

INTERO

REAL ESTATE SERVICES

Have questions about Real Estate? Please give me a call.



December 2025

BEING FRANK ABOUT REAL ESTATE

The official monthly newsletter of Frank Vento

A YEAR IN REVIEW

Despite the headlines and homes taking longer to sell, I had the ability to help 15 families buy or sell properties this year.



Do I have properties that are sitting longer than the owners and I would prefer? Definitely. Do I have clients waiting for activity to change? Yes I do. Fortunately or unfortunately, during the pandemic the market was HOT!!! It seemed every property was getting multiple offers and selling for over asking price. We saw double digit appreciation, 20% plus, increase in values. That is NOT a normal or sustainable market.

Market conditions vary from market to market. That can be by state, county, city or even neighborhood. On the coast, in general, we are in a balanced market. We do see homes getting 2-3 offers quickly and others sitting 60-90-120 before getting an offer. Predictions are that market activity will increase in 2026. Does that mean back to Pandemic levels of activity? No, it does not. We will more than likely see days on market decrease 30-45 days and a slight uptick in pricing.

Interest rates have dropped about a full point this year. At the beginning of the year they were in the low 7% range, now they are in the low 6% range. And you can buy that rate down or negotiate to have the seller buy your interest rate down. This helps lower your monthly payment and the long-term cost of the home.

So, does it make more sense to take action now or wait for the market activity to increase? If you are buying, I would say do it now. If you are selling then buying, it also may be a better time now to make a move instead of waiting to be in a faster moving market.

To understand your personal real estate goals better we can schedule a time to meet now or after the new year. Call or email me to get time on the calendar.

2027 COSTLY BAN ON GAS APPLIANCES



Costly ban on gas appliances goes into effect in 2027 by the Bay Area Air Quality Management District. (BAAQMD).

Gas Water Heaters can no longer be purchased or installed by Jan 1, 2027:
Gas Furnaces can no longer be purchased or installed by Jan 1, 2029.
The cost to convert older homes to Electrical could result in possible costs of tens of thousands of dollars or more to each homeowner.

If your Gas water heater breaks after Jan 1, 2027, and you haven't renovated your electric system from an electric water heater, your home could be without hot water for several months (depending on availability of local contractors, electricians, and PG&E permitting and approval backlog)!

Thinking of selling your home? As of Jan 1, 2026, the BAAQMD requires you to disclose to the Buyers the BAAQMD Ban on gas water heaters and furnaces and to make Buyers aware of the electrical system renovations necessary to accommodate electric appliances.

What Can You Do?

To voice your concern and opposition, please visit one or both of the following:

<https://www.change.org/p/baaqmd-do-not-ban-natural-gas>

<https://toocostlybayarea.com> (Rules 9-4 & 9-6) and contact ALL YOUR SOCIAL MEDIA FRIENDS & FAMILY for support to oppose this Costly Ban on GAS water heaters and furnaces.

Your voice matters! In June, the Southern California South Coast Air Quality Management District rejected a similar ban do to overwhelming opposition from Homeowners and Renters.

Our power grid is not currently sufficient to handle current loads during the summers with rolling brown outs. And they want to add even more to the grid?

Costs with permits, upgrades to Electrical and installation could range from \$5,000 - \$50,000.

Voice your concerns now!

ADU'S (Accessory Dwelling Units), INLAW UNIT or GRANNY FLAT



They're all the same, just a different label. Some retirees and empty nesters are looking at an ADU on their current property as an option, instead of to sell and move out of the area. So you love where you live, you'll take a big tax hit if you sell. You have plenty of equity. So why not down size where you currently live now? That's build an ADU, get rid of all that extra clutter in the main house, move out and lease out your main residence to generate extra income. This is a growing trend in long-term retirement strategy.

Lower living costs in retirement -

An ADU is typically smaller, more energy efficient, and much easier to maintain. Retirees reduce expenses without giving up their neighborhood or community.

Rental income from the Main house -

The larger home can be rented for significant monthly income-often enough to offset retirement expenses or cover long term care needs.

Keep property taxes low -

Thanks to California's tax rules, staying on the same property can preserve a homeowner's low Prop 13 tax basis.

Stay close to family -

Many families use the main house for adult children or multi-generational living, while parents transition to the ADU. This allows independence and connection.

HAPPY HOLIDAYS!

I'd like to wish everyone a truly wonderful Christmas season and a very Happy NewYear! Until next year...



... IN THE MARKET ...

ACTIVE

1263 Reservoir Road, Pescadero [<----Live Link](#)



MLS #: ML82009102

Beds: 3

Baths (F/P): 2

Apprx Bldg: 2000 Sq Ft

Apprx Lot Size: 76,230 Sq Ft

Status: Active

Age/Yr Blt: 75/1950

IMPROVED PRICE: \$2,800,000.

1568 Mizzen Lane, Half Moon Bay [<----Live Link](#)



MLS #: ML82023544

Beds: 4

Baths (F/P): 3

Apprx Bldg: 1580

Apprx Lot Size: 9798

Status: **ACTIVE**

Age/Yr Blt: 50 /1975

List Price: \$1,600,000

000 Seacliff Court, Montara [<----Live Link](#)



MLS #: ML81986610

Apprx Lot Size: 3,000 Sq Ft

Status: **ACTIVE**

List Price: \$ 475,000

SOLD...

323 Garcia Avenue, HMB [<----Live Link](#)



MLS #: ML82015823

Beds: 4

Baths (F/P): 2/1

Apprx Bldg: 2740 Sq Ft

Apprx Lot Size: 7500 Sq Ft

Status: SOLD

Age/Yr Blt: 36/1989

Sale Price: \$1,740,000

80 Stage Road, Pescadero



Represented local Buyers for this Historic home in Pescadero, built when Pescadero was still part of Santa Cruz County.

Sellers represented by Karon Properties.

Beds: 2

Baths (F/P): 2

Apprx Bldg: 1460 Sq Ft

Apprx Lot Size: .46 Acre

Status: SOLD

Age/Yr Blt: 120/1905

Sale Price: \$1,200,000

PENDING...

0000 Pescadero Road



MLS #: ML81990212

Apprx Lot Size:

Status: **PENDING**

List Price: \$ 299,000

FRANK'S FUN

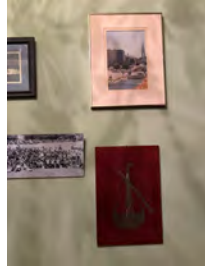
Thanksgiving with my family, Mom still cranking out an awesome spread! My brother slow cooked the turkey on the Weber charcoal grill, and my wife made her delicious cranberry sauce. An enjoyable day of Thankfulness was had by all.



We participated in our friends' Annual Olive Harvest event in Calistoga, a fun day in the Napa Valley wine country. The harvest was very light this year with only about 2/3's of a bin of Tuscan (little black) olives. The Spanish green olives had been infected by olive flies that sting the fruit which in turn causes damage and makes the olives very bitter. So, we did not harvest those trees. Only a few of the Tuscan trees had an abundance of olives; the rest were very light in production. We had a wonderful early dinner and enjoyed visiting with folks we normally only see at this event. We stayed at the deco El Bonita Motel on Hwy 29 just as you get into St Helena. It was a good stay. Sunday morning we visited my Aunt Barbara for coffee and spent some time catching up.



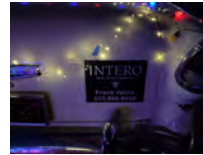
I've finally gotten my home office closer to being completely set up. I sorted through boxes of stuff, filed paperwork and hung pictures on the walls. I'm looking forward to having it as a comfortable usable space to work from home when needed.



I drove the 55 Chevy to 41st Ave. *Mall Cars & Coffee* Saturday morning event in Capitola. A fun time and beautiful drive up and down the coast highway.



We attended the Nights of Light Parade in Half Moon Bay and participated as a Sponsor in the Parade on Main Street. We decorated the 55 Chevy with Christmas Lights and waved at the crowd. It's always fun to be part of a parade and to see the joy on people's faces. Being a sponsor, we were up in front just after the Public services Fire, Police, State Parks etc. So, we parked and watched the rest of the parade. Then we went to the Christmas Craft Fair at the Methodist Church. We bought some homemade jams and bee's wax candles



Check my updated website and follow me on Instagram or Facebook.

If you know a friend, neighbor, or co-worker who is thinking about buying or selling, I would love to have the opportunity to provide my services. I'm never too busy for your referrals.

FOLLOW ME ON SOCIAL MEDIA!



213 San Mateo Rd. Half Moon Bay CA 94019
(650) 888-9900

DRE | 01321362

[VIEW WEBSITE](#)

This email was sent to dhs.sampson@gmail.com.
No longer want to receive emails from Frank Vento? [Unsubscribe here.](#)

Powered by ActivePipe, a MoxiWorks Product