



CONNECTION



THE YES ON 19 CAMPAIGN

Has Momentum as We Get Closer
To Election Day

We are a few weeks away from election day, and Californians across the state are already voting with their mail-in ballot. As we reach the final weeks of the campaign, the YES on 19 campaign is showing great momentum.

Recently, Proposition F has received endorsements from editorial boards from across the state. The Fresno Bee wrote, "Seniors who want to downsize from the homes they raised their children in can do so and keep their current property tax rate under this measure. Plus a portion of the proceeds would be dedicated to firefighting agencies."

The Modesto Bee editorial board wrote, "Proposition 19 would be good for seniors who want to downsize, for local government coffers ravaged by COVID-19 and for anyone worried about wildfires. That's plenty of reason to vote yes."

Prop 19 was also endorsed by: Daily Post, Los Angeles Sentinel Newspaper, Monterey County Weekly, San Luis Obispo Tribune and San Mateo Daily Journal. All of these newspaper endorsements are part of a long list of community and elected leaders and organizations from across the state that support Prop 19.

If you want to show your support for Prop 19, don't forget to request your lawn sign. Supplies are limited and demand is high so request your lawn sign today!

Proposition 19 would be good for seniors who want to downsize, for local government coffers ravaged by COVID-19 and for anyone worried about wildfires.

And don't forget, the best way to support Prop 19 is to VOTE! On November 3 or with your mail in ballot, VOTE YES ON 19.

You can track your ballot here:
<https://california.ballottrax.net/voter/>

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EDUCATION SCHEDULE

October 27, 2020
9:00 am - 3:00 pm
Notary Public Webinar

October 27, 2020
11:00 am - 12:30 pm
DIVE AND THRIVE SERIES: SHORT SALES
AND FORBEARANCE

October 28, 2020
11:00 am - 12:00 pm
HOW TO PRICE A DEVELOPMENT
PROJECT AND ASSESS LAND VALUE

October 30, 2020
9:30 am - 12:30 pm
LICENSE RENEWAL DRE 45-HOUR

October 30, 2020
10:00 am - 12:00 pm
2020 BROKER SYMPOSIUM

November 3, 2020
11:00 am - 12:00 pm
STAYING OUT OF COURT

Visit www.wsgvar.com/events/education-schedule/
for the complete education class schedule.

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PRESIDENT'S MESSAGE



Honor and Privilege

It is my distinct honor and privilege to be your 2020 WSGVR President, beginning March 4, 2020. I would like to take this opportunity to thank Nicholas Baldry for his service as President at WSGVR from December 2019 to March 4th, 2020, I would also

like to wish him and his family health, prosperity and safety, during this pandemic era.

Prior to the COVID-19, WSGVR collaborated with the five chambers of commerce (Alhambra, Monterey Park, Rosemead, San Gabriel, and Temple City) hosted our first ever Five-City Mega Mixer on February 12, 2020. Over 200 members of our association and other organizations participated in this mega event. Elected officials, from our five represented cities, were invited to network with their local constituents. It was very successful event.

March was a challenging month for all of us due to COVID-19. On March 19, 2020, California Governor Newsom's Executive Order that all non-essential businesses to close down in order to slow down the spread of the Coronavirus. During this Pandemic, we reduced our staff who have worked diligently to provide continued services to our members by phone, by email, and by appointment for in-person services. Moreover, our association has adopted Zoom technology quickly to provide members with virtual meetings, trainings, and events. Over 40 educational classes were offered to members so that they can learn topics ranging from zipForm® to C.A.R. Legal Updates. We also conducted over 30 MLS Breakfast Meetings covering topics ranging from local/state/federal legislative updates to Coronavirus updates. Our guest speakers have included: U.S. Congresswoman Judy Chu, representing the 27th District of California, Assembly Member Ed Chau, representing California 49th Assembly District, Los Angeles County Tax Assessor Jeffrey Prang, local Mayors/City Councils from Alhambra, Arcadia, Baldwin Park, Diamond Bar, Rosemead, and Temple City, 2020 C.A.R. President, Jeanne Radsick and NAR Political Representative, Kristian Hoysradt.

On July 23, 2020, WSGVR secured another investment for the association. I want to acknowledge the hard work that our 1031 Exchange Task Force (consisting of Brian Chen, Earl Knudson, Karla Joseph, Lorraine Clark, Mindy Yeh, and Nick Baldry), and the Board of Directors for working diligently to secure the purchase of a medical building in Glendora, CA.

The 2021 Board of Directors election was conducted online. Out of 3120 members, only 260 WSGVR members casted their votes from July 16, 2020 to July 30, 2020. I am pleased to announce the election results by congratulating our 2021-2022 Directors: Cecelia Rudar, Nanette Ong, Pauline Lam, Tomas Wong, and Shun Zhang.

On August 11, 2020, WSGVR offered a new software, CRMLS GLIDE, as part of our member benefit. This software helps our members reduce transaction risks, improve client service, and save time.

In addition to offering our Virtual Meetings, we had our first Virtual July 4th Celebration. The WSGVR Membership/Special Events Committee offered three virtual events during the Member Appreciation Week last month: Kickboxing Scavenger Hunt, and Bingo Night. This month, the Committee will be offering three online events: Karaoke Video Showdown, Pumpkin Carving Contest, and a Halloween Costume Contest. Participants will have the opportunity to win prizes. The winners will be announced at the October 29th MLS Breakfast Meeting.

Our WSGVR Young Professional Network (YPN) contributed their time by delivering lunchboxes to first responders at the San Gabriel Valley Medical Center (AHMC) on June 10, 2020. The YPN Committee also sent greeting cards to the senior facilities in the five cities we serve. They have worked tirelessly to offer members online Yoga classes this past June, July and August.

Thank you for your continued support of the Association where we always value our members first. Please stay safe and be healthy during this unprecedented time.

Sincerely,

Mindy Yeh
2020/2021 WSGVR President

CONNECTION
FALL 2020

West San Gabriel Valley REALTORS®
Newsletter

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All articles are informational and are not intended to be a substitute for professional assistants. Consult a professional as needed.



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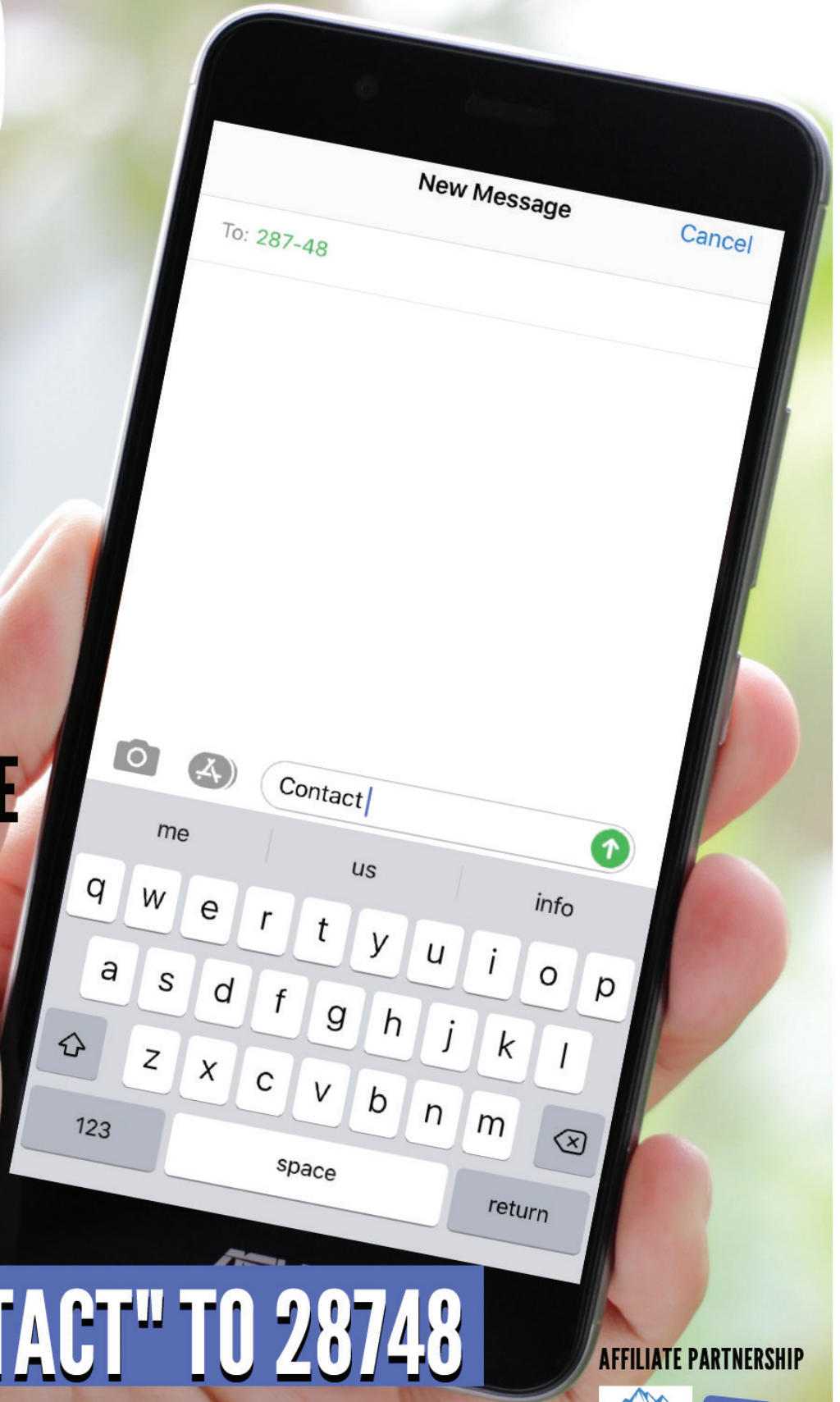
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The 2020 Assessment Roll

By Jeff Prang
Los Angeles County Assessor

It's that time again that my Office undertakes its most important function of the fiscal year that lays the ground work for the very property taxes that pay for our vital public services: The Assessment Roll.

The Roll for 2020 has been closed and it reflects solid growth for San Gabriel and the rest of the County. However, the Roll is pre-COVID and I will explain that in a bit.

First off, let me say this comprehensive tally values more than 2.5 million real estate parcels in Los Angeles County and results in the very tax dollars that goes to pay for vital public services, such as healthcare, police, fire, schools, and even librarians, to name just a few. I am constitutionally mandated to close the role by the end of the Fiscal Year on June 30.

I am pleased to announce that the 2020 Assessment Roll has a total net value of \$1.7 trillion, indicating the 10th year of consecutive growth. That value places \$17 billion in the hands of the County to be used for those public services I just mentioned. This year the Roll has an added dynamic, however, the COVID-19 pandemic. Locally, San Gabriel for 2020 came in at \$5.9 billion for

taxable values, which is a 4.2% increase over last year's numbers. That includes 7,594 single-family homes, 1,048 apartment complexes, 1,090 commercial-industrial parcels for a grand total of 9,732 taxable properties. Growth is steady in San Gabriel.

More importantly, that \$5.9 billion translates into about \$59 million for vital public services such as public safety, healthcare and public education that benefits San Gabriel.

However, these figures are pre-COVID and here's how that works. Assessments are based on the value of property as of the lien date of January 1, 2020, which was a couple of months prior to the outbreak of COVID-19. Next year's lien date of Jan. 1, 2021, will tell a different story.

We need to be realistic and although we don't know yet for sure how next year will look, the pandemic has devastated the economy to levels only seen during the Great Depression. The reduction in sales tax revenue, housing market slow down and high unemployment is going to most likely have an adverse effect on the economy.

We have 85 to 95 percent of our workforce teleworking on any given day and the transition has proved challenging.



Moreover, when COVID hit and we were all put under quarantine as required by the Safe At Home protocols, my force of nearly 1,400 employees went into a massive teleworking mode of operations.

Some basics: The Roll, as it is known, contains the assessed value of all real estate and business personal property in the County's 88 cities along with the unincorporated areas. It also breaks down the number of single-family residential homes, apartments and commercial-industrial parcels.

This year's Roll comprises 2.58 million real estate parcels as well as business assessments countywide. That includes 1,882,121 single-family homes, 250,089 apartment complexes, 247,562 commercial and industrial properties and more than 205,000 business property assessments.

The 2020 Roll also grew by \$95.9 billion (or 5.97%) over 2019. In addition to the values of the County's 2.38 million real estate parcels, this total amount reflects \$87.91 billion in business personal property, which includes boats, machinery, equipment and aircraft.

Since the Roll is the inventory for all taxable property in the County, it can provide some insight into the health of the real estate market. Although there was a slowdown in sales, there was continued growth in property values. The Roll is also driven in large measure by real property sales, which added \$49.6 billion to the Roll as compared with 2019; the CPI adjustment mandated by Prop. 13, adding an additional \$30.8 billion; and new construction added \$13.4 billion.

Finally, as we move forward during this critical period I hope everybody stays safe and healthy. This is a tumultuous time in our history. No question about that, but to repeat what has been said so many times before during emergencies that demand the best from us, this could be our finest hour. homes, 1,048 apartment complexes, 1,090 commercial-industrial parcels for a grand total of 9,732 taxable properties. Growth is steady in San Gabriel.

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Los Angeles County Assessor Jeff Prang has been in office since 2014. Upon taking office, Prang implemented sweeping reforms to ensure that the strictest ethical guidelines rooted in fairness, accuracy and integrity would be adhered to in his office, which is the largest office of its kind in the nation with 1,400 employees and provides the foundation for a property tax system that generates \$17 billion annually.



CALIFORNIA SUPPORTS SMALL BUSINESSES

California small businesses are drivers of economic growth – creating two-thirds of new jobs and employing nearly half of all private sector employees. California is home to 4.1 million small businesses, representing 99.8 percent of all businesses in the state and employing 7.2 million workers in California, or 48.5 percent of the state's total workforce.

The COVID-19 pandemic has presented a significant challenge to small businesses, employers and employees. An August [Small Business Majority](#) survey data found that 44% of small businesses are at risk of shutting down. Data released through the [Census Current Population Survey](#) found that minority-owned businesses are disproportionately impacted: the number of active businesses owned by African-Americans dropped by 41%, Latinx by 32%, Asians by 25%, and immigrants by 36%.

Small business support is critical to ensure these Californians are connected to the resources they need to pivot and adapt to the COVID-19 marketplace. Governor Newsom and the Legislature are using every tool at their disposal to support small businesses as they work to safely reopen and recover from this public health crisis.

Tax Relief

- **Allowing Small Businesses to Exclude PPP Loans from State Taxes.** Governor Newsom signed AB 1577 (Burke), which conforms state law to federal law by excluding from gross income Paycheck Protection Program loans that were forgiven through the federal CARES Act and subsequent amendments in the Paycheck Protection Program and Health Care Enhancement Act of 2020.
- **Created Main Street Hiring Tax Credit.** Governor Newsom signed SB 1447 (Bradford, Caballero and Cervantes), authorizing a \$100 million hiring tax credit program for qualified small businesses. The credit will be equal to \$1,000 per qualified employee, up to \$100,000 for each small business employer.
- **Provided Tax Relief for Small Businesses:** Provided a 90-day extension to [small businesses](#) in state and local taxes and an extension of all licensing deadlines and requirements for several industries.
- **Waived the Minimum Franchise Tax for New Businesses.** Estimated \$100 million allocated in the 2020-21 Budget to waive the \$800 minimum franchise tax for the first year of business creation and remove a barrier to entrepreneurship and job creation.
- **Authorized Sales Tax Relief.** Provided a 12-month interest-free payment plan for up to \$50,000 of sales and use tax liability through the CA Department of Tax and Fee Administration (CDTFA). A total of 6,217 Small Business Relief Payment Plans have been established for a total of \$105.9 million in tax through August 30. CDTFA has received \$8.2 million in payments towards the small business relief payment plans.

Access to Capital

- **Provided \$125 Million in Small Business Loans.** The California Infrastructure Economic Development Bank (IBank) provided \$100 million in loan guarantees for small businesses that may not be eligible for federal relief.

Visit <https://business.ca.gov/coronavirus-2019/> to apply for these programs and small business supports.



- To date, IBank has conditionally approved 415 loans for \$14.5 million, retaining the jobs of 2,252 Californians. To date, 82 percent of the loans have gone to either women-owned, minority-owned, or those businesses in low to moderate income (or LMI) tracts. The average loan size, to date, is \$35,000. Businesses receiving loans are, on average, 5.4 full-time equivalent employees.
- Additionally, [in late August, the state announced the California Rebuilding Fund](#), a new public-private partnership being developed to leverage state capital to support California's small businesses – especially those located in economically disadvantaged and historically underserved areas of the state. The California Infrastructure and Economic Development Bank's (IBank) participation in the initiative was approved during IBank's August board meeting. Prior to the approval, the State of California allocated \$25 million to IBank and passed new statutory authority allowing IBank to participate in the initiative.
- **Secured \$30 Billion in Federal Small Business Relief.** California secured an SBA disaster declaration early on 3/17/20 to open up the Economic Injury Disaster Loans (EIDL) program for California [small businesses](#) and private non-profit organizations. Early action proved impactful:
 - California has received 543,366 approved EIDL loans which represents 15.20% of the total loans approved by SBA, as of 8/24. The total amount funded is \$33,572,280,259, which is 17.86% of the national total.
 - California has received approval for 809,792 EIDL Advances representing 14.01% of the total number of advances; and \$2,666,662,000 or 13.33% of the total disbursed, as of 7/15. EIDL Advances are closed.
 - California has received 623,360 approved PPP loans, representing 11.96% of the total loans approved by SBA, as of 8/08. The total amount funded is \$68,644,418,670 - 13.07% of the national total. SBA is no longer accepting PPP applications.
- **Provided Micro-Grants to Immigrant Social Entrepreneurs.** Allocated \$10 million in the 2020-21 Budget for Social Entrepreneurs for Economic Development (SEED) to provide micro-grants to immigrant social entrepreneurs.
- **Provided Loan Guarantees.** In 2019, IBank did more than 579 small business loan guarantees for more than \$509.6 million in economic activity. 15,780 small business jobs were created or retained from IBank's 2018-19 loan guarantees. IBank did more than \$643 million in financing in FY 18-19.
- **Small Business Finance Center.** IBank has conditionally approved 415 loans for \$14.5 million, retaining the jobs of 2,252 Californians. To date, 82 percent of the loans have gone to either women-owned, minority-owned, or those businesses in low to moderate income (or LMI) tracts. The average loan size, to date, is \$35,000. Businesses receiving loans are, on average, 5.4 full-time equivalent employees.

Support Networks

- **Expanded Support for Small Businesses.** In 2019-20, 86 active small business centers – providing expanded services in over 30 languages – have helped California's small businesses pivot, navigate new guidance, access capital including federal relief, and

Visit <https://business.ca.gov/coronavirus-2019/> to apply for these programs and small business supports.



adapt to the new marketplace demands to survive COVID-19. During the peak of the pandemic, these centers experienced up to a 14x jump in demand for assistance from California small businesses, to help meet this need, the majority of California's small business centers received just over \$34 million in additional federal funding.

- **Collaborated with the Governor's Task Force on Business and Jobs Recovery to Support Small Businesses.** The Governor's Task Force, established to help the state respond to COVID-19, has made small businesses a focus of California's economic recovery.
 - Members helped shape sector-specific guidance for a safer reopening, providing valuable insights that were helpful to businesses of all sizes, particularly smaller businesses without the same resources.
 - Proposed and launched the [#ShopSafeShopLocal](#) campaign – in tandem with July's "California for All Small Business Month" – to encourage communities across the state to support their local small businesses. This was done through the contributions of many companies – such as Nextdoor, Google and UPS – giving small businesses the tools and resources needed to create and/or increase their digital footprint.
 - Informed legislation to create the Main Street hiring credit (\$100 million) and conform to zero tax for the PPP loans.
- **Created Entrepreneurship Task Force.** In May 2019, the Office of the Small Business Advocate launched the Entrepreneurship Task Force (ETF) to serve as a bridge between the State of California and the entrepreneurial community. As the COVID-19 pandemic began to affect small businesses, the ETF launched a series of weekly COVID-19 Rapid Response Webinars to create a greater sense of community and reached nearly 30,000 small businesses in Spanish and English with critical information. The series was launched in Spanish with Univision on Facebook Live and in English with a variety of over 20 statewide and regional partner organizations.

Assistance for Opening

- **Created a Lifeline for Restaurants & Food Service Industry:** Launched [Great Plates Delivered](#), a first-in-the-nation meal delivery service for California's older adults, has served 8,693,690 meals through 735 provider food service companies/restaurants.
- **Helped CA Manufacturers and Created a New Marketplace for PPE.** Established [SafelyMakingCA.org](#), a new resource for small businesses to access the PPE they need to protect employees and customers and for California manufacturing companies to access PPE specs and find a new revenue source.
- **Distributed Hundreds of Millions of PPE Units to Industry:** Built a pipeline of PPE for essential workers and industry organizations and distributed PPE to help workers stay safe. The California Office of the Small Business Advocate (CalOSBA) has coordinated with six regional hubs to distribute free PPE to underserved and impacted small businesses throughout the state. Orders for delivery as of 8/24 include: 7,188,010 face masks, 580,372 16.9oz bottles and 1,004 gallons of sanitizer, and 645,672 face shields for distribution.

Visit <https://business.ca.gov/coronavirus-2019/> to apply for these programs and small business supports.

KEEPING YOU CONNECTED DURING COVID-19

We understand that many of our customers have been directly or indirectly impacted by COVID-19 this year. To support you during these uncertain times, we've implemented several customer protections that offer financial and other assistance to help you manage your monthly energy bill.

GET HELP PAYING YOUR BILL AND DEPOSITS

If you're having trouble with payments, we'll work with you to make sure your home's power stays on.

- We've created **new payment plans** and **suspended disconnection** to support customers who have been financially affected by COVID-19. To speak with our Customer Contact Center about payment arrangements and extensions, call **1-800-655-4555**. You can also visit sce.com/billhelp to learn more about financial assistance opportunities.
- Additionally, we are **waiving deposit requirements and late fees** for residential customers.

LOWER YOUR BILL WITH FINANCIAL ASSISTANCE PROGRAMS

If you have recently experienced changes to your financial and/or employment situation, you may qualify for our financial assistance programs, or a one-time bill payment through the Energy Assistance Fund.

- Our California Alternate Rates for Energy (CARE) and Family Electric Rate Assistance (FERA) programs can help you **save up to 30% each month** on your energy bill. We're also temporarily **suspending certain requirements until April 2021** to make sure current and new CARE and FERA participants continue to receive their rate discount. Find out more about eligibility and enrollment by visiting sce.com/billhelp.
- Energy Assistance Fund (EAF) temporarily provides up to **\$300 total in direct bill payment assistance** for income-eligible customers impacted by COVID-19. To learn more, visit sce.com/eaf.
- If you **require electrically-powered medical equipment**, you may be eligible for our Medical Baseline Program, which increases the amount of electricity you can use without having to pay a higher rate. Call **1-800-447-6620** or visit sce.com/medicalbaseline.

DON'T FALL FOR SCAMS

We take customer privacy seriously and make every effort to protect your information. As a reminder:

- We will never call to demand immediate payment with the threat of service disconnection or meter removal.
- We do not have a disconnection department.
- We do not accept pre-paid Visa cards, Bitcoin, or pre-paid cash cards for bill payments.
- An SCE employee will never ask for cash in person.

To report a possible scam, visit sce.com/scamalert.

STAYING SAFE

We must all work together to slow the spread of COVID-19 in California.

- **Wearing a mask when in public, social (or physical) distancing, and hygiene** can help protect you as well as those around you.
- **Getting tested** will help us to slow the spread of the virus. To find a testing location near you, visit <https://covid19.ca.gov/testing-and-treatment/>.

To learn more about our COVID-19 response, visit sce.com/safety/coronavirus or call 1-800-655-4555.

CAISO ROTATING OUTAGES

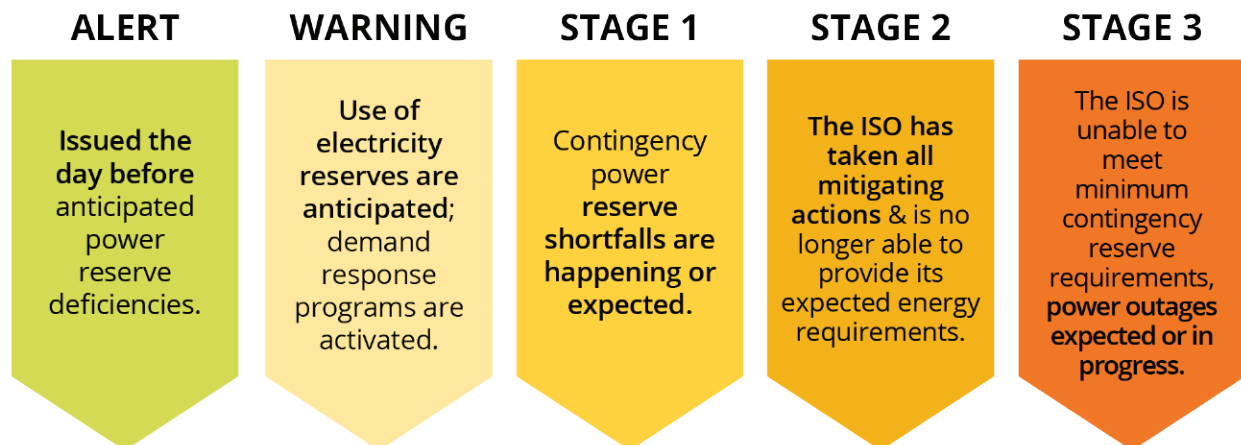
The California Independent System Operator (CAISO) manages the California electric grid and the energy market for 80% of the state of California. It is responsible for coordinating and ensuring the supply of power across the state used by the state's three investor owned utilities (IOUs), including Southern California Edison. Typically, by managing contracts with power producers both in and out of California, there is enough energy to meet California's needs. Using weather reporting and modeling, CAISO provides look ahead forecasts that typically allows it to predict and cover any anticipated peak loads.

Electricity must be supplied on demand. Other than very limited energy storage across the state, the lead time from when power is generated to when it hits air conditioners and light switches is almost instantaneous. A failure to supply electricity when it is demanded by the system could lead to major power outages, which can disrupt communities, businesses and lives; endanger public safety; and damage electrical infrastructure, slowing restoration. The CAISO will take a number of preventative steps, with rotating outages being the last, in order to avoid a widespread blackout.

THE STAGES OF A CAISO EMERGENCY

When CAISO anticipates that demand is going to outpace available supply, it will call a statewide emergency. Rotating outages are the last stage of a CAISO emergency. Other steps include alerting and warning utilities, triggering demand response programs that require participating customers to reduce their energy use, and calling on business customers to provide backup generation (see diagram, below). It can also ask customers to conserve energy by calling a statewide Flex Alert. If these prevention steps do not reduce enough demand or add enough additional sources of generation, a Stage 3 emergency allows CAISO to order the utilities to turn off service immediately through rotating outages. Given the immediacy of power generation, the time between the three stages of emergencies can be minimal. And after Stage 3 is called, SCE may have as few as 10 minutes before starting rotating outages.

CAISO SYSTEM ALERTS, WARNINGS AND EMERGENCIES



Source: CAISO System Alerts, Warnings and Emergencies.

Available: <http://www.caiso.com/Documents/SystemAlertsWarningsandEmergenciesFactSheet.pdf> (accessed September 3, 2020.)

Updated: 09/10/2020

HOW CAISO ROTATING OUTAGES ARE MANAGED

Every customer has a rotating outage number on their bill in the event of CAISO rotating outages. This number corresponds to a group, which includes 20,000 to 30,000 customers and represents approximately 100 megawatts of energy usage. The groups are purposely geographically dispersed across SCE's service territory so that no one community would lose all its power in the event of a CAISO rotating outage. The groups are updated and reviewed annually to ensure that they continue to have the right number of megawatts of power and that circuits including public safety providers or other emergency operations are removed.

Several groups could be called at a time, depending on the amount of the energy shortfall. CAISO rotating outages typically last one hour. If the emergency continues longer than that, new groups of customers are shut down. Once a group has participated in a CAISO rotating outage, it is moved to the bottom of the outage list and will not be called again until the entire list has been cycled through.

EXEMPT AND NON- EXEMPT CUSTOMERS

- Certain customers who provide essential public health, safety, and security services (Essential Use Customers) are typically exempt from rotating outages. The list of categories of Essential Use Customers can be found at sce.com/rotatingoutage.
- Critical care customers (those who cannot be without electric service for more than two hours) are not excluded from rotating outages. These customers are typically prepared for potential outages and other emergencies, including having backup generators. They are also notified in advance of any outage, regardless of the amount of lead time that we have for the outage
- Community Choice Aggregators (CCA) are also subject to rotating outages since their electricity is supplied through the SCE electric grid.

HOW TO FIND A CAISO ROTATING OUTAGE GROUP NUMBER

Customers can find their CAISO Rotating Outage Group Number by:

- Logging in to My Account on sce.com and following the [step-by-step guide](#)
- Locating the number printed on the front of each month's printed bill
- Calling SCE Customer Service at 1-800-611-1911
- Searching neighborhood rotating outage maps at sce.com/rotatingoutage

Customers' CAISO rotating outage group numbers are treated as confidential information to protect privacy and safety.

For more information on CAISO rotating outages visit caiso.com
For more information on SCE's response to rotating outages, visit sce.com/rotatingoutage

AUGUST 14-15, 2020

CAISO STAGE 3 EMERGENCY EVENT

In response to one of the strongest West Coast heat waves on record, CAISO directed the utilities to implement rotating outages for the first time in 19 years. The state is conducting a thorough investigation into the causes, but known factors causing the shortage of electricity supply included the heat wave, lower levels of wind generation, unexpected natural gas generation losses, and lowered availability of electricity imports from out of state.

To prevent and reduce the outages, IOU customers reduced use through conservation and provided energy to the grid through self-generation programs. SCE managed 70 demand response programs dispatched across six consecutive days, while large business customers turned on their backup generators. Collectively, customers reduced the peak in SCE's service area by more 1,200 megawatts of energy. With these efforts, and many customers stepping up to conserve, further rotating outages were avoided.

PREVENTING FUTURE CAISO ROTATING OUTAGES

With climate change, more intense and longer heat waves are expected in the coming decades. SCE and the state have noted the need for more generation capacity since long before the August 2020 rotating outage event. Market rules need to adjust so we can transition responsibly to a low-carbon grid. Energy storage is the only way to store power for later, but we do not have nearly enough energy storage in California today to make a significant difference in energy emergencies. The California Public Utilities Commission recently approved SCE's proposal to procure 770 megawatts of battery-based energy storage resources. While these additional resources will enhance electric grid reliability and help address current potential energy shortfalls identified in the state, SCE's Pathway 2045 vision suggests that California needs 30,000 MW of utility-scale energy storage to manage an additional 80,000 MW of utility-scale clean generation. Distributed energy will also grow significantly, with 50 percent of rooftops projected to have solar along with another 10,000 MW of customer-sited storage.

As the climate crisis continues to unfold, we must continue to transition to a clean energy economy. As our response to the August 2020 CAISO emergency demonstrates, we can band together across the state to find collective solutions—demonstrating generosity, resolve and initiative.



SOUTHERN CALIFORNIA
EDISON®

OUTDOOR BUSINESS OPERATIONS DURING THE COVID-19 PANDEMIC

HELPING CITIES AND
BUSINESSES ALLOW
FOR **SAFER OUTDOOR
BUSINESS OPERATIONS**

Nothing is more important than keeping our workers and communities safe. To ensure expanded outdoor business areas are created safely during the COVID-19 pandemic, Southern California Edison wants to offer cities and businesses safety guidelines to assist with their efforts in making outdoor expansion decisions.

Following these guidelines will help outdoor businesses operate safely

without interfering with SCE's ability to provide our customers with a safe and reliable supply of electricity, as well as promote safety for patrons and members of the public.



**OPERATE SAFELY AND BE AWARE OF
POTENTIAL HAZARDS AROUND YOU.**

CLEARANCE FROM OVERHEAD LINES

Workers should never get themselves or any tools or equipment within 10 feet of power lines. When a worker or customer is using business equipment outdoors, they must maintain a minimum clearance of 10 feet from overhead lines. Never store tools, machinery, equipment or set up business fixtures, including umbrellas, within 10 feet of power lines.



PROXIMITY TO PADMOUNT EQUIPMENT

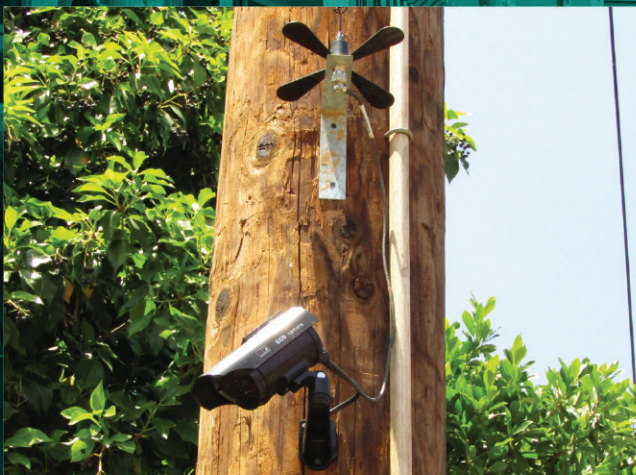
An 8-foot minimum clearance is required on the door side of any above-ground padmounted equipment for operation and a 12-foot minimum clearance on one side for accessible maintenance.



PROXIMITY TO UNDERGROUND EQUIPMENT

Maintain 15-foot minimum clearance from underground structures, vault lids and manhole covers when considering the placement of business fixtures outdoors, such as canopies or tables.

ATTACHMENTS AND ACCESS TO SCE EQUIPMENT OR FACILITIES



The state of California prohibits the unauthorized attachment of any item to power, streetlight or communication poles and structures — such as antennas, signs, posters, banners, decorations, wires, lighting fixtures, ropes and any other such equipment.



Do not block access to SCE structures with objects such as filled or concrete K-rails or other barriers.

FOR QUESTIONS, CALL (800) 990-7788 | [sce.com/safety](https://www.sce.com/safety)

Consult with the county or city within which your property is located for additional building and safety guidelines, rules and requirements.

September 2020

DO'S AND DON'TS TELEMARKETING REGULATIONS

Rinat B. Klier Erlich



The Do's and Don'ts below should give real estate licensees a general understanding of what is required in connection to telemarketing¹. Violation of the rules could result in significant losses. Citations or fines by the government can be up to \$100,000 for each violation or each day of a continuing violation (not to exceed \$1,000,000 for any single act). When using auto-dialers, the monetary penalty shall not be less than \$10,000 nor more than \$100,000 per call. In addition, an injured consumer may file a civil lawsuit in state court for a violation of the rules. A consumer may seek to recover actual monetary loss of \$500 in damages for each violation, and an injunction prohibiting further violations. For violations of auto-dialers rules, the court may also award treble damages if the violator willfully or knowingly violated these rules. The statute of limitation for the violations is 4 years and the consumer may also recover his/her attorney's fees. Lastly, often violations are pursued in civil court as class actions, because the volume of calls made by the licensee is high.

Do-Not-Call List Rules

Do: Make sure that the phone number you are calling from is not on the do-not-call registry. The database registry can be accessed at <https://telemarketing.donotcall.gov>. There is a cost for this access. A licensee must

¹ There are several federal and State regulations that pertain to telemarketing. The main rules are set forth in the Telephone Consumer Protection Act of 1991 ("TCPA"). Primarily, the rules prohibit telephone solicitations to people who have registered their residential or cell phone numbers on a national do not call registry. There are over 200 million telephone numbers which have been placed in the do not call registry. For more questions about the registry see, <https://telemarketing.donotcall.gov/FAQ/FAQBusiness.aspx>.

also cross check the do not call registry with his/her list of numbers at least once every 31 days and maintain records documenting this process.

Don't: The prohibition is from making sales calls to telephones registered on the do-not-call list. If the purpose of the call is to discuss with a FSBO a potential sale of the property to a buyer the agent represents, then the call is not a telephone solicitation, because the licensee is not encouraging the called party to purchase, rent or invest in property.

Do: Calls to registered numbers are allowed when they involve:

- Political calls.
- Charitable calls.
- Debt collection calls.
- Informational calls.
- Telephone survey calls.

Do: Calls from a business that had a contact with the consumer (assume the licensee represented the buyer or seller in a prior transaction) for up to 18 months following the last transaction are allowed. The licensee cannot argue however, that as long as the buyer keeps the house or holds the loan, the relationship continues.

Don't: An established business relationship with a particular company does not extend to affiliated companies unless the consumer would reasonably expect them to be included. There is also no established business relationship if either party previously terminated the relationship. The business relation ends when the transaction ends.

Do: Calls from a business where the consumer made an inquiry or submitted an application (e.g., rent application) are permitted up to 3 months from the day of the inquiry.

Don't: Do not call the seller of an expired or cancelled listing at their home or cell phone number to solicit real estate business if that number is listed on the do-not-call registry. According to the model California MLS



Rules, Rule 12.11, real estate agents should generally avoid using information from the Multiple Listing Service to solicit expired listings.

Do: Calls made within a 50 mile radius by either individual business persons or small businesses with no more than five full time or part time employees (namely, assistants, receptionist) are permitted. Independent contractors who are real estate licensees are not included in this count. Those calls however, must be within State lines.

Don't: Do not call a potential client who was referred to you whose number is on the do-not-call registry. Ask that person to call you first.

Do: A telephone call made to a place of business is allowed. The do-not-call rules only apply to calls made to residential and wireless telephone numbers. Beware of calling a business which is located within a residence, as that may not be exempt.

Don't: Do not make prohibited calls without a signed written permission. The written agreement must state that a specific caller can contact the specified telephone number. See "Consent For Communications" (C.A.R. Form CFC).

Do: Calls made to people with personal relationship, which means any family member, friend, or

acquaintance are allowed. Personal visits to the home, flyers and letters are also allowed.

Do: Brokers should have established and implemented written procedures for complying with the do-not-call rules and must train their licensee how to comply with such rules.

Do: Brokers should maintain and record a list of telephone numbers that cannot be contacted, and use a process to prevent telephone solicitations to any telephone number on your do-not-call list. If the brokers can show these precautions, then the licensee will not be held liable for calling someone on the do-not-call registry by mistake.

Rules Regarding Calls In General

Don't: Do not disconnect an unanswered telemarketing call before at least 15 seconds or four rings.

Do: When the licensee calls, the licensee must give: (1) his/her name; (2) the company's name; and (3) the telephone number or address where the licensee may be contacted. The telephone number cannot be a 900 number or any other number for which charges exceed local or long-distance charges.

Don't: Do not block caller I.D. The caller I.D. information must include the name and number.

Do: For any residential telephone number who is not on the do-not-call registry but the person requests not to be called, that person's name, if provided, and his/her telephone number must be placed on a company's do not call list. Distribute the list every 30 days and maintain it for 5 years.

Rules Regarding Automated Calls

Don't: When using auto-dialers (equipment that can generate and dial telephone numbers randomly or sequentially) do not use prerecorded messages to 'mobile' phones without consent. Prerecorded messages must be introduced by a live person and the person called must give their consent to hear the message.

Don't: Do not use auto-dialed 'text' messages to 'mobile' phones without consent.

Do: Auto-dialed calls to land lines are permitted. But note that land line numbers can be routed to mobile phones and also some consumers might provide cell numbers as home numbers.

Do: A consent form must be signed by the person called, it must clearly authorize prerecorded or auto-dialed calls to that person and it must include the authorized telephone numbers. It must also include a clear and conspicuous disclosure that:

“(A) By executing the agreement, such person authorizes the seller to deliver or cause to be delivered to the signatory telemarketing calls using an automatic telephone dialing system or an artificial or prerecorded voice; and

(B) The person is not required to sign the agreement (directly or indirectly), or agree to enter into such an agreement as a condition of purchasing any property, goods, or services.”

Written consent can be through paper or electronic means, including website forms, a telephone keypress, or a recording of oral consent. Written consent to make prerecorded telephone calls is always required, even for clients with whom the licensee already has an established business relationship.

Do: Auto-dialed pre-recorded calls must also have an “opt-out” mechanism that allows the person receiving the calls to opt out of receiving additional calls immediately. The opt-out mechanism must be announced at the outset of the message and be available through the duration of the call.

Don't: Under the rules, telemarketers using auto-dialers must ensure that they do not abandon more than 3% of all calls made over a 30-day period. A call is considered “abandoned” if it is not connected to a live sales representative within two seconds of the called person's completed greeting.

Rules Regarding Faxes

Don't: The federal rules generally prohibit the faxing of advertising materials absent the fax recipient's prior permission. Moreover, any advertising fax must include an opt-out notice.

Rules Regarding E-mail

Don't: The federal rules generally regulate commercial e-mail messages. A commercial e-mail message must contain, among other things, a clear and conspicuous identification that the message is an advertisement, an opt-out notice and method for opting out, and a valid physical postal address of the sender. The law also prohibits certain deceptive acts and practices involving e-mails.

All information provided is of a general nature and is not intended nor represented to replace professional, specialized legal advice, nor should the information be relied upon as same.



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Ms. Erlich is a trial attorney and she co-manages the Manning & Kass professional liability group, defending attorneys, real estate professionals, insurance professionals, architects and engineers. She is also a lecturer and author on many diverse professional liability and related topics.

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INSURANCE AGENTS

- Send news & tips to your customers.
- Announce customer appreciation events.
- Lead generator platform option

Unique pricing for this platform. To see how this works, text AGE to 72727. You can customize the questions to help gather basic info on leads.

Affiliate Partnership

CODE OF ETHICS



January 1, 2019 - December 31, 2021

This course is a National Association of REALTORS® (NAR) membership requirement, that must be completed every 3 years. This cycle is from January 1, 2019 to December 31, 2021.

REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time. The training must meet specific learning objectives and criteria established by the NAR.

Training may be completed through NAR's online courses or through classroom courses via local/state associations or via third-party DRE-approved real estate schools. If you have taken the Code of Ethics course from a DRE-approved real estate school, email the certificate of completion to education@wsgvar.com for the 3-hour Code of Ethics credits.

If you do not complete your Code of Ethics training requirement by December 31, 2021, your membership will be suspended.

Why Wait? Act Now by visiting our website at <https://www.wsgvar.com/code-of-ethics-requirements/> to take this NAR Code of Ethics course!



Special Events for Member Appreciation Week

Due to the COVID-19, this year all of the West San Gabriel Valley REALTORS® events have been taken place online. To celebrate our Member Appreciation Week in the month of September, the Membership/Special Events Committee hosted its first series of the virtual events via Zoom online software. Their commitment and hard work paid off and they were able to pull off a series of successful virtual events, such as Virtual Kickboxing event, Virtual Scavenger Hunt event, and Virtual Bingo event. Members who participated in the events enjoying their time. Congratulations to the following Virtual Scavenger Hunt winners: Dorothy Tan, Cynthia Hom, Yoke Liew, Frederick Murga, Alison Lu, Coty Wu. In addition, congratulations to Pauline Lam, William Yee, Ann Wang for winning the Virtual Bingo event.

Fitness Instructor | Professor | Communication Expert

ELLIE PARVIN



EXPERIENCE IT

What is Turbo Kickboxing?
Turbo Kick® is a high energy class that features cardio kickboxing combinations and body-sculpting dance moves choreographed to the hottest music mixes. In every class you'll incorporate real kickboxing moves along with high-intensity drills and body weight exercises.

Member Appreciation Week Event

Scavenger Hunt

Click Here to Register!
Deadline to Register is Thursday, September 10th 5pm.



Complimentary for WSGVR Members

Have Fun With The Whole Family!!
VIRTUAL SCAVENGER HUNT FRIDAY
September 25, 2020

FIND FUN ITEMS: 2PM
GOOGLE MAP HUNT: 5PM

We will play 3 rounds each. Each round will have a winner and receive a \$50 gift card. Total of 6 winners. (Prizes are only one per member)

Prizes to go to:
Membership/Special Events Committee

Member Appreciation Week Event
Complimentary for WSGVR Members
Brought to you by Membership/Special Events Committee

BINGO

JOIN US FOR VIRTUAL BINGO!!
SATURDAY, SEPTEMBER 26, 2020
7:00 PM

WE WILL PLAY 3 GAMES, EACH WINNER WILL RECEIVE A \$30 GIFT CARD (Prizes are only won once)

CLICK HERE TO RSVP
(Deadline to RSVP is Thursday, September 24th at 5pm)

YOU MUST RSVP TO RECEIVE BINGO CARD VIA EMAIL

Don't miss out on the Month of October for some exciting events! Membership/Special Events Committee will be hosting a Karaoke/Lip Sync Video Showdown, a Pumpkin Carving Contest, and a Halloween Costume Contest. If you are interested in any of these events, please let us know by contacting the association office at membership@wsgvar.com or 626-288-6212. We look forward to your talents: either singing, wearing scary costumes and carving the best pumpkin! Good luck to you for winning our Amazon gift card or cash. Winners will be announced at our October 29th MLS Breakfast Meeting.

Halloween Celebration

MEMBERSHIP AND SPECIAL EVENTS COMMITTEE

Pumpkin Carving Contest

Come carve out the face of these ghoulish times! In keeping safety and social distancing in mind, SPACE IS LIMITED. SIGN UP EARLY!

CONTACT BELEN BERRIOS at 626-288-6212 or belen@wsgvar.com.

DEADLINE: 3PM on Friday October 16, 2020.
Pumpkins reserved upon registration. Bring your own tools!

Carving Day will be pre-recorded at the Association from 2PM-4PM on **OCTOBER 23, 2020.**

Pumpkins will be judged during our scheduled Virtual MLS Halloween Breakfast Meeting on October 29, 2020.

Gift Card Prizes:
1st prize \$100
2nd prize \$75
3rd prize \$50

Karaoke Video Showdown

The Membership/Special Events Committee invites you to participate in Karaoke or Lip Sync Showdown!

Stage it, dress it, do it anyway you like it...anytime...in your car, in your home or even under the sun or moon! Sing it solo, with your household allies, or with your partnering beloved! Have fun! Be creative! Perfect activity for all ages! *Quarantine unleashed!*

Please limit video to one song and/or 4-5 minutes.
Once your Karaoke video is finalized (in MP4 format), upload it to the Google Drive and email the video link to Membership@wsgvar.com. [Click here for the Google Drive Instructions.](#)

Please submit your video to Membership@wsgvar.com by Wednesday, October 21, 2020 to participate in the Karaoke Video Showdown and for a chance to win one of the prizes below.

Top 3 finalists will be announced at the MLS Breakfast Meeting on Thursday, October 29, 2020. *** 1st Place \$75, 2nd Place \$50, 3rd Place \$40 ***

MEMBERSHIP AND SPECIAL EVENTS COMMITTEE

HALLOWEEN COSTUME CONTEST

THURSDAY, OCTOBER 29, 2020
3AM VIRTUAL BREAKFAST MEETING

INSTRUCTIONS

- REGISTER with Belen Berrios at 626-288-6212 or belen@wsgvar.com to save your spot.
- Be fully dressed in costume.
- Log in at 8:30am on Thursday, October 29, 2020 with your computer CAMERA READY to show your costume.

JUDGING
You will be judged by 2 directors from the WSGVR Board, 2 members from Membership and Special Events Committee and WSGVR Executive Officer.

COMPETITION TIME!

WIN PRIZES!

MOST CREATIVE
1st Prize: \$50 gift card
2nd Prize: \$30 gift card
3rd Prize: \$20 gift card

MOST ENTERTAINING
1st Prize: \$50 gift card
2nd Prize: \$30 gift card
3rd Prize: \$20 gift card

LET'S HAVE SOME FUN!

**BUSINESS TRIP &
VACATION
PHOTOGRAPHS**
by Albert Tran



Boston Public Garden • Massachusetts



Lucerne • St. Niklausen, Switzerland