



OC Housing Newsletter



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CALENDAR OF EVENTS

- APRIL 1ST: APRIL FOOLS DAY
- APRIL 3RD: GOOD FRIDAY
- APRIL 4TH: PASSOVER (1ST DAY)
- APRIL 5TH: EASTER
- APRIL 6TH: EASTER MONDAY
- APRIL 11TH: PASSOVER (LAST DAY)
- APRIL 15TH: TAX DAY
- APRIL 20TH: PATRIOT'S DAY
- APRIL 21ST: NATIONAL LIBRARY WORKERS' DAY
- APRIL 22ND: EARTH DAY
- APRIL 24TH: NATIONAL ARBOR DAY



SELLERS CAN HARDLY WAIT TO DIG IN

More homeowners are coming onto the market in anticipation of cashing in on the recently hot market, but they are a little too zealous.

Dig In: With demand up 21% compared to last year, it is no wonder so many homeowners are chomping at the bit to dive into the Orange County real estate market.

Over the past six weeks, the housing market has accelerated dramatically compared to last year. From the end of January to today, demand has increased by 37%, compared to 14% last year. The very strong market is starting to lure more homeowners to enter the fray; however, sellers need to understand that the current hot market is much different than the 2012 to 2013 smoking hot market.

The rapidly appreciating 2012 to 2013 market saw the median price detached homes increase by \$194,000 in two years. That's roughly \$8,000 per month. It was all about supply and demand. In 2013, there were less than 3,200 homes on the market and demand was a little bit stronger than today. When there is very little supply (fewer sellers looking to sell) and strong demand (a lot of buyers wishing to buy), prices take off. The commodity, housing, is in short supply and buyers trip over themselves to purchase.

Today, there are more homes on the market, a lot more compared to 2013, 76% more. Even with stronger demand, more supply means that homes will not appreciate as rapidly as they did a couple of years ago. While there are far more buyers than a year ago, there is more of a reluctance to pay too much more than the most recent comparable sale. Buyers are paying a bit more right now, but homes are not appreciating incrementally as fast as before.

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CELEBRATE ARBOR DAY—PLANT A TREE!



A visit to Nebraska today wouldn't disclose that the state was once a treeless plain. Yet it was the lack of trees there that led to the founding of Arbor Day in the 1800s.

Among pioneers moving into the Nebraska Territory in 1854 was J. Sterling Morton. He and his wife were lovers of nature, and the home they established in Nebraska was quickly planted with trees, shrubs and flowers.

Morton was a journalist and soon became editor of Nebraska's first newspaper - through which he spread agricultural information and his enthusiasm for trees to an equally enthusiastic audience.

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REAL ESTATE CORNER

Don't Overpay On Your Next Home Purchase



- The one very crucial factor that you MUST be aware of before buying.
- How to find out what the other houses in the area sold for so you can compare prices.
- The information that most buyers wish they had known before they made an offer on a home.
- Some proven haggling tips that will help you get the price you want.

Do you want to be able to pay the price you want for the house of your dreams? Then you need to read this report and make sure you have all of your bases covered!

This guide is written especially for you, the buyer, so that you won't make the mistakes that 90% of buyers make in today's market.

To get a FREE Copy of the White Paper, contact me via email at anabhula@msn.com or call me @ 949-929-8387 or visit AnaDreamHomes.com

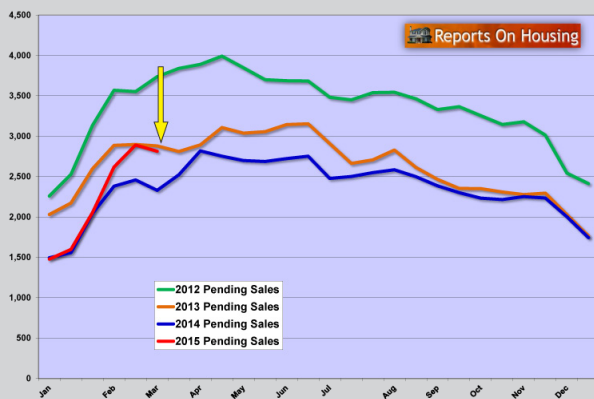


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You may be confused because everybody, including the local media, is talking about a lack of supply. They are correct, the long term average for the active inventory is about 8,500 homes, a lot more than today. But, what everybody is neglecting to mention is that there is also a lack of buyer demand. The long term average for buyer demand for a year is about 3,000 pending sales in a month. And, that's an average, meaning the busier time of the year, now, should be a lot higher, about 3,500 pending sales and growing. The current pace of demand, 2,800, is about 20% off the mark. While it is true that there is a lack of supply, there also is a lack of demand.

Sellers were getting away with pricing \$25,000 more than the most recent comparable sale back in the '12 to '13 run-up, but today that is typically a recipe for disaster, a.k.a. "overpriced." It is being reported that overpriced homes is once again the flavor of the current market as it has been for the past several years now; however, sellers will not get away with this strategy. In spite of hot demand, the active listing inventory is growing. This means that buyers are not biting on grossly overpriced homes. With more homes expected to hit the market with the official start of the spring in about a week, expect the inventory to continue to grow on the backs of overzealous sellers.

Orange County Demand Year Over Year
Prior 30 Day Pending Sales Snapshot



Demand: Demand dropped by 3% in the past two weeks.

Demand, the number of new pending sales over the prior month, decreased by 78 homes in the past two weeks and now totals 2,813 homes. This is partly due to the fact that February is such a short month. None the less, demand has stalled, which can partially be attributed to pricing and the desire for buyers to pay the Fair Market Value for a home and not some arbitrary value contrived by a seller.

Still, current demand is much stronger than last year and is within 5 pending sales of the 2014 peak reached in mid-April. Last year at this time there were 483 fewer pending sales and the expected market time was at 73 days compared to 59 today.

From here, it will be interesting to see if demand will grow, like it customarily does during the spring, or whether higher pricing will mute demand. I think it will be somewhere in between.

Active Inventory: The inventory increased by 2% in the past two weeks.

The active inventory increased by 127 homes in the past two weeks and now totals 5,560. The increase comes after the inventory stalled during February. Homes were coming off the market at the same rate that they were coming off due to high demand. But, thus far in March, more homes have been coming on than going off and the inventory has grown. This has a lot to do with overpricing

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It is important for everybody to realize that part of what was fueling the buyer frenzy of the 2012 to 2013 market was significantly lower values. In March of 2012, the median sales price for detached homes was \$485,000; in December 2014 it was at \$683,000. Prices are at levels where there is not much more room for appreciation. Excluding new homes, prices are about 10% off of the pre-recession peak established in 2006. We only got to that peak because of predatorily, aggressive, substandard lending. That sort of lending does not exist today. Buyers have to do a lot more than fog a mirror to get a loan.

Regardless of which side of the fence you sit on, homes just cannot skyrocket in value continuously. Instead, we can expect over time for values to keep up with inflation and maybe even exceed it a bit. That makes a lot more sense. The economy is getting better with consumer confidence up, employment up, and retail spending up, but wages have not yet kept up. From here, it becomes harder and harder to support home price appreciation without incomes rising.

DIY & REPAIR CENTER



Cleaning and Repairing Gutters

- There are just a few steps to follow in order to maintain gutters yourself. My first recommendation is to climb a ladder and clean the goop out of the gutters. The decomposed leaves make great mulch or compost. Pay particular attention to the downspout. If leaves and debris are clogging it, water won't drain properly, and along with mildew and mud you'll end up with sagging gutters.
- Next, check all the spikes that are supposed to go through the gutter, through the fascia board and into the rafter behind it. At most homes, these spikes miss the rafters entirely, usually because the spike has just worked its way out of the hole over the years. It's a good idea to invest in new gutter spikes so the gutters are securely fastened once again.
- Look for sources of any leaks, including holes in the gutters and cracked caulking in the seams. Use an old chisel to scrape the old caulking out and dry the area thoroughly. Then use new bead silicon sealing to keep water from getting down behind the gutters and rotting the boards.
- During this inspection, check out the rivets on the downspout. Frequently they'll be loose or will have dropped out completely, all that is needed is a rivet gun to secure them anew.
- Once you've finished with the mechanics, you can attend to cleaning the gutters. The best way is with a pressure washer,
- A pressure washer won't hurt the gutters provided you've secured the gutters with screws or new spikes. The real key is to avoid hitting the gutters at too high an angle or you'll blow the shingles off with a high-pressure stream of water.
- If the gutters are rusting, you might want to consider new gutters. Change to aluminum and vinyl gutters, they don't rust. But if you're going to stay with the old ones, get all the rust off, sand them down, paint them with a good primer and then with a good-quality rust-inhibiting paint.
- A splash block is a very important element. It keeps the water coming out of the downspouts from digging a trench next to the house, and it keeps water away from the home's foundation.

SPRING INTO ACTION FOR CURBSIDE APPEAL!



Consider these Helpful Tips:

1. Check irrigation system for pipe leaks and proper spray coverage to avoid wasting water or over watering.
2. Plant springtime annuals in pots for instant

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TRIVIA CENTER!

Interesting & Fun Facts About Easter



Easter has been named after Eastre, an Anglo-Saxon goddess. The symbols of the goddess were the hare and the egg.

Apart from English and German, the name of 'Easter' has been derived from Pesach, the Hebrew name of Passover festival.

The customary act of painting eggs is known as Pysanka.

Easter always falls between March 22nd and April 25th.

The first Easter basket was given the appearance of a bird's nest.

Chocolate eggs were made for the first time in Europe, in the 19th century. Till date, they remain one of the favorite Easter treats.

Easter is the top-selling confectionery holiday in the west, second only to Halloween.

On Easter, 76% people bite off the chocolate bunny ears first, while 5% bite the feet first and 4% eat the tail first.

As per the Guinness Book of World Records, the largest Easter egg made till date, was just over 25-ft high and was made of chocolate and marshmallow. Weighing at 8,968 lbs., the egg was supported by an internal steel frame.

Red jellybeans qualify as the most favorite food stuff for kids on Easter.

For Americans, Easter is the second most important candy-eating occasion of the year, after Halloween.

In the mid-20th century, it used to take as much as 27 hours to make a marshmallow peep. Today, the time has been reduced to six minutes.

Hot cross buns, made by European monks, are counted amongst the earliest Easter treats.

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color.

3. Check driveways and walks for winter damage— repair broken or uneven walking surfaces to prevent tripping or falling.
4. Clean gutters and downspouts and inspect for proper drainage.
5. Wash house exterior to remove dirt and mildew.
6. Reprogram thermostat settings for warmer temperatures.
7. Clean and seal wood decks and fences.

BAKING SODA USES & BENEFITS

Baking soda is a great tool for cleaning and removing stains, but there are many health benefits associated with the use of baking soda, too. Some of the most common baking soda benefits include:

- Eases stomach pain
- Helps with digestive issues
- Relieves bloating and gas
- Fights off diseases
- Neutralizes acid
- Kills fungi, mold and parasites
- Minimizes cough and sore throat
- Reduces the duration of cold and flu
- Helps pH balance
- Reduces the symptoms of gout
- Promotes kidney health
- Treats urinary tract infections
- Reduces muscle pain and fatigue

Baking Soda Uses: FACE & SKIN

1. Natural Deodorant - Create your own deodorant by mixing a teaspoon of baking soda with enough water to create a milky paste, then rub it under your underarms or even on your feet.



2. Face Exfoliator - Remove dry skin from your face by creating your own baking soda exfoliate. Combine one teaspoon of baking soda with half a cup of water and rub it on your face in a circular motion, then rinse.

3. Hand Softener - To scrub away dirt and odors, mix baking soda with warm water and rub it on your hands. This natural scrub will leave your hands clean and soft.

4. Feet Soother - Create your own foot bath with a tablespoon of baking soda and warm water. The baking soda will remove bacteria and odors, and it will help to prevent toenail fungus.

5. Itchy Skin Relief - Baking soda can help to reduce discomfort from sunburn, allergic rashes, and skin affected by poison ivy or poison oak. Mix a teaspoon with some water to create a paste - then rub it on your skin.

6. Splinter Removal - Splinters will come out naturally after a few days of soaking it in baking soda (use a mix that includes a tablespoon of baking soda and warm water). Soak the affected area twice a day.

7. Bug Bite Soother - Rub baking soda on your bug bite to relieve the itching. Create a paste with a teaspoon of baking soda and water. Keep applying the paste - about three times a day until the bite dissipates.

8. Sunburn Relief - Your fragile sunburned skin will benefit from soaking in a mixture of baking soda and water. Draw a warm bath and add half a cup of baking soda; you can also mix baking soda into your favorite body lotion.

Baking Soda Uses: HAIR & TEETH

9. Hair Cleanser - Add a teaspoon of baking soda to your shampoo and rub it into your hair. This is a great way to remove dirt and oil, or residue that is left over from hair products.

10. Brush and Comb Cleaner - You don't want to use harmful chemicals in your hair products, so use baking soda to clean your brushes or combs. Take advantage of this baking soda benefit by creating a natural paste by combining two teaspoons of baking soda with one cup of water. Rub the paste into your hair product and then rinse.

11. Homemade Toothpaste - Baking soda is known to increase plaque removal - that is why it's commonly used in toothpaste. Straight baking soda has abrasive qualities, and over time it may wear away enamel. Instead, to keep fresh breath, you can add baking soda to your toothpaste or just dip your toothbrush in baking soda a few times a week.

12. Teeth Whitener - To keep your teeth looking pearly white, create your own paste with a teaspoon of baking soda and water. Once a week, rub the paste onto your teeth, let it sit for five minutes, and then rinse your mouth.

Baking Soda Uses: NATURAL HEALTH

13. Heartburn and Indigestion Relief - Baking soda is a cost-effective way to reduce heartburn and indigestion, as opposed to other options like Tums and Rolaids, which also contain bicarbonate. Simply add half a teaspoon of baking powder to two cups of water. An hour after eating, drink this mixture to gain some relief.

14. Cancer Prevention - Baking soda is known to increase the pH of acidic tumors without affecting the pH balance of healthy tissues and the blood. When you have a pH imbalance, unhealthy organisms are able to flourish, which damages tissues and organs, and compromises the immune system. Baking soda consumption can be used as a means of nutritional and immune support for people with cancer.

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His fellow pioneers missed their trees. But more importantly, trees were needed as windbreaks to keep soil from blowing and for fuel and building materials, as well as shade from the hot sun. In 1872, Morton first proposed a tree planting holiday to be called "Arbor Day" at a meeting of the State Board of Agriculture. It was estimated that more than one million trees were planted in Nebraska on the first Arbor Day.

In 1970, President Nixon proclaimed the last Friday in April as National Arbor Day. Today all 50 states celebrate Arbor Day, although the dates vary in keeping with the local climate. For the homeowner, Arbor Day is an excellent opportunity to take stock of the trees on your property and plan for the future. What can you do?

Inspect your trees. Note any broken branches or evidence of disease or insect infestation.

Fertilize trees and shrubs for healthy spring growth.

Think about how planting new trees might improve the look of your property or provide wind or heat protection.

Take a trip to your local nursery to see what's available and to get new ideas.

And, oh yes, plant a tree. Plant trees or shrubs to shade your air conditioning unit, but be careful not to block the airflow. A unit operating in the shade uses less electricity.

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since there is so much buyer interest right now. If homes were priced more attractively, the supply would drop. From here we can expect the inventory to continue to rise.

Last year at this time there were 5,708 homes on the active inventory, 148 more than today, or 3%. This marks the first time that there were fewer homes on the market than the prior year since July of 2013.

Distressed Breakdown: The distressed inventory dropped to its lowest level since July 2013.

The distressed inventory, foreclosures and short sales combined, decreased by 13 homes in two weeks and now totals 230. Year over year, there are 70 fewer homes today, 23% less. Only 4% of the active listing inventory and 6% of demand are distressed. Distressed properties have almost no impact on today's market and their numbers are continuing to drop.

In the past two weeks, the foreclosure inventory decreased by three home and now totals 59. Only 1% of the inventory is a foreclosure. The expected market time for foreclosures is 42 days, still one of the hottest segments of the Orange County housing market. The short sale inventory decreased by 10 homes in the past two weeks and now totals 171. The expected market time is 43 days, also a hot segment of the housing market. Short sales represent just 3% of the total active inventory.

Article by: Steven Thomas
Quantitative Economics and Decision Sciences

GREEK ORZO SALAD



Ingredients

- 3/4 cup orzo
- 1 tablespoon olive oil
- 1 tablespoon red wine vinegar
- 1/4 teaspoon sugar
- 1/4 teaspoon kosher salt
- 1/4 teaspoon black pepper
- 3/4 cup diced seeded tomato
- 1/2 cup chopped green bell pepper
- 1/4 cup chopped red onion
- 3 tablespoons chopped fresh parsley
- 4 Castelvetrano olives, sliced

Preparation

Cook orzo according to package directions, omitting salt and fat; drain. Combine olive oil, vinegar, sugar, kosher salt, and black pepper in a large bowl, stirring with a whisk until sugar dissolves. Add orzo, tomato, bell pepper, onion, parsley, and olives; stir to combine.

From Cooking Light Recipe Files

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