



Real Estate Bulletin

DEPARTMENT OF REAL ESTATE

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DUAL AGENCY: What You Need to Know

Real estate brokers and salespersons play an integral role in the purchase and sale of residential real estate. In 2018, the average homeownership rate in California was 55.2% and there were more than 440,000 unique residential real estate transactions. On average, 90% percent of all California buyers and sellers used a real estate agent in their transaction.

For most of the 20th century, the traditional residential real estate transaction conformed to a model whereby the seller retained a broker who listed the home on a multiple listing service (MLS). The listing was then noticed by a “cooperating” agent who showed the property to potential buyers. Standard MLS agreements made the cooperating agent a subagent of the seller. It was common practice for the listing broker and the cooperating agent, who were both acting as agents for the seller, to help the buyer purchase the property.

This traditional model was fraught with problems for a couple of reasons. First, it was not always clear to the buyer that the cooperating agent was an agent for the seller. This means the buyer did not always know that the agent was not acting in

the buyer’s best interest. Second, the traditional model created an inconsistency between case law and real estate practice. As early as the 1940s, California courts held that listing brokers and cooperating agents were, in fact, undisclosed dual agents who owed fiduciary duties to both the buyer and the seller in the transaction. However, the practice in the real estate community was for cooperating agents to be subagents of the seller. This dichotomy created uncertainty among agents as to whom they owed fiduciary duties.

In the early 1980s, the agency relationship involved in traditional residential real estate transactions became the subject of nationwide attention and, in 1986, California became the first state to enact laws addressing the practice of dual agency. The focus for California lawmakers was on disclosing and educating the consumer about the dual agency relationship. While some states banned dual agency altogether, California codified it in section 2079 of the Civil Code. As it stands, a broker can act as a dual agent only when both parties to the transaction are aware and consent to the dual agency.

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Disclosure statutes require that every agent provide his or her client with a disclosure form titled Disclosure Regarding Real Estate Agency Relationship. This form requires the agent to disclose whether the agent is acting exclusively for the buyer, exclusively for the seller, or as a dual agent representing both the buyer and the seller. The form also states that, in a dual agency situation, the agent owes “a fiduciary duty of utmost care, integrity, honesty and loyalty” to both the seller and the buyer. In contrast, the form says that an agent representing only one of the parties does not owe a fiduciary duty to the other party in the transaction, but that the agent must act with diligence, honesty, and good faith.

What is Dual Agency?

Dual agency arises when a real estate broker, including a corporate broker, represents both the buyer and the seller in a transaction. It is often the case that two salespersons represent both the buyer and the seller in a transaction, but both work under the supervision of the same broker. In most of these cases, each party to the transaction interacts exclusively with his or her own salesperson, rather than the supervising broker. Nevertheless, California law considers the client’s relationship to be with the broker who acts through the licensed salesperson. This means that the broker is a dual agent and must fulfill fiduciary duties to both parties in the transaction.

In 2016, the California Supreme Court expanded the legal definition of dual agency in the landmark case *Horiike v. Coldwell Banker Residential Brokerage Co.* (2016) 1 Cal. 5th 1024. *Horiike* arose from the sale of a luxury home in Malibu. The seller in the transaction retained Cortazzo, a salesperson employed by Coldwell Banker. As Cortazzo prepared to list the property, he learned that the living area was 9,434 square feet. However, he listed the property as being “approximately 15,000 square feet of living area.” Cortazzo also prepared and distributed flyers bearing the exaggerated estimate. Horiike (the buyer) hired Namba, another Coldwell Banker salesperson, to help him find a residential

property. Namba arranged for Cortazzo to show Horiike the Malibu property. After viewing the property and receiving Cortazzo’s marketing flyer listing the living areas at 15,000 square feet, Horiike agreed to buy the property. When Horiike later discovered the discrepancy between Cortazzo’s representations and the actual square footage of the living area, he filed suit for breach of fiduciary duty against both Cortazzo and Coldwell Banker.

The trial court found that Cortazzo owed a fiduciary duty to the seller, but not to Horiike. The Court of Appeal reversed, holding that, based on Civil Code section 2079.13, Cortazzo owed equivalent fiduciary duties to both the buyer and the seller due to his position as associate licensee for Coldwell Banker, the dual agent. The California Supreme Court affirmed the decision, holding that Cortazzo, as the seller’s representative and associate licensee of Coldwell Banker, owed equivalent fiduciary duties to both the buyer and seller in the transaction.

The court acknowledged the potential, and sometimes unavoidable, conflict of interest in a dual agency relationship, and encouraged the California Legislature to protect consumers by directly addressing “the significant concerns ... inherent in dual agency, whether at the salesperson or at the broker level.”

“... One of the positive aspects of using a dual agent is streamlining the transaction process.”





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Concerns with Dual Agency

While most agents understand the basics of agency law, not all understand the pitfalls of dual agency. In an exclusive agent situation, the buyer's agent represents the buyer and the seller's agent represents the seller. Representing a client, whether in a dual agency or an exclusive agency, means the real estate agent becomes the fiduciary of the client and everything the agent does related to that transaction must be in the client's best interest. This means counseling the client on price, negotiating for the client's best interest, and advising the client on various decisions. It also means placing the client's interest above the agent's own interest.

The concern with dual agency is the inherent conflict that arises when representing both parties (i.e., the buyer and seller) in a transaction. This is especially important when it comes to price. It is the buyer's agent's obligation to negotiate the lowest possible price for the buyer. It is also the seller's agent's obligation to negotiate the highest possible price for the seller. Since the dual agent cannot focus both on negotiating for the lowest price and negotiating for the highest price, it is easy to see how dual agency creates a conflict.

California lawmakers attempted to address this problem by placing limitations on dual agents. Section 2079.21 of the Civil Code states that a dual agent "may not disclose to the buyer that the seller is willing to sell the property at a price less than the listing price, without the express written consent of the seller," nor may the dual agent "disclose to the seller that the buyer is willing to pay a price greater than the offering price, without the express written consent of the buyer." However, this provision does not change in any way "the duty or responsibility of a dual agent to any principal with respect to confidential information other than price."

Another potential pitfall with dual agency is that the agent may be unethically influenced by the double commission. Since the dual agent receives commission from both the buyer and the seller, the agent may become over-incentivized to close the deal at all costs,

even when the deal is not in the best interest of one or both clients. For instance, a dual agent may also be tempted to not disclose a material fact about the property for fear of losing out on the double commission if the transaction does not close.

An agent can also be unfairly influenced by a longstanding relationship with a client. The buyer or seller may have a special rapport with the agent because of a prior transaction. In this case, the parties and agents may be better served to use separate agents because of the perception that the agent is more dedicated to the party with whom they have a pre-existing relationship.

On the other hand, one of the positive aspects of using a dual agent is streamlining the transaction process. Offers and counteroffers reach the parties faster, documents and forms are prepared and transmitted with ease, property inspections are easier to schedule, and the buyer has access to more information about the property.

Another positive aspect to dual agency is that the listing agent may offer to reduce his or her commission when representing both the buyer and the seller. This makes the dual agency relationship more attractive to the seller since the reduced commission effectively reduces the seller's cost.

Final Recap

Dual agency is a hot-button issue in the real estate community. Some agents are passionately in favor of dual agency, while others are strongly opposed. Although several states have banned dual agency, the practice is legal in California. However, dual agency relationships carry risks for both the agent and the client, and both should weigh its pros and cons based on the specifics of the transaction and their individual level of comfort. If a broker is interested in serving as a dual agent, the Department of Real Estate reminds brokers of their fiduciary duties owed to each client, the dangers of representing both the buyer and seller, and recommends disclosing more (rather than less) information to their clients. ■

Escrow Agent License Exemption for Broker-Controlled Escrows

Real estate brokers that perform broker-controlled escrows must make certain that they satisfy the exemption from the escrow agent licensing laws under the Escrow Law (Financial Code section 17000 et seq.), which is administered and enforced by the Department of Business Oversight (DBO). Brokers who attempt to claim the exemption from the escrow agent licensing law but are not fully complying with the requirements, subject themselves to enforcement actions from both the Department of Real Estate (DRE) and DBO.

The Escrow Law exemption for real estate brokers performing escrows is found in Financial Code section 17006(a)(4) and is limited by subdivision (b) of that section. To claim the exemption under section 17006(a)(4), a real estate broker must demonstrate all of the following:

1. The broker is licensed by the Real Estate Commissioner.
2. The broker is performing escrow acts in the course of or incidental to a real estate transaction.
3. The broker is an agent or party to that real estate transaction.
4. The broker, with respect to that real estate transaction, is performing an act for which a real estate license is required.

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The burden of proving this exemption in court is upon the real estate broker claiming the exemption pursuant to Financial Code section 17006.5.

Subdivision (b) of Financial Code section 17006 sets forth important limitations on the exemption provided to real estate brokers under section 17006(a)(4). These limitations are:

1. The exemption is not available for any arrangement entered into for the purpose of performing escrows for more than one business.
2. The exemption is personal to the real estate broker claiming it.
3. The exemption is not available if the real estate broker fails to directly supervise delegated escrow duties.

DBO recently brought an action against two real estate brokers who attempted to claim this exemption. In the matter of *The Commissioner of Business Oversight v. Catherine Phelan and Susan Ramos*, effective June 1, 2019, the respondents, both licensed real estate brokers, performed escrows for 11 other real estate brokers. The two brokers argued they were exempt from the Escrow Law under Financial Code section 17006(a)(4) because they could claim the individual exemptions of the 11 other brokers. The court, however, held the respondents could not claim the section 17006(a)(4) exemption. The court found that respondents' arrangements resulted in their creating an independent escrow company providing escrow services on hundreds of real estate transactions handled by at least 11 other brokers, which is exactly the type of activity the Legislature deemed to be effectively outlawed by Financial Code section 17006(b). Because

the exemption is personal to the real estate broker claiming it, the court found this exemption cannot be extended to third parties and may not be transferred to others. The exemption in section 17004(a)(4) may be claimed only by the 11 brokers who performed the real estate work requiring a real estate broker license, and not by the respondents. Finally, the court found that "direct supervision" means the real estate broker claiming the exemption is on the premises and fully aware of the activities performed by those to whom escrow tasks have been delegated. A copy of this decision is available at https://dbo.ca.gov/wp-content/uploads/sites/296/2019/08/OAH-19-04-Phelan-Ramos-FINAL-DECISION-PACKAGE-5-2-19_Redacted.pdf.

Additionally, if a broker is considering hiring escrow officers to whom escrow duties will be delegated, the broker is responsible for completing background checks on the prospective escrow officers. This includes checking for criminal convictions and checking for regulatory actions, disciplinary actions, desist and refrain orders, and bar orders filed by regulatory agencies, such as DBO, DRE, Department of Insurance, and other California and out-of-state agencies.

Information about the escrow laws can be found at DBO's website at www.dbo.ca.gov. More information about broker-controlled escrows is available in the winter 2017 *Real Estate Bulletin*. ■



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Privacy Law

In 2018, the Legislature passed the California Consumer Privacy Act (CCPA) (Assembly Bill 375, Chau) and amended it on an “urgency” basis later that same year (Senate Bill 1121, Dodd). The resulting new law goes into effect on January 1, 2020.

The Department of Real Estate (DRE) has received inquiries from its licensees, various industry groups, and members of the public about the relationship between CCPA and the Real Estate Law, specifically section 10148, which requires licensees to maintain real estate transaction records for three years. DRE offers these highlights regarding the limitations of the CCPA.

The CCPA provides greater protections to California consumers over their personal information. Among its provisions, the CCPA permits consumers the right to request that large for profit businesses that retain a consumer’s personal information delete such information upon receipt of a verified request. The statute defines for profit businesses as “[a] sole proprietorship, partnership, Limited Liability Company, corporation, association, or other legal entity that is organized or operated for the profit or financial benefit of its shareholders or other owners . . .” The CCPA’s scope is limited, however, to for profit businesses that conduct business in California and have annual gross revenues exceeding \$25 million; possess the personal information of 50,000 or more consumers, households, or devices; or earn more than half of its annual revenue from the sale of consumers’ personal information.

Given this definition, the CCPA will reach very few DRE licensees, since most DRE licensees do not have annual gross revenues of \$25 million or more, possess personal information of 50,000 or more consumers, or earn half of their revenue from the sale of personal information.

For licensees that do fall within the scope of the CCPA, the requirements of that law do not conflict with the record keeping requirements set forth in section 10148. The CCPA excepts from the obligation to delete personal information imposed on for profit businesses those businesses that need to retain such information to comply with federal, state, or local laws. Since section 10148 requires licensees to retain real estate transaction records for three years, for profit businesses that are DRE licensees are excepted from the requirement to delete personal information if they receive a verified request during that three year period. For profit businesses that receive verified requests to delete personal information more than three years after a real estate transaction has closed are encouraged to consult legal counsel for further advice and/or direction.

As a reminder, the California Attorney General’s Office is responsible for enforcing the CCPA and is in the process promulgating associated regulations. ■





What Loan Laws Apply to What Property Types?

There are several sections of California law that involve mortgage loan activities and of which real estate licensees must be aware when making, arranging, and servicing mortgage loans.

These laws—providing protections to consumers—are not concentrated in specific areas of the law, but are found throughout the California codes, such as in the Business and Professions, Financial, and Civil Codes.

Real estate licensees must be aware of which codes and sections they need to follow when making, arranging, and servicing loans, especially when the application of these sections can differ based on the property type and the loan purpose. For example, a real estate license is required when arranging a mortgage loan, regardless of the type of real property securing the loan and regardless of the purpose of the loan, where a mortgage

loan originator license endorsement is needed when the property is a dwelling* and the loan is primarily for personal, family, or household use. As another example, the covered loan laws and higher-priced mortgage laws found in the Financial Code apply when the securing property is the borrower’s principal dwelling and the purpose of the loan is primarily personal, family, or household use.

The following chart provides some sections of mortgage-related law, which property type and loan purpose the law applies to, and references to the specific California codes so that real estate licensees can be aware of which sections to apply to their specific mortgage loan transactions.

LAW	PROPERTY TYPE	LOAN PURPOSE	CODE SECTIONS
Real Estate Licensure	<i>Not limited to a specific property type.</i>	<i>Not limited to a specific purpose.</i>	Section 10130 et seq.
SAFE Act MLO Licensure	*A dwelling, or residential real estate upon which is constructed or intended to be constructed a dwelling. “Dwelling” means a residential structure that contains one to four units, whether or not that structure is attached to real property. The term includes an individual condominium unit, cooperative unit, mobile home, or trailer, if it is used as a residence.	Primarily for personal, family, or household use.	Section 10166.01 et seq.

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LAW	PROPERTY TYPE	LOAN PURPOSE	CODE SECTIONS
Article 5 Loans – Wholly-Owned, Private Money	<i>Not limited to a specific property type.</i>	<i>Not limited to a specific purpose.</i>	Section 10230 et seq.
Article 6 Loans – Multilender, Private Money	<i>Not limited to a specific property type (but each parcel of real property directly securing the notes or interests must be located in California).</i>	<i>Not limited to a specific purpose.</i>	Section 10237 et seq.
Article 7 Loans	A dwelling, including a single dwelling unit in a condominium or cooperative and including any parcel containing only residential buildings if the total number of units on the parcel is four or less, where the dwelling is owned by a signatory to the mortgage or deed of trust secured by the dwelling unit at the time of execution of the mortgage or deed of trust.	<i>Not limited to a specific purpose.</i>	Section 10240 et seq.
Covered Loan	Real property located in California used, or intended to be used or occupied, as the principal dwelling of the consumer that is improved by a one-to-four residential unit.	Primarily for personal, family, or household use.	Financial Code section 4970 et seq.
Higher-Priced Loan	Consumer’s principal dwelling.	Primarily for personal, family, or household use.	Financial Code section 4995 et seq.; section 1026.35 of Title 12 of the Code of Federal Regulations

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LAW	PROPERTY TYPE	LOAN PURPOSE	CODE SECTIONS
Homeowner Bill of Rights	Depends on the applicable section of law, but most of the Homeowner Bill of Rights sections apply to first lien mortgages or deeds of trust that are secured by owner-occupied residential real property containing no more than four dwelling units. "Owner-occupied" means that the property is the principal residence of the borrower.	Depends on the applicable section of law, but most of the Homeowner Bill of Rights sections apply to loans made for personal, family, or household purposes.	Civil Code section 2920 et seq.

Licensees are cautioned that transactions should not be structured to circumvent the law; disciplinary action may be taken against licensees for violations such as breach of fiduciary duty, misrepresentation, and dishonest dealing. Borrowers should not be placed into limited liability companies, placed into a trust, or be asked to prepare affidavits of nonowner occupancy if the borrowers will occupy the property as a residence in order to misrepresent the true purpose of the loan. A one-to-four

residential unit property should not be represented as nonresidential in order to conceal the true nature of the transaction.

Mortgage loan originators are encouraged to discuss each transaction with their brokers to make certain that their loans are compliant with each applicable section of law and to make certain that they are performing their fiduciary duties to their clients. ■





2019 Legislative Update

September 13, 2019, marked the end of the governor's signing period following the first year of the 2019–20 legislative session. There were 2,625 bills introduced (not counting assorted resolutions), of which 1,042 bills went to Governor Gavin Newsom. Governor Newsom signed 870 bills into law and vetoed 172 bills. Provided below are summaries of recently signed bills that affect real estate licensees and subdividers. These summaries are intended to alert you to pertinent changes to the law. Few of these bills directly impact the Department of Real Estate or real estate licensing, as bills involving the Davis-Stirling Act/Common Interest Developments were more common in this legislative year.

For more information, please consult the statutes online at <http://leginfo.legislature.ca.gov>. Please note that "SB" refers to a Senate Bill and "AB" to an Assembly Bill. The name appearing after the bill number is the name of the author. All statutes are effective January 1, 2020.

- **AB 5 (Gonzalez, Chapter 296, Statutes of 2019)
Codifies the *Dynamex* California Supreme Court case**

In 2018, a California Supreme Court decision recast the standard by which workers may be designated as independent contractors rather than employees. This legislation put that standard into statutory law, but with a number of industries exempted. One such exemption applies to many real estate licensees.

- **AB 892 (Holden, Chapter 310, Statutes of 2019)
Follow-up to 2018 Civil Code amendments**

In 2018, the California Association of Realtors sponsored AB 1289 (Arambula). That bill made a variety of changes to the Civil Code requirements for disclosures upon the sale of real property. This bill corrects minor issues found in those revised disclosure requirements, including one minor change to the commonly used Transfer Disclosure Statement. The bill also includes a new requirement that multiple listing services retain listing information for three years.



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- **AB 38 (Wood, Chapter 391, Statutes of 2019)**
Disclosure requirements for homes in fire risk areas

AB 38 requires sellers of homes in high or very high fire hazard severity zones to include, among existing required disclosures, a statement to buyers regarding resources for “fire hardening” the home. The seller must also provide documentation regarding compliance with local or state law on vegetation management surrounding at-risk residences, or enter a written agreement with the buyer to document this compliance after completion of the sale.

- **SB 326 (Hill, Chapter 207, Statutes of 2019)**
HOA lawsuits against developers, and requirement for regular inspections of exterior balconies and stairs by common interest developments

This bill nullifies any language within homeowner association (HOA) governing documents that restricts the ability of an HOA governing board to file suit against the developer of the common interest development. Also, corresponding to 2018 legislation directed at apartment buildings, this bill amends the Davis-Stirling Act to require a regular inspection of “exterior elevated elements” by common interest developments. The required inspections must occur at least every nine years, with the first inspection completed by January 1, 2025. The resulting report is submitted by the inspector to the governing board of the HOA to initiate any needed repair work.

- **SB 652 (Allen, Chapter 154, Statutes of 2019)**
Display of religious items on entry doors

This bill prohibits a property owner who rents a residence from enforcing or adopting a restriction that prevents the renter from displaying a religious item on an entry door or entry door frame. Correspondingly, the bill prohibits a HOA from including such entry door display restrictions within the governing documents of the HOA.

- **SB 323 (Wieckowski, Chapter 848, Statutes of 2019)**
Transparency in HOA elections

This bill amends the Davis-Stirling Act in an effort to add transparency to the HOA elections process. The new provisions limit the capacity of sitting board members to block access to candidacy and voting by members. Nominations and the vote counting process will be more accessible for HOA members, and the election process cannot be managed by a person or business that may have a financial stake in preserving the current board members in place.

- **AB 670 (Friedman, Chapter 178, Statutes of 2019)**
Nullification of HOA or deed restrictions against accessory dwelling units

As part of the state’s effort to encourage more housing development, AB 670 modifies the Davis-Stirling Act to nullify “any covenant, restriction, or condition” that prohibits or restricts construction or use of accessory dwelling units or junior accessory dwelling units in a common interest development.

- **SB 754 (Moorlach, Chapter 858, Statutes of 2019)**
Allowance for very large HOAs to deem an “election by acclamation” in specific circumstances

This bill allows very large HOAs—those with 6,000 or more units—to avoid the cost of an elections process where there are insufficient candidates for the election to be competitive. Provisions within the bill ensure that prospective candidates are afforded additional opportunity to be nominated, ensuring that this provision is not used to undemocratically preserve an existing board panel.

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- **SB 578 (Jones, Chapter 153, Statutes of 2019) Arbitration and marketing under the Vacation Ownership and Timeshare Act of 2004**

SB 578 expands the types of arbitrators that may be selected to resolve a dispute over timeshare interests, allowing California-registered arbitrators to be selected along with the presently approved federally-registered arbitrators. The bill also modifies the rules about housing that may be offered to prospective buyers of timeshare interests when conducting marketing efforts.

- **SB 251 (Committee on Banking and Financial Institutions, Chapter 143, Statutes of 2019) Nonsubstantive changes relating to the Department of Business Oversight**

In 2013, a measure called the Governor's Reorganization Plan 2 merged the Department of Corporations and Department of Financial Institutions into the new Department of Business Oversight. A number of references to the prior departments remained in a variety of statutes, including the Real Estate Law. This bill corrects those references and makes other nonsubstantive changes, including removal of binary-gendered language. ■

Getting You Licensed Even Faster!

Those who are interested in obtaining a real estate salesperson or broker license in California have two ways to apply for the exam and the license with the Department of Real Estate (DRE).

1) Apply for the exam first by submitting an exam application, qualifying documentation and exam fee. Then, upon passing the exam, submit a license application, fingerprints and license fee.

OR

2) Apply for the exam and the license at the same time by submitting a combined exam and license application, qualifying documentation, fingerprints, and license and exam fees.

Currently, applicants who choose option 1 must wait for their license application to be mailed to them after passing the exam. This typically takes five to seven business days depending on the postal service.

To mitigate delays out of our control, including the potential for lost mail, the department recently added the ability for successful exam applicants to download their license application using the online eLicensing system.

Now, upon passing the exam, applicants are directed to log into their eLicensing account to download the salesperson or broker license application, along with other necessary forms, and mail everything to DRE.

This enhancement also provides a small but important cost savings for DRE in postage fees. In Fiscal Year 2018–19, DRE mailed out 9,922 license packets at the cost of approximately \$4,500. The reduction in postage fees will be coupled with potential savings in reproduction and mailing supplies. While this is an exciting step forward, DRE is continuing to upgrade eLicensing.

Please keep an eye out for upcoming enhancement announcements, specifically about adding branch office transactions to eLicensing and the online license application system that is currently in development.

As always, should you have any questions about this online process, do not hesitate to call DRE's Licensing section at (877) 373-4542. ■



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6	Disclosures in Real Property Transactions	\$10.00			Subtotal _____
8	Operating Cost Manual For Homeowners' Associations	\$10.00			+ CA Tax* _____
9	Subdivision Public Report Application Guide (SPRAG)	\$10.00			(Tax rate used* _____%)
25	Reserve Study Guidelines for Homeowner Association Budgets	\$10.00			TOTAL \$ _____

DRE USE ONLY — DATE SENT

PART C

CREDIT CARD INFORMATION

TO PURCHASE PUBLICATION(S) BY CREDIT CARD, COMPLETE THE FOLLOWING:

METHOD OF PAYMENT

ACCOUNT NUMBER

EXPIRATION DATE OF CARD

AMOUNT AUTHORIZED

VISA MC AE DSC

\$

SIGNATURE OF CARDHOLDER

DATE

APPROVAL # — DRE USE ONLY

PRINTED NAME OF CARDHOLDER

TELEPHONE NUMBER

REFERENCE # — DRE USE ONLY



The Census is Happening in 2020

The next Census is in Spring 2020. Let's ensure all Californians are counted so we can put those resources to good use here at home!



BUILD BETTER ROADS AND SCHOOLS



FUND COMMUNITY PROGRAMS FOR SENIORS, CHILDREN AND FAMILIES



CREATE JOBS



IMPROVE HOUSING

Starting in mid-March 2020, each household will get a letter in the mail. It will explain the different ways you can fill out the Census. If you don't receive a letter, you can still go online or call to fill it out. Be sure you include any person living in your household, family or not.

Key Dates

3/12–3/20

Invitations to the 2020 Census mailed

3/16–3/24

Reminder letters mailed

3/26–4/3

Reminder postcard mailed

April 1

CENSUS DAY!

4/8–4/16

Second reminder & hard copy Census mailed

4/20–4/27

Final postcards mailed before an in-person follow-up

Three Ways To Complete the Census

MAIL: Request a paper Census form in English or Spanish that can be mailed back to the U.S. Census Bureau.

PHONE: The Census can be completed by phone in 13 languages.

ONLINE: For the first time, the Census form will be available to complete online in 13 languages.

Your 2020 Census data is safe, protected and confidential. California is committed to ensuring a complete and accurate count of all Californians on April 1, 2020.



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- *Privacy Law*
- *What Loan Laws Apply to What Property Types*
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- *Getting You Licensed Even Faster!*
- *Real Estate Publications Form*

We'd like to hear from you!
Email us at editor@dre.ca.gov.

