



# OC Housing Newsletter



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### Calendar of Events



- Mar 2nd**  
The Oscars  
Live on TV
- Mar 2nd**  
Steel Magnolias Oscar Party  
4:30pm at Long Beach Yacht Club
- Mar 8th**  
Run 4 Homeless Children  
Fountain Valley
- Mar 9th**  
Daylight Saving Time Change
- Mar 17th**  
St. Patrick's Day
- Mar 20th**  
Beginning of Spring
- Mar 22nd**  
8th Annual Walk for Brain  
Injury Awareness  
Huntington Beach



### The Median is telling the wrong story



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

**Distress:** foreclosures and short sales make up only 5% of the overall inventory.

It is amazing how often people ask about foreclosures. Buyers want to buy a foreclosure. Investors want to buy foreclosures. Shadow inventory? Empty foreclosures intentionally held off the market? When's the wave?

The reality is that as the interest in distressed homes has grown exponentially, the number of foreclosures and short sales placed on the market has dropped dramatically. Buyers and investors wishes for more distressed sales have become nothing more than wishful thinking. The more they ask, the less they find.

The number of homes placed on the market for the first six weeks of 2014 is up 4% compared to the first six weeks of 2013. That's not a significant change. In digging deeper, the overall makeup of the inventory has changed radically. The number of foreclosures is down 70% and short sales are down 68%. Yet, the number of homeowners with equity placed on the market is up 19%. There are only 260 foreclosures and short sales that were placed onto the market thus far in 2014. Compare that to 828 in 2013 and 2,101 in 2012.

It is pretty safe to say that the change is not a fluke, but a commanding shift in the market. Here's the earth shattering headline to take away from the data: **the distressed market, both foreclosures and shorts sales, is down 69% from last year in Orange County.**

The trend began a year ago. The year to year drop in comparing 2013 to 2012 was 61%. It was jaw

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### Why Not Give Your Desk a Spring Cleaning?



#### Put Away the Supplies

Are you really using that stapler every hour? How about that pencil sharpener? If it's not a supply you're using constantly, put it in a convenient desk drawer. Lifehacker suggests using the "breadbox" rule, i.e. if it's smaller than a breadbox, put it away.

#### Get On Top of the Paper

It is easy to allow piles to build up on your desk. Monica Friel, president of the organizing service Chaos To Order, suggests opening mail near a garbage can, recycling bin or shredder and tossing it as soon as possible.

#### Stop the Cord Madness

Whether it's for your lamps, computer or cellphone charger, it's easy to let cords overrun your workspace and make you feel disorganized in the process. There are a ton of gadgets out there to keep you organized, but even a simple twist tie can make a difference.

#### You Need Two Pens

Seriously, why do you still have a pencil holder full of highlighters, Sharpies and pencils. When was the last time you used a pencil? You probably only need two pens on your desk, so get ruthless and toss the rest.

#### Take Post-Its Digital

Post-Its can be a useful tool for reminding you of tasks, but they also create a ridiculous looking mess that can impact you more than you realize. Get in the

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### Real Estate Corner...



**Q** We entered into a contract with someone who wanted to buy our home. The agent representing the buyer presented us with a "pre-qualification" letter from a lender. Today we discovered the buyer was rejected for financing. How can this happen?

**A.** You allowed the term "pre-qualification" to lull you into a false sense of security. The loan amounts referenced in pre-qualification letters are conditional on verification of income, employment, funds on deposit, credit report, and more. A lender can issue a pre-qualification letter after just a simple 10-minute phone interview with a prospective purchaser.

As a seller, your best vehicle for peace of mind would be a pre-approval letter accompanying the offer to purchase. A pre-approval letter is a firm commitment to lend money and is issued only after verification of the crucial financial items mentioned above.

If you're thinking of selling your home in the next year, please call me at (949) 929-8387 for important information that could save you thousands in the process, and avoid unwanted surprises like the sellers above experienced.

AND... if you're thinking of buying or selling, and you just need a little helpful "guidance," call me or order one of my Free Consumer Reports.

Please call me at 949-929-8387.



(Continued from page 1)

dropping news a year ago, which illustrates just how impressive this year's drop is in comparison. The distressed tank is running on empty and the fuel light just came on.

Does that mean that distressed homes will vanish? Not hardly. Instead, expect to deal with these low levels for some time. There are still a lot of homes at different stages of the foreclosure process, the infamous "shadow inventory." Collectively, banks have been slow to foreclose and slow to approve short sales. That has been an intentional strategy that, on the surface, has seemed to work surprisingly well. On average, according to Foreclosure Radar, it takes about a year in Orange County for banks to foreclose. Banks are not going to change this strategy anytime soon because it has worked. Unleashing a steady, slow stream of distressed properties has helped reignite the housing market and the overall inventory has dropped substantially from earlier in the downturn.

Now that home values have recovered impressively over the course of the last couple of years, many homeowners who were upside down have been freed from the grip of owing more than their home was worth. As a result, there will be fewer short sales, fewer homeowners walking away from their homes, and, ultimately, fewer foreclosures.

**Distressed Breakdown:** *The distressed inventory increased by 10 homes in the past two weeks.*

The distressed inventory, foreclosures and short sales combined, increased by 4%, 10 homes, in the past two weeks and now totals 268. Only 5% of the active listing inventory and 10% of demand is distressed. Compare that to last year when it represented 10% of the inventory and 26% of demand, and two years ago when it represented 33% of the inventory and 56% of demand. As noted earlier, the impact of distressed homes on the overall Orange County real estate market is minimal.

In the past two weeks, the foreclosure inventory increased by 14 homes and now totals 67. 1% of the inventory is a foreclosure. The expected market time for foreclosures is 46 days. The short sale inventory decreased by 4 homes in the past two weeks and now totals 201. The expected market time is 31 days. Short sales represent just 4% of the total active inventory.

**Active Inventory:** *The inventory increased by 4% in the past two weeks.*

The inventory added an additional 196

**Quote of the Day**

**"Example is not the main thing in influencing others. It is the only thing."**

Albert Schweitzer (1875-1965) German medical missionary, Nobel peace Prize winner

homes in the past two weeks and now totals 5,283. This increase comes despite an increase in demand. Remember, the active inventory does not include pending sales; so, homes are being placed on the market while others are pulled off as they become pending sales. Currently more homes are coming on the market than are coming off. The net result is an increase in the active inventory.

With many homes coming on the market at far reaching, overpriced levels, they will not realize success until they reduce their asking price to the **Fair Market Value**, what buyers are willing to pay. This is based upon the most recent comparable sales. Buyers do not want to overpay, so they are approaching the market cautiously. Overpriced homes will come on the market and accumulate, causing the inventory to rise.

Last year at this time there were 3,272 homes, 2,011 fewer than today.

**Demand:** *Demand increased by 17% in the past two weeks.*

Demand, the number of new pending sales over the past month, increased by 338 and now totals 2,381. Demand will continue to increase and will gain momentum through the Spring Market. Last year demand was at 2,887 pending sales, 506 more than today. Demand may not at the same clip as last year, but it is gaining momentum just as it typically does after the Super Bowl.

For the sellers that price their homes at their **Fair Market Values**, they are finding success because demand is improving. There are buyers in the marketplace ready to buy at the right price. The expected market time for all homes in Orange County is currently at 67 days, dropping from 75 days just two weeks ago.

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

**Joke of the month.**

I urgently needed a few days off work, but I knew the Boss would not allow me to take leave. I thought that maybe if I acted "CRAZY" then he would tell me to take a few days off.



So I hung upside down on the ceiling and made funny noises. My co-worker who's blonde) asked me what I was doing. I told her that I was pretending to be a light bulb so that the Boss would think I was "CRAZY" and give me a few days off. A few minutes later the Boss came into the office and asked "What are you doing?" I told him I was a light bulb. He said, "You are clearly stressed out. Go home and recuperate for a couple of days." I jumped down and walked out of the office. When my co-worker (the blonde) followed me, the Boss asked her "...And where do you think you're going?" (You're gonna love this....) She said, "I'm going home too, I can't work in the dark!

**Repair & DIY Center**



- Plastic drinking straws slid over toilet flange bolts can help you guide in your new toilet.
- A dripping shutoff valve on your water heater can be fixed by adding an inexpensive garden hose shutoff valve.
- Once silicone caulk is used on a surface, nothing else will stick except more silicone. A good test is to try sticking scotch tape to a clean section of the old caulk. If it doesn't stick, more silicone is the only way to go.
- No grout color looks better longer than natural gray. Darker colors tend to lighten when dirty and lighter shades stain easily and show the most dirt.
- Sometimes a coat hanger will clear a drain when a plumbing snake isn't available. Straighten the metal, bend a small hook in the end with pliers, and poke it in and out of the drain as far as it will go.
- A 2-liter soda bottle makes an excellent adjustable air pillow to keep your head clean and neck comfortable when working under cabinets and in difficult positions.
- An afghan hook, available at knitting and fabric stores, is the perfect tool for removing hair and other debris from a tub drain with a cover that is tough or impossible to remove.
- If you're stuck in a bind without your favorite penetrating oil, try lemon juice, hydrogen peroxide or kerosene to cut through rust and corrosion.
- A cracked plastic bucket can be repaired with a hot table knife. Heat the knife with a candle and press it against the crack rubbing slowly back and forth until it is sealed.
- Toothpaste applied with a damp rag will put the shine back on your hand tools. For really tough deposits, try oven cleaner.
- A 4" section of drinking straw wrapped around your toilet's pull chain will keep the chain from getting caught under the flapper valve.
- Plumbing joints must be completely dry in order to solder them correctly. To stop a trickle of water, roll up a ball of white bread and stuff it deep into the pipe. The bread will hold the water back, but quickly dissolve when you turn the water on.
- A milk jug can help you get a handle on rolled trash bags. Cut a large X in the bottom of the container. Then, thread the first bag through the spout and store the roll inside.
- Natural bristle brooms will last longer if you dip the bristles in a shallow container filled with thinned shellac.
- You can remove rust from small hardware by soaking it overnight in Coco-Cola.
- PVC cement can be used effectively to patch small holes in inflatable toys.



## Trivia Center!

### Did you know?



- A honey bee must tap two million flowers to make one pound of honey
- A typical American eats 28 pigs in his/her lifetime.
- Americans spend approximately \$25 billion each year on beer.
- Americans spent an estimated \$267 billion dining out in 1993.
- Aunt Jemima pancake flour, invented in 1889, was the first ready-mix food to be sold commercially.
- Chocolate contains phenylethylamine (PEA), a natural substance that is reputed to stimulate the same reaction in the body as falling in love.
- During the Alaskan Klondike gold rush, (1897-1898) potatoes were practically worth their weight in gold. Potatoes were so valued for their vitamin C content that miners traded gold for potatoes.
- Fortune cookies were invented in 1916 by George Jung, a Los Angeles noodle maker.
- In 1995, KFC sold 11 pieces of chicken for every man, woman and child in the US.
- Americans consumed over 3.1 billion pounds of chocolate in 2001, which is almost half of the total world's production.
- In the United States, a pound of potato chips costs two hundred times more than a pound of potatoes.
- Large doses of coffee can be lethal. Ten grams, or 100 cups over 4 hours, can kill the average human.
- McDonalds and Burger King sugar-coat their fries so they will turn golden-brown.
- Per capita, the Irish eat more chocolate than Americans, Swedes, Danes, French, and Italians.
- Potato chips are American's favorite snack food. They are devoured at a rate of 1.2 billion pounds a year.
- Research show that only 43% of homemade dinners served in the US include vegetables.
- Rice is the staple food of more than one-half of the world's population.
- Since Hindus don't eat beef, the McDonald's in New Delhi makes its burgers with mutton.
- The great pyramids of Egypt now stand a full three miles south of the spot where they were originally built. That's how much the earth's surface has shifted in the last 4,500 years.
- A strand of spider web is stronger than an equal diameter of steel.
- There are sand dunes in Arcachon, France, that are 350 feet high.
- The whale has the slowest metabolism of all animals. Despite its great size, it lives on one of the smallest of all creatures, the microscopic plankton found throughout the sea.

## Get Green and Clean and Save Energy and Money

Make your spring cleaning more rewarding with these energy saving cleaning tips. They'll not only reduce your energy usage, they'll also lower your bills.

### Clean Your Refrigerator Coils

This may not sound worth the trouble, but cleaning dust off the coils in the back of the refrigerator will make it run much more efficiently and save both energy and money.

1. Pull your fridge away from the wall and unplug it.
2. Find the coils—and the dust! (there's sometimes a plate covering the coils)
3. Use a vacuum cleaner to remove dust, or soap and water if it looks really bad.
4. Make sure coils are completely dry before replacing plate and moving fridge back.



From the article: <http://www.turn.org/consumer-tools/ct-energy/spring-cleaning.html>

### Inspect Sliding Doors

If your home has a sliding glass door make sure to keep its track clean. A dirty track can ruin the door's seal and create gaps where heat or cold air can escape.

### Change Air Conditioner Filter

You can save 5 percent to 15 percent on cooling costs just by making sure your A/C filter is clean. This is easy to do, and you should change the air filter in your home two to four times a year.

## Where's the beef?

**What do you do if you've turned vegetarian but still crave the mouth-feel of meat? Susie Chance considers the alternatives :**

It's a familiar refrain, 'I could never be a vegetarian, I'd miss the texture of meat.' In fact for those attempting to leave their carnivorous ways behind, there are a surprising number of meat substitutes on the market these days. And many of them happen to be a healthy alternative, too. They may not be everyone's cup of tea, but some have even been known to fool the most committed meat eaters... Here we pick out the top contenders.

### Quorn™

One of the most popular meat substitutes on the market is Quorn, available both as an ingredient and in a range of Quorn products. Made from a myco-protein derived from the mushroom family, it's grown using a natural fermentation process, and is then combined with a small amount of egg white and vegetable flavors to help give it the taste and texture of meat. Quorn is low in fat and high in protein and fiber, and readily absorbs flavors in cooking, so works well in stir-fries, curries, casseroles and marinades (see recipe below). You'll find it as an ingredient pre-packed in the chiller cabinet, either as Quorn pieces, which have a delicate chicken-style flavor, or beef-style Quorn mince. Other Quorn products include burgers, fillets and grills, and Quorn Deli Rashers for those with a craving for bacon. Quorn Deli Slices (smoked chicken style, honey roast ham style and turkey and stuffing style) can be added to sandwiches, pizzas and pasta.



### VegeMince

Another popular mince-style ingredient is Realeat VegeMince, made from a combination of rehydrated wheat and soya protein. This one comes frozen in a re-sealable bag and is already precooked with other flavoring ingredients, so you can add it straight to your recipe directly from the freezer. VegeMince takes up its own weight of water or stock when cooked and has a surprisingly meaty taste and texture. Another good source of protein, it's also suitable for vegans. Also in the range are VegeSteak and VegeBacon.

### Tofu

Tofu isn't really a meat equivalent because it in no way resembles meat in taste or texture. But it is widely used instead of meat in dishes such as stir-fries, and deserves a mention for its nutritional value - it's high in protein and is a good source of calcium, iron and vitamins B1, B2 and B3.

Tofu, sometimes called soya cheese, is actually soya bean curd made from coagulated soya milk, which has been pressed. Its texture depends on how much liquid has been removed. You can buy it chilled as silken tofu, which is creamy and soft and often used in dips, sauces and sweet recipes or as a firmer tofu which comes plain, smoked or marinated. The firmer tofu can be diced or chopped and fried, added to casseroles and salad recipes. It is perhaps best added to stir-fries. If possible, marinate cubes of tofu first before adding to your wok

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

- a) Texas b) New York c) Michigan
- d) Florida e) California

Last Months Question....

**Q. The Body Of An Average Adult Has Approximately How Many Square Feet Of Skin?**

And the answer is c) 18 sq. ft.

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

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**GoodBite**

A new kid on the block, GoodBite is about hit our supermarket shelves any day. Already on the market in Holland, GoodBite is made from pea and wheat protein, and the makers claim it has a firm bite and a structure resembling that of chicken. In fact, when you buy it as an ingredient, the pieces are naturally shaped to enhance the resemblance to meat. It's low in fat at around 3%, contains around 25% protein and is as rich in iron and vitamin B as meat. It's also suitable for vegans.

Like some of the other meat 'equivalents', GoodBite doesn't have much flavor, and is best used in recipes, treated as you would any other meat. You'll find it chilled and in frozen form, as chicken or beef pieces, or added to ready meals.

**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.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Missed my previous issues, no problem. Just surf the net to me website and download a PDF version of the issue.

**Recipe Corner  
Shepherd's Pie**



Serving Size: 4

**Ingredients:**

- 1 lb Ground beef
- 1/2 cup Chopped onion
- 1/2 ts Salt - dash pepper
- 1 can (2 cups) cut green beans (drain)
- 1 can (10 3/4 oz) condensed Tomato soup
- 5 Potatoes, cooked
- 1/2 cup Warm milk
- 1 Beaten egg
- 2 oz Process American cheese (shredded about 1/2 c.)

**Preparation Method:**

In large skillet cook meat and onions until meat is lightly browned. Add salt and pepper. Add drain beans and soup; pour into greasted 1.5 quart casserole.

Mash potatoes while hot; add milk and egg. Season with salt and pepper. Spoon in mounds over casserole. Sprinkle potatoes with cheese.

Bake in 350 oven for 25 to 30 minutes.

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habit of making to-do lists on your phone for more streamlined, neater organization.

**Do It Daily—OK, Fine, Weekly**

Carve out time in your schedule at the end of the day (or the end of the week, if daily feels like too much) to clean up your desk with these tips. It can help you start the next day feeling more organized and less stressed.

From the article: [http://www.huffingtonpost.ca/2014/01/13/cleanyour-desk-day\\_n\\_4588627.html](http://www.huffingtonpost.ca/2014/01/13/cleanyour-desk-day_n_4588627.html)

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**California Beach Search Puzzle**

S	Y	R	D	F	J	G	R	P	W	L	D	V	T	N	M	P	D	X	W
V	G	A	H	V	Y	I	E	F	V	F	X	L	G	W	O	Q	H	Q	D
S	N	L	T	R	Y	W	N	H	S	F	I	Y	E	E	N	W	G	V	C
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- DINAR
- DIRHAM
- DOLLAR
- EURO
- FRANC
- GUILDER
- KRONA
- LIRA
- PESO
- POUND
- RAND
- RENMINBI
- RINGGIT
- RIYAL
- RUBLE
- RUPEE
- SHILLING
- TALA
- WON
- YEN

**Sudoku**

For Solution go to my website @ AnaDreamHomes.com

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