

# INTERO

REAL ESTATE SERVICES

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



**November 2025**

## **BEING FRANK ABOUT REAL ESTATE**

*The official monthly newsletter of Frank Vento*

### **SCAMS AT SCALE** (From Seth Godin's blog)

The first things humans invented, before fire, the wheel or baked brie, was trust. Trusting the others in the village. Trusting that you could get a good night's sleep. Trusting that what you heard was true.

We've expanded the village from twenty people to billions. Walter Cronkite was effective because millions of people trusted him, and he earned that trust. And as the media became more powerful and fragmented, that contract began to erode.

We've created methods of exchange and interaction that were unimaginable just a generation ago. And, at the same time that we've expanded our circles of trust, we've pushed to make many of them digital.

Interactions by email and zoom. Documents that are written and certified by unseen intermediaries. Stories and images that feel real and local, but might be neither one. This only works because we've applied our same 20-person trust instincts to each of these interactions, billions of times, around the world.

Aided by AI, the thieves and scammers are now relentlessly working to hack this basic human instinct. They're stealing more than money.

That email might not be from the person you think it's from. And that online recruiter, or the text you just got—it might not be worthy of the benefit of the doubt. Even phone calls from people who aren't who they say they are—AI bots with familiar voices and plenty of specific knowledge.

Like all things amplified by computer chips and the network, this one is going to accelerate—very quickly.

People are going to be deceived, victimized and ripped off. And the sort of intimacy that marketers and institutions counted on will erode fairly quickly.

Halloween was just here, and it wasn't just little kids who were wearing costumes. If someone in a clown mask walks into a bank, the tellers know something's up. Trust is the first thing to go.

The short-term response is to change our bias about digital interactions—when in doubt, be more human. When in doubt, take your time. When in doubt, ask someone else to double check.

In the long run, I think we're going to see our circles of trust shrinking. That's sad, it's going to fracture networks we've been counting on for a long time and it's going to be confusing since the defaults will be shifting.

Marketers will discover the costs of this, but it's individuals that will have to rebuild what they think of as community.

Watch out for tricks. All year round.

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**2026 IS RIGHT AROUND THE CORNER ...  
ARE YOU PLANNING?**

Have you started planning for next year yet? Are you planning a vacation, family reunion, a wedding, baby shower, or anniversary party? These are fun things to have on the calendar.

Have you been thinking about moving, buying your first home, or having a vacation home near the beach? Maybe you have ideas about a remodel, or a large maintenance project around the house. Maybe you need to sell an inherited property that has been overwhelming you?

All these take planning to get done. Most real estate purchases and sales do not happen quickly. Some do. Most take planning for months or even a year plus depending on logistics. Meet with your Realtor, your accountant or financial planner, your Tax specialist, family members, service providers if you plan on doing some clean up prior to going on the market.

If you are planning on buying next year, finding a Realtor that's a good match. Meet with a lender if needed, find out about the ins and outs of the insurance market. And then spend search time going to look at homes. In this phase it's figuring out what you like and do not like about properties, flow of the floor plan, yard, neighborhood, schools, amenities nearby, commute times, etc.

So, if you have real estate plans for 2026, let's start planning now so you can hit the ground running in the new year. I would love to help you achieve your 2026 goals. If you're planning on moving out of the area or buying that 2nd home out of town or out of state, let me know and I can connect you with a Realtor in that area.

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## CHANGE?

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No, not the elimination of the penny.

Change is always happening to us and around us. We've been adapting all of our lives no matter how old you are. In the last 5 years the Pandemic shut down normal life. Now, we have the mainstreaming of artificial intelligence (AI) into our daily lives. We've been using AI for some time, but now we have the ability to really utilize it. You know the automated voice that you talk to, or shout profanities at? That's AI technology. Also, the Chat Bots online that provide you with canned answers that usually do not help?. We usually end up asking for a human. I've been tapping into it a little just to learn, I even took a class in Half Moon Bay. The gentleman that hosted the class, generated his presentation with AI.

Another change for me is incorporating a virtual assistant (VA) into my business. The use of VAs has been around for 10 plus years or more. But now, I'm ready to CHANGE and utilize the services of someone in another country. I found her through colleagues that are in a MasterMind group I participate in. We are all trying to better serve our clients more efficiently. There are a lot of tasks behind the scenes that need to take place on a regular basis. Some of these tasks I do not want to do, or do not have the skillset to do, or would like to do but do not have time to do. So, the CHANGE is hiring a VA to handle these tasks that fall through the cracks. It's a big change for me because I've been resisting using a VA, and making excuses why it wouldn't work, etc. And now spending time to delegate tasks is CHANGE. But once we get things in place it should run smoothly.

What CHANGE have you resisted and finally given into and then wondered why you waited so long. I would love to hear from you about it.

## CA JUST PASSED 4 NEW ADU LAWS

California Just Passed Four New ADU Laws | Anthony Young - Appraiser

Here's What Every Agent & Appraiser Needs to Know

Governor Newsom just signed several new housing bills that directly impact Accessory Dwelling Units (ADUs) and Junior ADUs (JADUs) — and they could change how you price, list, and advise your clients starting now.

Let's break it down.

### ♦ The Four Bills

AB 462 – Coastal & Emergency Zones

ADUs in certain coastal or emergency-declared counties are now exempt from the Coastal Development Permit process.

- ✓ Faster approvals
- ✓ Lower risk for owners in affected zones

## AB 1154 – Parking & JADU Updates

Local agencies can't require parking for ADUs under 500 sq ft.

It also updates JADU rules:

Owner-occupancy may depend on shared vs. separate sanitation

Rentals must be 30 days+, preventing short-term Airbnb conversions

### SB 9 – The Big One (Recap)

This earlier law still packs a punch: it allows two primary units per single-family lot and streamlines lot splits.

It's the backbone of California's infill housing movement.

## SB 543 – Fee & Definition Refinements

Clarifies what counts as "interior livable space" for JADUs and tightens rules on impact fee exemptions for smaller units ( $\leq 750$  sq ft).

Local agencies must keep their ADU/JADU ordinances compliant with state law.

### 💡 What This Means for You

#### For Sellers:

Listings with ADUs or ADU potential just became more valuable in certain markets.

Especially if your property falls in an affected zone — reduced red tape means faster permit turnaround and stronger buyer appeal.

#### For Buyers & Investors:

Ask smart questions:

Does the property qualify under AB 462?

Is the ADU small enough ( $\leq 500$  sq ft) for AB 1154's parking relief?

Are there still local restrictions under SB 543 that might limit rentability?

#### For Appraisers & Agents:

You'll need to start documenting:

ADU size, permit history, and local compliance

Market reaction to these rule changes

New cost savings from parking/fee exemptions

And when in doubt, note it in your addendum — it matters for credibility.

### 💡 Why It Matters

California's message is clear:

"We're done making it hard to add housing."

These bills keep tightening the screws on local resistance and pushing ADU development statewide.

The result? More units, new valuation challenges, and an evolving conversation about what "highest and best use" really means in residential neighborhoods.

### 🔍 Quick Takeaways

- ✓ Fewer permits required for ADUs in coastal/emergency zones
- 🚗 No parking requirements for units under 500 sq ft
- 💰 Fee exemptions and faster approvals for small ADUs
- 🏠 More flexibility under SB 9 for lot splits and duplex conversions
- 🕒 Final Thought

ADUs aren't just backyard add-ons anymore — they're a market force.  
If you're advising clients without understanding how these new laws shift feasibility, rentability, and resale value... you're leaving money (and trust) on the table.

## ANNUAL WILD GAME & FISH FEED - A GOOD TIME WAS HAD BY ALL!

The Native Sons Parlor #230 sponsored event was another success this year. Food was excellent, we had a good crowd, things flowed smoothly and everyone seemed to have a good time. Next up...the Crab Feed in 2026!



.... 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**

***PENDING...***

0000 Pescadero Road



MLS #: ML81990212

Apprx Lot Size:

Status: **PENDING**

List Price: \$ 299,000

## FRANK'S FUN

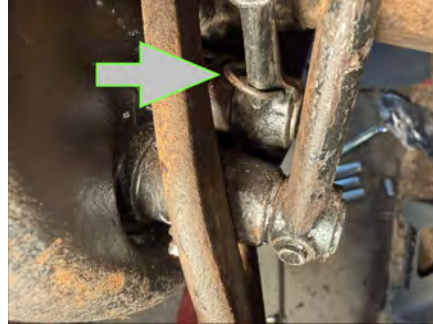


I bought tickets a while ago to see Boz Scaggs in Napa at a venue called The Blue Note. It was held outdoors, was small and we had a fun time.

We ran into our friends Teri and Gary from Half Moon Bay. Boz and his band put on a great show and we spent the night in Benecia. It was a fun adventure.



CAR UPDATE: The Model A brakes are coming together bit by bit, getting much closer. Bolting some parts back on, and then the adjusting part after that.



The 53rd Annual Pumpkin Festival and weigh-off has come and gone. Our Ravioli's were a big hit again - pumpkin ravioli with brown butter/sage sauce, and a sprinkle of grated parmesan cheese. We sold approx. 2,200 servings and SOLD OUT by 3:00 on Sunday. We raised close to \$10,000 for the Community United Methodist Church youth program. Not a record breaker this year but a Northern Californian took home \$21,000+ for his 2,346 lb. Giant Pumpkin this year.







We attended a 45th Anniversary Party in Sonora, for friends Gary and Judy, and yes, I attended their wedding 45 years ago at Crystal Springs Golf Course. We had a fun time and as a bonus. I drove the 55 Chev.

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!



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