



OC Housing Newsletter



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Calendar of Events



Apr 1st
April Fools Day

Apr 5th
We Are Earth Day
10:00am at
San Juan Capistrano

Apr 11th-13th
Grand Prix
8am-5pm at Long Beach

Apr 19th
Bunny Days
11am-2pm at Mission Viejo

Apr 24th-May 1st
Newport Beach Film Festival
At Newport Beach

Apr 26th
Earth Day
10am -2pm at San Clemente

Apr 30th
Broadway Musicals
3-4pm in Mission Viejo



Sellers are Horrible at Pricing

The influence of foreclosures and short sales on the housing market is minimal.

The market has changed from a year ago and now pricing is crucial in order to successfully sell.

Seller Pricing: 10% of the active inventory reduces their asking price each

week.

From January 2012 through July 2013, sellers were able to price their homes aggressively over the most recent comparable sale. Each sale was higher than the last and homes appreciated rapidly. The underlying reason this occurred was because home values were extremely low and affordable. Combine affordability with historically low interest rates and demand went through the roof. During that year and half, homes were coming off the market quicker than they were coming on and the active listing inventory dropped to extremely anemic levels. That just exasperated the problem and enabled sellers to fetch unbelievable values.

Home values last August had risen 23% year over year, according to Corelogic. That means that a home worth \$500,000 in August 2012 had appreciated to \$615,000 a year later. A \$750,000 home climbed to \$922,500. A lot of equity was restored seemingly overnight, good news for all of those homeowners who were underwater. Flash forward to today, and it is estimated that only 5% of mortgaged homes are still underwater, a significant drop from where it was a few years ago at 25%.

In mid-March last year, the housing market was pumping on all cylinders, but the market began to shift. Buyers were no longer willing to purchase a home that was priced a lot more than the most recent comparable sale. This phenomenon continued to build momentum until homes stopped appreciation rapidly by August 2013. Home price appreciation had tapped out and the run had come to an end.

Month to month, values are holding steady. Unfortunately, everybody is listening to the hype swirling around

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Show your doors some love and these simple cleaning tips.



Doors can be the most neglected part of our cleaning routine and may seem daunting to tackle. But with these simple instructions and ideas, you'll be able to easily take care of all the doors in (and out of) your house.

Door Cleaning Tips

Start with the front, bedroom, closet and bathroom doors first before any other cleaning as they see the most use and often get dirtiest.

Dust doors first. Remove the surface dust before applying any type of cleaning solution. Jumping straight to wiping down a door will just spread the loose dirt and dust around, creating a bigger mess.

Paper towels work best. Use paper towels when it comes to wiping down door surfaces. Sponges and regular towels can hold tons of bacteria. Using a heavy-duty paper towel ensures that bacteria doesn't transfer dirt and debris from one door to the next.

Front Door

Tackle the front door first because it's probably the dirtiest. Start by dusting the door and getting rid of as much loose dust as possible. Use a mixture of gentle dish

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Real Estate Corner...

Q How Do You Find And Pre-qualify Buyers For A Home You Have Listed For Sale?



A Buyers for homes I list come from a number of sources. Many come from referrals, either through my office or through previous clients of mine. Some come from company advertising, open houses and "For Sale" signs. And others come from the enormous exposure created through my exclusive home marketing plan. But that's not the only way buyers are exposed to a home listed for sale. As a member of Multiple Listing Service (MLS), I cooperate with over <<3,000>> other agents. I have an agreement that any agent who has an offer accepted on a property I have listed will receive a share of the commission. This is an excellent incentive for them to show and sell your home.

When prospective buyers come to me directly, I have to know if they're qualified to afford your home. The last thing I want is to waste your time with buyers who are not qualified. Here is the key question I ask them when they call: How much home have they been pre-qualified or pre-approved to purchase? If they haven't been pre-qualified, I require them to do so, and ask even more questions in the process: How much cash do you have to put down on a home? What is your annual income? What kinds of debts do you have? How long have you worked at the same job or in the same industry? How good is your credit status? Do you have a home you need to sell before you

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year over year appreciation. According to CoreLogic, values had risen 17.8% in January. That is still a lot, but the percentage is dropping each month. Remember, it was 23% in August. It is dropping because values were rising last year, but they are not today. Eventually, last year's value will catch up to today's values, most likely towards the end of this year.

Let's focus on current value remaining fixed. It does not matter that home prices have gone up a ridiculous amount over the past year. In pricing, you should only focus on what values are doing right now, and that is remaining the same. It is great that homes have appreciated 17.8% from a year ago, but, more importantly, they have appreciated 0% from January to February of this year. So, if prices are remaining the same, how should a homeowner entering the fray approach the market? The answer is obvious, but often ignored. Homes should be priced according to the most recent comparable sale.

It does not matter that it is the Spring Market. That does not mean that homes will appreciate because it is spring. Yes, it is the best time of the year to sell in terms of demand, but buyers are NOT willing to pay extra for homes today. Just ask the 10% of sellers that are reducing their asking price each week. They have been learning the hard way of the new market reality. This year's market is tangibly different than last year's. It is a seller's market, but that does not mean that it is okay to overprice. It does mean that if a seller prices their home realistically, it will fly off the market.

In arriving at price, a seller needs to diligently look at the comparable sales data and carefully determine the **Fair Market Value** for their home. The **Fair Market Value** is what buyers are willing to pay for a home. They don't care what a seller "wants" to net from the sale of their home, so don't price that way. Pricing based upon your needs is a ridiculous approach to successfully selling. Buyers do not ask what the sellers would like to net from a home in opting to write an offer on a home. They do take a close look at comparable sales and arrive at the **Fair Market Value**.

Active Inventory:

The inventory increased by 3% in the past two weeks.

The active listing inventory added an additional 144 homes in the past two weeks and now totals 5,852, levels not seen since last November. The inventory has been rising unabated ever since ringing in a New Year. Thus far, it has climbed by 1,119 homes, a 24% increase. The inventory has been growing because homes are coming on the market faster than they are coming off as pending sales. The net result is that it has been continuously rising and appears as if that the trend will persist through August. Overpricing is not helping matters either, because they sit on the market until the seller reduces the asking price

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can buy another? When do you need to move?

By screening potential buyers, I save time for both you and me, resulting in the most qualified, ready-to-buy buyers for your home.

If you'd like to learn how to potentially save thousands on your home sale, or buying your next home please look at my website at <http://www.anadreamhomes.com>. Or call me at 949-929-8387.

closer to the **Fair Market Value**. Buyers will not overpay; instead, they take a much more educated, diligent approach to purchasing.

Last year at this time there were 3,208 homes on the market, 2,644 fewer than today. The inventory has risen 82% since last year.

Demand:

Demand increased by 8% in the past two weeks. Demand, the number of new pending sales over the past month, increased by 192 and now totals 2,522. As we roll further into the Spring Market, cyclically the hottest time of the year for housing, demand will continually to methodically rise. It will most likely reach a height for the year by the end of April. Last year demand was at 2,811 pending sales, 289 more than today.

The expected market time for all homes in Orange County is currently at 70 days, decreasing from 74 days just two weeks ago.

Distressed Breakdown:

The distressed inventory decreased by 7% in the past two weeks.

The distressed inventory, foreclosures and short sales combined, decreased by 21 homes, the largest two week drop so far this year and now totals 279. It follows the largest two week gain just two weeks ago of 45 homes. None the less, the distressed inventory remains at a very low level, which will not change much throughout the year. Only 5% of the active listing inventory and 8% of demand is distressed. Compare that to last year when it represented 7% of the inventory and 17% of demand, and two years ago when it represented 28% of the inventory and 49% of demand. Distressed properties have an insignificant effect on the overall housing market because their numbers have dwindled considerably.

In the past two weeks, the foreclosure dropped by 3 homes and now totals 83. That is correct, only 83 foreclosures in all of Orange County. 1% of the inventory is a foreclosure. The expected market time for foreclosures is 62 days. The short sale inventory decreased by 18 homes in the past two weeks and now totals 196. The expected market time is 37 days. Short sales represent just 3% of the total active inventory.

You can read the entire article including extra information at my website: <http://www.AnADreamHomes.com>

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soap and water to scrub down the door, and then dry with a paper towel.

Tip: Take note of the door's paint/stain finish. If it's a wood door with staining, use a furniture wax or polish to wipe down and give the door a beautiful, clean glow.

Tip: If you have a painted front door, make sure to use a diluted cleaning product that won't strip off the color.

Inside Doors

Dust and remove loose dirt and then get rid of any scuff marks caused by kids or animals. Next, use a diluted water and dish soap mixture to remove remaining dirt. Dry with paper towels.

Tip: Test a small area of the door first to ensure the finish won't react with cleaning products.

From the article: www.pgeveryday.com/article/door-cleaning-tips by Camille Simmons

Repair & DIY Center



Checklist: Fall Preventative Home Maintenance

Before the weather grows colder it's important to prepare for the winter months to prevent costly damage. Below are the fall preventative home maintenance steps that every homeowner should follow.

Gutters and Downspouts:

Clean gutters and downspouts frequently throughout fall to prevent build up of leaves and other debris. Neglected gutters can lead to wood rot problems and pest infestations, not to mention ruined gutters. Be sure water is not coming down behind gutters and that all support brackets are securely in place. Ensure that water drains properly and doesn't pool. Pooling can cause damage to foundations, driveways, and walkways.

Windows and Doors:

Change summer screens to cool weather storm windows and doors. Inspect and repair any loose or damaged window or door frames. Install weather stripping or caulking around windows and doors to prevent drafts and to lower heating bills.

Heating Systems:

Replace the filter in your furnace. Consider having a heating professional check your heating system to ensure optimal performance and discover minor problems before they turn into major repairs. Clean your ducts to better your heating system's efficiency as well as to reduce household dust and to provide relief to those with respiratory problems.

Plumbing :

To prevent pipes freezing and bursting, ensure that the pipes are well insulated. Know how to locate and turn off the water shutoff valve in case pipes do freeze.

Chimney and Fireplace:

Call a professional in to inspect and clean your chimney. Fireplaces that are regularly used during the season should have an annual cleaning to prevent dangerous chimney fires. Test your fireplace flue for a tight seal when closed.

Attic ventilation:

Be sure attic insulation doesn't cover vents in the eaves to prevent winter ice dams on the roof. Be sure ridge vents and vents at eaves are free of plants and debris. Check bird and rodent screens for attic vents to prevent any unwanted guests.

Landscape and Yardwork:

Although grass appears to stop growing in the fall, the roots are actually growing deeper to prepare for winter. Now is the best time to fertilize and reseed your lawn. Prune your trees and shrubs after the leaves turn to encourage healthy growth. Trim any tree limbs that are dangerously close to power lines or the roof of your house. Heavy snow and ice can cause damage in the winter.

Trivia Center!

Did you know?



- A cockroach can live for up to a week without a head.
- A typical bed usually houses over 6 billion dust mites.
- Amazon ants (red ants found in the western U.S.) steal the larvae of other ants to keep as slaves. The slave ants build homes for and feed the Amazon ants, who cannot do anything but fight. They depend completely on their slaves for survival.
- Ants are social insects and live in colonies which may have as many as 500,000 individuals.
- Ants don't sleep.
- Aphids are born pregnant without the benefit of sex. Aphids can give birth 10 days after being born themselves.
- Australian termites have been known to build mounds twenty feet high and at least 100 feet wide.
- Dragonflies are one of the fastest insects, flying 50 to 60 mph.
- Each year, insects eat 1/3 of the Earth's food crop.
- In its entire lifetime, the average worker bee produces 1/12th teaspoon of honey.
- Mosquitoes dislike citronella because it irritates their feet.
- Mosquitoes prefer children to adults, and blondes to brunettes.
- No two spider webs are the same.
- Only female mosquitoes bite. Females need the protein from blood to produce their eggs.
- Only full-grown male crickets can chirp.
- The animal responsible for the most human deaths world-wide is the mosquito.
- The blood of mammals is red, the blood of insects is yellow, and the blood of lobsters is blue.
- The honeybee kills more people world-wide than all the poisonous snakes combined.
- The tsetse fly kills another 66,000 people annually.
- The world's smallest winged insect, the Tanzanian parasitic wasp, is smaller than the eye of a housefly.
- There are more insects in one square mile of rural land than there are human beings on the entire earth.
- When a queen bee lays the fertilized eggs that will develop into new queens, only one of the newly laid queens actually survives.
- The first new queen that emerges from her cell destroys all other queens in their cells and, thereafter, reigns alone.
- Worker ants may live seven years and the queen may live as long as 15 years.

These Landscaping Tips Will Help You Sell Your Home

Potential home buyers form their first impression of a home from its curb appeal. Yet often a home's outdoor landscaping is overlooked, or underdone, in the preparation for the sales process. An attractive and well-maintained landscape can add as much as 10 percent to the value of your home.

Ideally the time to get started cleaning up your yard is about a month before you plan on showing your house. That should give you enough time to get everything looking just right and not leave the impression that you simply waited until the last minute to put things in order. Follow these tips for sprucing up your yard to help your home sell quickly.



Spruce up outdoor containers. Touch up the mulch.

Plant some instant color. Seasonal color makes the landscape pop as well, and flats of annuals are also relatively inexpensive. Go for a splash of several colors or a more monochromatic scheme, whatever fits in with the look of your home.

Shape unsightly or overgrown trees and shrubs.

Tend to perennial beds. Tidy up herbaceous plants, such as annuals and perennials, that don't look as good as they should. If a plant is in such bad shape that it needs to be removed, either replace it or stick a decorative pot in its place.

From the article: <http://www.www.hgtv.com/landscaping>

How to use the food lists

This food list offers you general information on certain foods and how healthy they are. There are two main lists: an **A** list and a **B** list. The idea is to begin choosing foods from the **A** list as often as possible and to begin reducing or cutting out foods on the **B** list as much as possible. It's as simple as that. Remember, you have to add before you subtract. There's no point trying to totally change your eating habits overnight. The foods on the **A** list provide immediate health benefits, and you should include as many of them as you can in your daily diet. The foods on the **B** list can get in the way of weight loss and many of these contribute next to nothing to your health. Don't worry if your favorite foods are on the **B** list. To begin with, focus on adding things from the **A** list.

The A list

Meat: there is no inherent problem with eating meat so if you're a meat lover you don't need to cut it out of your diet. Lamb and veal (when reared humanely) are good choices, as are the leanest cuts of Angus beef and anything that is organically-reared, if you wish to indulge. Also, muscle cuts of lean beef and pork have little fat.

Poultry: free-range, organic poultry is worth the extra money if you wish to splurge.

Fruit and vegetables: you should aim to eat at least five portions of fruit and veg a day (preferably, 3 fruit and 2 veg, whether they're canned, frozen, dried or raw). If you don't particularly enjoy eating these, try mixing them into other dishes you love. There's no substitute for these crucial foods in your diet!

Whey protein powder: this is one of the most highly absorbent sources of protein on the planet. Large tubs in powder form - which you can make into drinks - are available from good health shops, but they are quite expensive.

Salads: the addition of a salad a day, preferably before a meal, can do wonders for appetite management, not to mention the healthy fiber, nutrients, phytochemicals and antioxidants you'll be getting. Garnish your salad with some crushed up peanuts, almonds or walnuts. Salad is also a great way to get some raw foods into your diet (see preparation methods below) but go easy on the dressings. If you can't eat your salads without any dressing, try substituting full-fat ones with either reduced-fat versions, or make your own using reduced-fat yoghurt and lemon juice.

Nuts: These can be a great source of protein, essential fatty acids and minerals. We're not suggesting you munch on handfuls of peanuts (as they are also high in fat), but you should include nuts in your diet on a regular basis. Think P-A-W for pecans, almonds and walnuts, which have the best mixture of good fats and minerals. About 2oz (50g) is a good starting portion. Raw cashews, filberts and macadamia nuts are fine too, and don't be afraid to enjoy a tablespoon of (preferably organic) peanut butter, smeared on a stick of celery or half an apple. Try it - it's delicious.

The B list

Packaged snack foods: crisps, sweets, chocolate bars, doughnuts, biscuits, desserts, cakes and pretzels. **Animal fats:** aim to reduce your intake of animal fats, such as butter, as these are rich in saturated fats and can lead to the development of heart disease. Instead, replace with vegetable oil, corn, sunflower, soy and olive oils.

Sugar: this may be the hardest to give up and you may have to do it gradually. Remember that table sugar is its most obvious form but there are many other ways in which sugar sneaks its way into our food (hint: look at the label on your cereal package).

Fizzy drinks: try to cut down as much as possible and go for reduced - or low- calorie versions if you can't live without them. Whenever possible, choose water because it's the best thirst quencher by far.

Fruit juice: if you're a fruit juice fan, don't worry. You can still include these as part of your weight loss program, but try going for the ones that are 100% natural without any sugar (check the label).

Coffee: the amount of calories consumed by people who drink designer triple frappuccinos (or whatever the sugar-laden latte du jour is) are helping to expand many a waistline. Limit these drinks in your diet.

Starches: not all starches are bad. Contrary to popular belief pasta, rice and potatoes do have a place in your diet. Unfortunately, if fat loss is a goal, you will have to think carefully about the sauces that you add to them. Sweet potatoes (or yams), oatmeal (not the instant kind, but the steel-cut, slow-cooking type), beans and lentils are fine - just limit the size of your portions.

Milk: some people are fine with milk, while others have seen real improvements in their health

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(and overcome their weight-loss plateaus) after they eliminate dairy (or wheat, or both) from their diets. However, we only suggest eliminating these foods if your GP recommends this for medical reasons, as they do contain important nutrients. Milk is an important source of calcium, protein and B vitamins, so it's fine if you have it. Just choose a reduced-fat option.

Other dairy: some people tolerate dairy products better than others. For those people, cottage cheese and other soft cheeses such as feta can be treated as A-list foods. Even hard cheeses, particularly Swiss, are fine on occasion, and they are a better source of calcium than milk. If you, like some women, suffer from chronic yeast infections, avoid the fermented kinds of cheeses such as bleu and Roquefort.

Eating guidelines

You are what you eat. If you eat lots of sugar, greasy fried foods and drink too much alcohol (which is packed with sugar) you'll soon see and feel the negative results. Eat healthy, nutritious foods made up of proteins, complex carbohydrates and good unsaturated fats, and you'll feel and look your best.

Hunger is a natural reaction and food is not your enemy. It's healthy to have a good appetite, and by eating five or six small meals a day and drinking lots of water, you will keep your metabolic rate, or the number of daily calories you burn, and your energy levels high. Make sure your meals include a mix of carbohydrate and protein to keep insulin levels steady, and to ensure hunger pangs don't hit you.

If you're monitoring your weight loss, don't rely only on the scales. Instead, notice how your clothing fits. Weigh yourself a maximum of once a week or even once a month if you can stand it. Many of us attach too much meaning to the scales, but it is excess body fat that you want to lose, not just body weight. If you try to lose weight too quickly by starving yourself, you may lose muscle mass and you'll slow down your metabolism, which can lead to yo-yo dieting and a weight loss plateau. You can't really lose more than 1 kilogram (2.2 pounds) of fat a week, so slow and steady is the healthy way to take it off and keep it off.

Don't try to make up for sloppy eating habits by exercising harder or more often. Keep your exercise slow and steady; otherwise, it's a sure way to overtrain, with potentially disastrous long-term results. Eating properly is not about depriving yourself, but more about being disciplined in an eating plan. By eating nutritious foods you become stronger and more energetic, which means you'll feel motivated and get quick results.



**"Who Wants To Win?"
Movie Tickets For Two**

Take my Trivia Challenge and you could win too!

Now...let's move on to this month's trivia question...

This Issue's Question:

Q. How many items are there in a bakers dozen?

- a) 36 b) 13 c) 12 d) 24 e) 28

Last Months Question....

Q. In Which U.S. State Are The Most Automobiles Registered?

And the answer is e) California.

Call me right now with your answer! (949) 929-8387

Recipe Corner

Vegetable Chilli



Makes 4 servings

- 100g mushrooms, sliced
- 1 tsp marigold vegetable bouillon powder or a crumbled stock cube
- 30ml (2 tbsps) water
- 1 pkt (100g) Hera vegetable chilli mix (TVP)
- 500ml hot water
- 400g tin chopped tomatoes
- 400g tin red kidney beans, drained and washed

Put the mushrooms, bouillon and water into a pan. Cook for about 5 minutes until the mushrooms have softened. Remove the pan from the heat and add the chilli mix and hot water, mix together well.

Add the tinned tomatoes, mix and cook for 10 minutes, stirring occasionally. Add the red kidney beans and cook for a further 5 minutes.

Serving suggestion:

Serve on a bed of rice, topped with a spoonful of soured cream or plain yoghurt and garnished with lemon wedges.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

THANK YOU for reading my OC Housing personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just call or email me or fill out the information request form on my website and I'll make sure they receive a free subscription.

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Realty Terminology Search Puzzle

K M X C T V A K V Z D W Q M B Q K C R U
I H C E G E L P I T K Z O C G N Y P E Y
D G L G Z N M V P H W R X O J G G C F H
C Z K B F X B T E R T S A V I N G E F M
J D S O T K M L M G O L A T I P A C O R
V J O R L A T N A R S V W C F W P N E K
J C A R C I X G A I N E E S U O H A B F
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Z A U R U I U R D E L Z Y H Y R M X O C
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C H S Y D M T L W P Y B J O X U C H P P
T T M I H S Y S T H P B A O P Y Y N X N
Q G S N Z P R T D S T M H R A N P L V B

- Accepted
- Approved
- Borrower
- Buyer
- Capital gain
- Closing
- Collateral
- Costs
- Equity
- Finance
- House
- Money
- Mortgage
- Offer
- Saving
- Seller
- Tax

Sudoku

For Solution go to my website @ AnaDreamHomes.com

8			4			1		
4		2						
9								8
			2		3	7	1	4
				7	1	6	8	9
		6	1	9	8	3		
6	9							7
			6	4	5	8	9	
1			8	9	7			6