housing Partnership  
[Kym@coastalhousing.org](mailto:Kym@coastalhousing.org)  
805-969-1025

deposit returns when multiple adult tenants reside in a unit. AB 414 updates rules for how landlords must return residential security deposits. If a landlord received the tenant's rent or security deposit electronically, the landlord must return any remaining deposit electronically, unless both parties agree in writing to a different method. Landlords must notify tenants in writing of their right to receive the return electronically. The bill also allows itemized statements to be delivered via email or mail, based on mutual agreement. For units with multiple adult tenants, refunds must be issued jointly unless another written agreement exists.

**AB 863 (Kalra) - Residential Rental Properties: Language Requirements** Instead of requiring a landlord to provide the tenant with a notice in Spanish, Chinese, Tagalog, Vietnamese, or Korean, as well as in English, amendments were taken to instead have the Judicial Council create a summons containing the languages and make it available on their website. AB 863 directs the Judicial Council to create a single standardized summons form for residential unlawful detainer (eviction) cases to be used by January 1, 2027. This form must include all required legal notices and instructions, and it must be available in English, Spanish, Chinese, Tagalog, Vietnamese, and Korean. The form must be published on the Judicial Council website. The bill aims to ensure that tenants receive multilingual, accessible notice when facing an eviction lawsuit.

**SB 262 (Wahab) - Prohousing Local Policies.** This bill adds additional local policies related to housing stability, and homelessness as pro-housing policies that the Department of Housing and Community Development (HCD) can consider in developing a pro-housing designation. We were able to have rent stabilization ordinance, funding for legal services for eviction defense and eviction prevention, as well as tenant protections amended out of the bill. SB 262 expands the criteria for a jurisdiction to be designated "prohousing" by the Department of Housing and Community Development. Existing law awards prohousing jurisdictions additional points or preference for certain state grants. The bill adds new examples of "prohousing local policies," including those focused on helping residents remain housed, not just policies that increase development capacity. It also includes conditional changes that apply only if AB 36 is enacted and SB 262 is enacted last.



CA Senate  
Alisha Wahab

## Two-Year Bills Eligible to move in 2026

- **Assembly Bill 1157 (Kalra/D, San Jose)** Just Cause and Rent Caps, which would have significantly altered the existing just cause and rent cap provisions established under AB 1482, the Tenant Protection Act of 2019.
- **AB Bill 1240 (Lee)** Corporate Ownership has become a two-year bill, parked in the Senate Judiciary Committee.
- **AB 1248 (Haney)** Rental Fees failed in the Assembly on the Floor, where it was sent to inactive. AB 1248 would have limited the fees that a rental property owner could charge in addition to rent and have required those fees to be included in the rent and not charged as a separate fee.
- **SB 436 (Wahab)** Right to Redeem Tenancy, which would have changed the 3-day pay or quit statute to a 14-day pay or quit, sits in the Assembly Judiciary Committee.
- **SB 681 (Wahab)** Housing, the Senate's housing reform proposal, which included provisions that limit fees that rental property owners may charge tenants which failed to get a hearing in the Assembly Housing Committee and now is a two-year bill.
- **SB 789 (Menjivar)** Vacancy Tax - SB 789 would have required a person that owns commercial real property to register with the California Department of Tax and Fee Administration (CDTFA) and annually file an information return to report specified vacancy information, and (2) subject late and unfiled returns to a penalty of \$100 per commercial property.

*Editor's NOTE: Kate said they did not have a Legislative Update for December, so we are printing information from CalRHA's 2025 Webinar in its place. She did indicate AB 1157 (see above) is expected to be heard in the Assembly Judiciary Committee on January 13th.*

**Have News to Share?**  
 If you have news or info on events of interest to SBRPA members, please submit the data to [magazine@sbrpa.org](mailto:magazine@sbrpa.org).



santa barbara rental property association

# Business Partner Directory

Welcome to SBRPA's Business Partner Directory, a special group created for our Vendors & Suppliers. Join to get a free listing in the Business Partner Directory on the SBRPA website with your logo and a link to your own profile page. That page can link to your own website, and you can submit an overview of your company, a photo of your contact person, LinkedIn/Facebook URLs and Twitter/Instagram handles to be included on your page.

We encourage our Business Partners to submit articles of interest to [masgazine@sbrpa.org](mailto:masgazine@sbrpa.org). For more information about the program, please contact our Chairperson, Lori Zahn at [Lori@LoriZahn.com](mailto:Lori@LoriZahn.com) or 805.451.2712.



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## Hawkes Investments, LLC

1845 State Street, Santa Barbara, CA 93101

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## LINK Real Estate Group

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## **Palm and Oak Property Management**

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Palm and Oak provides Residential, Estate and Commercial Property Management services. In addition to Tenant Management, they take care of Maintenance and Repairs and Financial Reporting for their clients. They also have an Online Owner and Tenant portals are secure platforms that provides property owners and tenants with real-time access to information. Through this portal, owners can monitor property performance, review financial reports, and communicate with our team. Tenants can access lease documents, pay rent, and submit maintenance requests. <https://www.palmandoakpropertymanagement.com>



## **Sol Wave Water**

636 Santa Barbara St., Santa Barbara, CA 93101

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DRE #01369548



***We serve owners, investors and residents throughout California's Tri-Counties.***

If you are interested in learning more about our property management services or any of our available rentals, please contact our team at your earliest convenience. We look forward to answering your questions and assisting you with all of your property management needs.

DMH Properties is a customer service oriented company specializing in the management of single family homes, duplexes, townhomes and multi-unit apartment buildings. With over 20 years experience we offer our services throughout the Tri-Counties.

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Partner

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List Price: \$4,900,000

SOLD



**411-415 N H St**  
13 Units | Lompoc

SOLD



**330 E Figueroa St**  
5 Units | Santa Barbara

List Price: \$1,600,000

SOLD



**622 & 630 E Victoria St**  
16 Units | Santa Barbara

List Price: \$5,850,000

SOLD



**1726 De La Vina St**  
6 Units | Santa Barbara

List Price: \$3,100,000

SOLD



**1124 Castillo St**  
5 Units | Santa Barbara

List Price: \$4,400,000

SOLD



**3735 San Remo Dr**  
2 Units | Santa Barbara

List Price: \$1,715,000

SOLD



**109 S 3rd St**  
Land for 24 Units | Lompoc

List Price: \$585,000

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# Meet the Officers & BOD



Dan Kitach, Director

Meet Dan Kitach, our latest member to the SBRPA Board of Directors. Dan comes to us from Radius Commercial Real Estate, where he is the General Manager/Broker Associate.



Living in Santa Barbara is "a dream come true" for this California born and raised native who views Santa Barbara as the real "California Dream." Between the ocean, islands, mountains, culture, education, arts, and health-oriented lifestyle, Santa Barbara Real Estate is the key to an amazing life journey.

After graduating from college in the early 80s, Don landed in Santa Barbara, established roots, married the most amazing wife and raised a family in this one of a kind community.

With a degree in Communications, Don has an extensive Managerial background in advertising and marketing following many years working in local media producing and managing thousands of commercial campaigns promoting local businesses and non-profits. Don's ability to create effect messaging through various media tools is instrumental in the success of his clientele. In addition, Don has extensive managerial experience overseeing operations in Media, Journalism, Aviation and Real Estate.

Don currently services as a Board member of the Santa Barbara Association of Realtors and on the Government Relations Committee. Recognized by his fellow Santa Barbara agents for his philanthropic endeavors, Don was honored with the Santa Barbara Association of Realtors coveted "Good Neighbor Award" for his leadership as President of the non-profit organization SPARKLE (Santa Barbara Partners for



Affordable Living & Knowledge Education), and as the founding producer for the Kenny Loggins Christmas Unity Telethon to benefit Santa Barbara's Unity Shoppe. Over the course of over two decades, the telethon has raised over \$22 million dollars in support of those in our local community in need.

Don has also worked in support of other non-profits including the Muscular Dystrophy Association, Easter Seals, and currently as an audition judge for the Santa Barbara-based musical competition "Teen Star."

When not living Real Estate, Don is enjoying the many backcountry hiking trails with his wife Linda and daughter Alyssa (when she visits), snorkeling remote locations in the South Pacific, reading historical and occasional self-help books and loving anything his wife cooks.

*Don authored an Opinion piece published in November 2025 by The Independent titled "If I Wanted to Destroy Affordable Housing in Santa Barbara, I Would. . . The article goes on to say "I wouldn't swing a wrecking ball. No, I'd smile politely and pass laws."*

*To read the article: <https://www.independent.com/2025/11/12/if-i-wanted-to-destroy-affordable-housing-in-santa-barbara-i-would/>*



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**8 UNITS IN DOWNTOWN SB | 1416-1418 BATH STREET | PRICE UPON REQUEST**  
**TWO BUILDINGS | CURRENT MONTHLY INCOME: \$30,150 | 10,454 SQ. FT. LOT | IDEAL LOCATION**

Nestled just two blocks from the Santa Barbara Public Market and minutes from the Theatre District, Bath Street Flats is a boutique Victorian-style property offering a perfect blend of historic charm and modern upgrades. Boasting a 93 Walk Score and 94 Biker's Paradise rating, this prime location places tenants within easy reach of the city's best dining, shopping, and cultural experiences. Originally built in the Queen Anne architectural style, the property has been restored and upgraded to meet today's standards while maintaining its timeless character. Each unit has been remodeled with high-end finishes, creating stylish, comfortable living spaces that attract quality tenants. A newly constructed ADU (2022) adds additional value, while off-street parking and a modernized on-site laundry facility further enhance tenant convenience. This is a well stabilized investment opportunity, ideal for a 1031 exchange or long-term hold. With its unbeatable downtown location, consistent rental demand, and exceptional curb appeal, Bath Street Flats stands out as an ideal option for a hands-off investor.



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# NAA 2026 Events & Meetings



National Apartment Association

**NAA** is the leading voice for the rental housing industry. As a member, SBRPA is entitled to the most comprehensive range of strategic, educational, operational, networking and advocacy resources available to apartment industry professionals.

NAA brings the top industry thought leaders, trendspotters and the opportunity to collaborate with your peers at its conferences. You can expect that and more including new educational learning formats and other innovative experiences to propel your career and company forward.

2026 list of Meetings and Events include:



## AEX Live

Thu-Fri, Jan 29-30 | Aloft Lake Nona | Orlando, FL

Sponsored by the Housing Resource Center of the National Housing Conference. AEX live includes several resources topics: Climate, Community Development, Health & Housing, Homelessness, Home ownership, Insurance, Preservation, Racial Equity, Production/Supply, Regulatory Reform, Rental Housing, and Sustainability & Technology. To register or more info: <https://hrc.nhc.org/events/aex-live/>



## Cultivate

February 17-18 | Kimpton Aertson Hotel | Nashville, TN

Cultivate returns to the rental housing industry with new dates and a vibrant new location. Join the next generation of senior leaders to tackle industry challenges and grow your network at this intimate, highly strategic event. The Cultivate program is designed by rental housing industry senior leaders and focuses on the current issues and how to solve them.

More info: <https://naahq.org/events/cultivate>



## Advocate

March 24-25 | Grand Hyatt Washington | Washington, DC

Advocate – NAA's annual advocacy conference – is the prime opportunity to meet with your representatives by joining rental housing suppliers, property managers, owners and operators in Washington, D.C.

Pre-registration for Advocate is complimentary for all attendees who register on or before March 17, 2026.

Please Note: Congressional offices may restrict the number of people allowed to participate in meetings on Capitol Hill during Lobby Day. Please make sure you are working with your local affiliate if you are planning to attend a meeting. To register or for more information: <https://naahq.org/events/advocate>



## Apartmentalize

Jun 17-19 | Ernest Morial Convention Ctr | New Orleans, LA

Apartmentalize provides countless chances to converse with the best in the industry through interactive activities, the NAA Exposition and structured networking events. The NAA Exposition brings together the rental industry's top management professionals and suppliers eager to network, share ideas and the latest products and services. For registration, schedules and more information: <https://naahq.org/events/apartmentalize>



## Rental Housing Advocacy and Legal Summit - RHALS

The Rental Housing Advocacy and Legal Summit (RHALS), formerly Government Affairs Roundtable (GART) and Legal Symposium, is NAA's event that connects and educates government affairs

*Continued on page 23*



  
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**17 UNITS IN WEST BEACH**  
Listed at \$10,500,000



A+ location 1 block to waterfront and State St., iconic architecture.  
[www.111Chapala.com](http://www.111Chapala.com)

**ADAPTIVE RE-USE BUILDING**  
Listed at \$7,500,000



Notable ~12,500+/-SF structure in the Upper East by downtown.  
[McCormickHouseSantaBarbara.com](http://McCormickHouseSantaBarbara.com)

**10 UNITS NEAR COTTAGE**  
Sold Aug. 2025 \$4,400,000



Bread-and-butter 1960's units Sold in Aug. 2025, As-Is.  
[www.2220OakParkLane.com](http://www.2220OakParkLane.com)

**R-M/AUD ZONE BY COTTAGE**  
Listed at \$2,395,000



Existing 3 units, recent up-zoning may allow 10 market rate units.  
[www.233WestQuinto.com](http://www.233WestQuinto.com)

**5 UNITS IN WESTSIDE**  
Sold Oct. 2025 \$2,295,000



1970's building by San Andres and Carrillo Streets, sold As-Is.  
[www.1021SanAndres.com](http://www.1021SanAndres.com)

**DUPLEX IN 63 DU/AC ZONE**  
Coming Soon \$1,950,000



Existing 4/2 + 2/1 duplex + garage by downtown, with upside in zoning for ADU's and AUD.

805-680-4622 | [KenSwitzer1@yahoo.com](mailto:KenSwitzer1@yahoo.com) | BHHS Commercial Division | DRE# 01245644

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professionals and volunteers while discussing pressing rental housing industry issues happening all over the country.

RHALS offers attorneys an opportunity to earn CLE credits while discussing the trends, threats and challenges facing the rental housing industry. It is a must-attend event for all industry professionals seeking to stay informed and prepared to contend with the ever-evolving world of rental housing law and regulation.

Programming for RHALS is designed specifically for governmental affairs professionals, affiliate volunteers and legal professionals. Therefore, registration is limited and NAA reserves the right to reject registration of anyone that does not meet the criteria. Registration for suppliers is available to event sponsors only. For more information: <https://naahq.org/events/rhals>

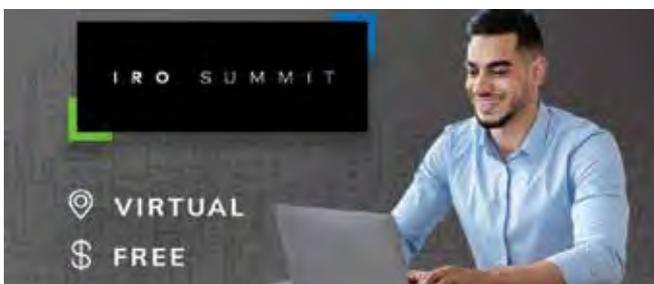


### Assembly of Delegates (AOD)

Nov 11-13 | Loews Kansas City Hotel | Kansas City, MO

The Assembly of Delegates (AOD) is composed of up to two hundred and fifty (250) delegates from the NAA's ten regions. AOD is NAA's largest business meeting of the year, where all NAA and NAAEI Boards, Committees and Task Forces meet, and the new incoming volunteer leadership is installed.

For more information: <https://naahq.org/events/assembly-of-delegates>



The **IRO Summit**, presented every year by NAA and Yardi Breeze caters to the educational needs of independent rental owners, regardless of portfolio size. Information for the 2026 summit was not yet available. Please check the NAA website for updates on this event.

### NAA's Recognition Track

NAA Recognition Track celebrates all the rental housing industry stars, from career veterans to rising stars to professionals just hitting their career strides with the National Apartment Association's Excellence Awards and the improved, rebranded and more inclusive 20 on the Rise. Get recognized while you network and showcase your innovative ideas and accomplishments at **Apartmentalize**.



**20 on the Rise** celebrates the best and brightest rising stars with 10 years or less of experience in the rental housing industry at our largest event., Apartmentalize. As a dynamic career builder, you have already made major professional strides and demonstrate your potential to go far every day.

The call for applications for the Class of 2026 will open on January 5, 2026. If you would like to be contacted to apply in the future, please sign up: <https://www.cognitofrms.com/NationalApartmentAssociation1/MemberProgramsNotificationSignUp>

Watch our informational webinar, check out the information below and meet the inaugural 20 on the Rise, Class of 2025. <https://naahq.org/webinars/introducing-20-rise>

### NAA Excellence Awards

The road to excellence is paved with hard work, unwavering dedication to one's community and exceptional leadership skills. That's why we proudly honor the industry's finest with the National Apartment Association's Excellence Awards (the Excels). These awards celebrate the best in the rental housing industry, recognizing outstanding achievements across affiliated apartment associations, communities, companies and individuals that champion apartment careers

The awards finalists will be recognized at the NAA Excellence Awards ceremony during **Apartmentalize**, the industry's largest education and networking event of the year.

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## Have News to Share?

If you have news that may be of interest to SBRPA members, please submit the information to [magazine@sbrpa.org](mailto:magazine@sbrpa.org).

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## Rental Owner Updates

### INSURANCE PAYOUT LIMITATIONS

Do you know of the 80% Rule when it comes to your insurance payouts?

Let's say you own a multi-unit rental property, something more than 1 unit -- Duplex, Triplex, 4 unit rental or more. When you purchased this investment property, you paid (with your mortgage loan) \$400,000. At the time your agent said the land was worth \$100,000, so the structure should be insured for the balance of the purchase price at \$300,000. But using the calculation of cost per square feet, you could lower your coverage down to \$225,000, thinking you can save the cost of an extra \$75,000 insurance premiums.

Years pass and the cost of labor, insurance, and supplies rise. Values increase. Now this investment property you paid only \$400K has gone up to \$600,000. So lets examine your insurance: the proposed coverage was \$300,000 of the \$400K purchase price.

At the purchase you insured the total property for a coverage value of only \$225,000. Still, \$100,000 was the land value. But now that the total value has increased to \$600,000. You are still only insured for \$225,000 for the structure. The land is worth now \$150,000.

So Insurance works like this: current value at \$600,000 (STRUCTURE) - \$150,000 (Land) = \$450,000. So the total replacement value is based of current vales of \$450,000. BUT: Your current old policy covers only the \$225,000.

**THIS MEANS YOU HAVE INSURANCE COVERAGE FOR \$450,000/\$225,000 OR 50% OF THE VALUE.**

So here comes the hard part. You have a tenant that causes a fire, resulting in a \$100,000 claim. After confirming the claim, your insurance adjuster offers you only \$47,500 of your \$100,000 damages. What?

Yes. Fire replacement cost \$100,000. Less your deductible of \$5,000. But you only had 50% coverage value to current costs. So \$100,000 less your deductible of \$5,000 leaves a claim of \$95,000. Take 50% of that, and your left with a payout of \$47,500!

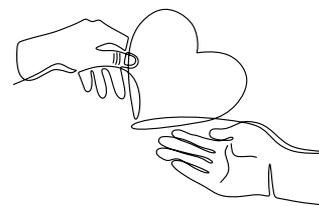


You should have kept your insurance coverage at a minimum of 80% of the current replacement costs of \$360,000. ( $\$600 - \text{Land} = \$450. \times 80\% = \$360$ ).

The above scenario is not the only insurance payout limitation. Would you like an insurance rep to give you an analysis of whether your current policy has payout limitations, has adequate coverage, or includes the needed types of insurance coverage for your rentals? Or would you simply like a free quote on property insurance! At least once a year, I encourage all savvy real estate investors to discuss whether they still have adequate overage and to compare what you are paying. In some places, insurance prices have gone up by 50% to 100% (as much as double as before). You can get a free quote from the National Insurance Real Estate Insurance Group: <https://nreig.com/mrlandlord/>

### TIS THE SEASON

Many residents have been with the same rental owners for decades. One landlord couple decided to show the long-term residents their appreciation during this holiday season. Landlords David & Suzanne Fisher of Columbus, Ohio awarded four long-term residents with a free month's rent. One recipient has been with them for 28 years.



<https://www.nbc4i.com/news/local-news/columbus/property-owners-practice-generosity-in-the-season-of-giving/>



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# Santa Barbara Happenings



Terry A. Bartlett – Reetz, Fox & Bartlett LLP

## UC Santa Barbara Approves Plans to Demolish Existing Housing and Build Larger Residential Complex

UCSB pledged to add 3,500 new beds 15 years ago. With these new plans receiving approval, the campus will be adding 1,668 new beds on the east side of the school. The plans include three apartment buildings totaling 1,276 new beds and a new hall with 412 new beds. To accomplish this, the Santa Rosa Residential Hall will need to be demolished. The plans also include renovations of the Ortega Dining Commons.

The plans still need approval from the California Coastal Commission; however, construction is expected to begin this summer. UCSB is also working on separate plans for housing that will be called the San Benito Housing Project and pledges to add 2,224 more beds.



Image: Daily Nexus -- "Phase 1 planned building site at the corner of Mesa Road & Stadium Road"

## Developers Expect to Add 23 Apartment Units on Milpas Street

A developer has pledged to build a 23-unit apartment building at 518 to 524 North Milpas Street. This will require demolishing a nightclub, parking lot, and a car wash. The building will be three stories tall and will embody the historic designs of the region. The apartment building will include 6 one-bedroom units, 14 two-bedroom units, and 3 three-bedroom units. Two of the units will be very low-income housing.

The project will also include a parking garage with 13 parking spaces for vehicles, 6 private garages, and 28 bicycle parking spaces.



Image: Noozhawk from DMHA Architecture rendering – Proposed 23-unit apartment building for Milpas Street

## New 18-Story Project Proposed in Carpinteria

At 5115 Ogan Road, a developer has proposed building an 18-story, 130-unit apartment building. The proposed development site lies just off of Highway 101 and, if built as proposed, would be 218 feet tall. Currently, the project consists of 47 one-bedroom units, 46 two-bedroom units, and 37 three-bedroom units. The project has been submitted twice before but was denied both times with the city of Carpinteria claiming the application was incomplete.

The manager of the LLC behind this proposed development is the also the manager of a different LLC responsible for the 8-story project proposed for the area behind the Santa Barbara Mission.



Image: Noozhawk – 5115 Ogan Rd in Carpinteria, proposed site of 18-story apartment complex

## California Criminals Given "Get Out of Jail Free" Card Are Left Untracked

Six years ago, California's legislature undermined voters by offering criminal offenders a "get out of jail free" card in their legislation. Specifically, criminals charged with burglary, attempted murder, child abuse, carjacking and more, were allowed to walk free without entering a guilty plea.

Assembly Bill 1810 contained a mental health diversion system with eligibility rules, two-year diversion

Continued on page 29



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## Multifamily Transactions in South Santa Barbara County

1/1/2025 to 12/10/2025 | 5+ Units

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Vice President  
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Santa Barbara, CA 93101

Property Address	List Price	Sold Price	Sale Date	Number of Units	Price Per Unit	Sold CAP Rate
20-80 Oceano Ave	\$25,000,000.00	\$21,150,000.00	1/23/25	29	\$729,310.00	4.68%
6575 Segovia Rd	\$3,975,000.00	\$3,700,000.00	2/19/25	12	\$308,333.00	4.57%
1605 Bath St	\$3,150,000.00	\$2,400,000.00	2/28/25	10	\$240,000.00	6.21%
850 Camino Pescadero	\$6,950,000.00	\$6,775,000.00	3/27/25	11	\$615,909.00	5.87%
427 W Islay St	\$7,395,000.00	\$6,500,000.00	4/1/25	22	\$295,455.00	6.21%
330 E Figueroa St (deferred maintenance)	\$1,600,000.00	\$1,500,000.00	4/9/25	5	\$300,000.00	7.14%
622 & 630 E Victoria St	\$5,850,000.00	\$5,850,000.00	6/16/25	16	\$365,625.00	4.23%
1726 De la Vina St	\$3,100,000.00	\$2,900,000.00	7/10/25	6	\$483,333.33	4.98%
2220 Oak Park Ln	\$5,000,000.00	\$4,400,000.00	8/25/25	10	\$440,000.00	4.60%
403 E Anapamu St	\$3,500,000.00	\$3,344,788.00	9/10/25	5	\$668,957.60	3.30%
1021 San Andres	\$2,395,000.00	\$2,295,000.00	10/20/25	5	\$459,000.00	4.40%
15 W Islay St	\$2,295,000.00	\$2,210,000.00	10/31/25	5	\$442,000.00	3.30%
618 Olive St	\$3,795,000.00	\$3,650,000.00	11/7/25	6	\$608,333.33	5.47%
19 W Padre St	\$2,950,000.00	\$2,950,000.00	11/18/25	7	\$421,428.57	4.50%
6588 Segovia St	OFF MARKET	\$4,350,000.00	11/19/25	14	\$310,714.29	NA

periods and exclusion for the worst crimes such as murder and sex crimes. However, this exclusion list did not include any other felony crimes, and did not take criminal history, violent conduct or criminal associations into account. In order to be eligible, a criminal only needs a diagnosis from a qualified individual such as a psychiatrist, psychologist or therapist. After they receive the diagnosis, their records are cleared and they get out of jail free.

This has, of course, led to re-offenders running rampant. Burglars, violent offenders, abusers, etc. are all allowed to walk the streets. The program created by the California Legislature does not include any kind of tracking for these individuals. Law enforcement, prosecutors and judges cannot determine who has been through the system, let alone how many times they have been through. The program has received the support of many lawmakers and justice “reformers” which has led to a more violent state. If you are voting for the same governor and representatives who were in office six years ago, think twice. It’s time to correct the flaws in California’s system.

### **Apartment Project at Former Nordstrom Building Facing Rough Negotiations**

The city has proposed redevelopment of Paseo Nuevo Mall threatening the plans of the developers who submitted the application to build apartments in the building where Nordstrom’s was formerly located. The Nordstrom apartment project proposed 112 units, including 60 one-bedroom units, 23 two-bedroom units, 22 micro-units, and 7 studio apartments—11 of which would be considered affordable housing units. The proposed project would be 3 stories tall with underground parking.



Image: Independent.com – Santa Barbara Review Board says Paseo Nuevo Project is too big

### **Unchecked Mass Immigration Linked to High Home and Rental Prices**

The Department of Housing and Urban Development published a report that described “worst-case” housing needs for low-income Americans who do not receive government assistance and use more than 50% of their income to cover housing costs. According to the report, housing costs for this group have risen due to increased immigration between 2021 and 2024. During that period,

the number of people living in the U.S. who had been born in another country increased by 6 million, making the foreign-born population 53 million people—more people than we have ever had previously. This increase in population has led to an increase in housing demand, and a subsequent increase in housing prices. The report found that, in certain markets, immigration is entirely the cause of housing demand.

The report also found that economic growth is stagnant resulting in low-income families struggling to make enough to afford rent due to increased competition from mass migrants. Immigration policies, or lack of controls on immigration, have led to high demand for rentals and high rental prices. According to the report, only 60% of low-income individuals can find housing and only 40% of extremely low-income individuals can find housing.

### **Young Americans’ Anxiety Over Lack of Ownership: Pipeline to Becoming a Socialist.**

Here is a shock! A recent poll found that over 60% of young Americans today identify themselves as socialists, or view socialism as a favorable system. In Russia, by comparison, only 20% of young people view socialism favorably. Frustrated young American voters may look at our nation’s 65% average rate of home ownership, or Santa Barbara’s 40% average rate of home ownership, and wonder what else can be done. They call for rent control or low-income housing mandates (typical big government, socialist sales pitches) as solutions.

As many Russians would tell you today, these governmental solutions often lead to more problems than they fix. Instead, here are three simple actions the government can take (or NOT take) to help:

- 1) Privatize public housing
- 2) Allow apartment-to-condominium conversions
- 3) Incentivize government and non-profits toward ownership not renting

A combination of these three things would allow for more homeownership for young people and tax refunds for taxpayers who paid for existing public housing. Allowing a right of first refusal, down payment loans and grants, and amore monetary focus for the Americans who find themselves in the low or middle class, will bring the American dream of homeownership within reach of many who are now left behind.

### **The Quality of Incoming College Students Has Tanked. A College Education is Now Less Valuable Than Ever.**

UC San Diego has reported that incoming college students are now less prepared than ever before.

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This lack of readiness is not limited to the toughest subjects but is also evident in the basic knowledge that is considered the framework of education itself. A combination of the pandemic, the removal of requirements for standardized tests such as the SAT, and grade inflation has caused a lack of academic readiness for college. Furthermore, the focus on activism and social issues rather than fundamentals and basic literacy also fuel this epidemic.

The results don't lie: the emphasis on activism, anti-racist rhetoric, and similar constructs have failed students. Schools need to recognize their shortcomings and revert to the basics if a college education is to regain the status it held a generation ago. Literacy, writing skills, math skills, scientific research and strategic thinking allow students to develop in the ways that they need in order to turn their high school or college diplomas into the valuable assets they were promised.

*Terry A. Bartlett is a real estate, housing, commercial leasing, and landlord attorney at Reetz, Fox & Bartlett LLP in Santa Barbara.*



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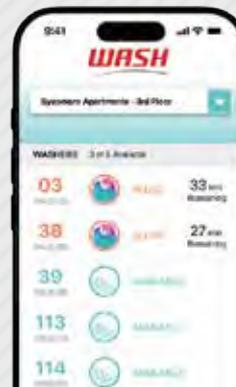
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