



OC Housing Newsletter

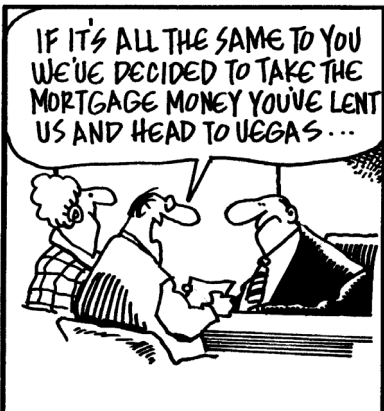


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CALENDAR OF EVENTS

- FEBRUARY 1: SUPER BOWL DAY
FEBRUARY 2: GROUNDHOG DAY
FEBRUARY 9-15: RANDOM ACTS OF KINDNESS WEEK
FEBRUARY 12: LINCOLN'S BIRTHDAY
FEBRUARY 14: VALENTINE'S DAY
FEBRUARY 16: PRESIDENTS DAY NATIONAL HOLIDAY
FEBRUARY 17: MARDI GRAS
FEBRUARY 18: ASH WEDNESDAY
FEBRUARY 19: CHINESE NEW YEAR
FEBRUARY 21: GUSTAFER YELLOWGOLD SEGERSTROM
FEBRUARY 22: GEORGE WASHINGTON'S BIRTHDAY



ATTENTION SELLERS: PRICE!!

THE QUICKER SELLERS FOCUS ON PRICING THEIR HOME AT THE FAIR MARKET VALUE, THE QUICKER THEY WILL ACHIEVE THEIR GOAL AND SUCCESSFULLY SECURE A WILLING AND ABLE BUYER.

PRICE: The inventory will continue to grow through August on the backs of sellers coming onto the market overpriced.

It used to be that buyers would pay any price for a home, but that is just not the case anymore. That was 2012 and 2013. By the end of 2013, properties in Orange County had realized substantial appreciation. Values were no longer a "deal," so buyers were unwilling to pay much more than the last sale. They honed in on the Fair Market Value for a home.

A seller last week contacted me after reading the 2015 forecast and asked "How do you determine the Fair Market Value?" He wanted to know if the printout that his REALTOR® had provided which highlighted the lowest value, highest value, and then a recommended

value was adequate in establishing his home's Fair Market Value. The answer was "no." There is not a computer program or website out there that can really provide an accurate assessment of what a home is worth.

Zillow, the top real estate website on the web, has their infamous "Zestimate®," an estimation of market value "computed using a proprietary formula." Drill down a little deeper and its inaccuracy is eye opening. For Orange County, only 43% of all closed sales were within 5% of the home's Zestimate®. That means that 57% were off by more than 5%. 70% were within 10%, meaning that 30% were off by more than 10%. And, 88% were within 20% of the home's Zestimate®, which still leaves 12% that were off by more than 20%. As an economist, the errors are way too large to overlook. On the

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THE MEANING OF ROSES

February is for lovers. So, why not show someone how much you care by sending a bouquet or floral arrangement this Valentine's Day... or any day this month. Although traditional, long-stemmed red roses are not the only way to express love and friendship on Valentine's Day. Sweetheart or miniature roses are slightly less expensive than tea roses but are available in the same range of colors from red and pink to white and yellow, and even pale lavender and peach. Pick out the color that best expresses your feelings this Valentine's Day.



- Yellow: Joy, friendship, freedom
Pink: Happiness, gratitude, appreciation, admiration
Creams: Thoughtful, charming, gracious
White: Innocence, purity, secrecy, reverence
Red: Love, passion, respect, courage

REAL ESTATE CORNER

5 Ways To Resolve Delinquent Property Taxes, Even If You Don't Have A Penny In Savings.



Get a FREE White Paper, in which you will find the following valuable information!

- The best strategy to paying off your property taxes with the least amount of money out of pocket.
How to get a loan for your taxes with as low as a 5% interest rate, even if you have no credit or just went thru bankruptcy.
How to have your entire past due property tax bill completely forgiven.

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site's accuracy page they even admit that this tool should only be used as a "starting point" in determining value. The bottom line, you cannot establish a home's Fair Market Value if you are a buyer or seller simply by pointing your web browser to the most popular real estate site on the Net.

Who can sellers rely on to determine a home's value? The answer is simple, their REALTOR®. It sounds easy, but most sellers ignore data, facts, and the professionals they hire to sell their home when they initially come on the market. After sitting on the market for some time, many sellers come to the realization that it's their price that has prevented them from realizing their goal in selling. For some, it takes several price reduction before they arrive at a value where they are able to successfully sell. Still, others just don't get it. They point the finger at the marketing for their home, the lack of advertising, and that their real estate agent is just not doing enough. Yet, the problem is really that they are focusing on a price that they want to get for their home rather than the price that the market is able to bear.

How is value then determined? After carefully considering all of the most recent closed and pending sales, and then scrutinizing a home's amenities, upgrades, condition, and location, one is able to ascertain a home's real Fair Market Value. This is not a simple process. If it were, 95% of all sales would be within 5% of a home's Zestimate® and not 43%. For REALTORS®, it is their profession. It is what they do for a living. They help determine a home's value by knowing the data and comparable properties that must be factored. They are the experts and have the capacity to meticulously weight all of the components that are used to establish value.

### Active Inventory: The inventory rose 3% in the past two weeks.

It's winter and over 70 degrees. No wonder the Winter Market in Southern California is so short. Sellers are already coming on the market in anticipation of the Spring Market, which typically starts right after the Super Bowl. We don't have snow, ice, sleet and very much rain. Instead, we are known for our blue skies and ideal weather for finding a home. So, while the rest of the country still hasn't thawed out, our Spring Market comes early.

As more sellers hit the market running to take advantage of the busiest time of the year in terms of sales, expect the inventory to continue to blossom. Many of these homeowners will stagnate on the market as they overzealously approach pricing. Thus, the active inventory will

build and buyers will have more choices.

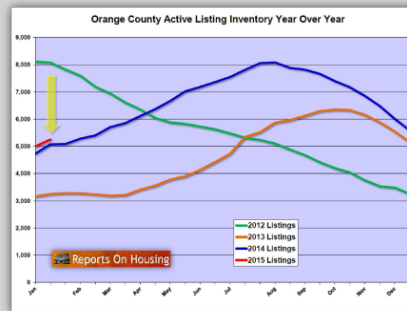
In the past two weeks, the active listing increased by 255 homes and now totals 5,255, the largest increase since July. At this time last year, the inventory was at 5,077, 3% fewer than today.

### Demand: Demand increased by 8% in the past two weeks.

Demand, the number of new pending sales over the past month, increased by 121 and now totals 1,599. Demand will continue to increase and will gain momentum as the market rolls into the spring. Expect demand to take off over the course of the next month.

Last year demand was at 1,558 pending sales, 41 fewer than today. In the big picture, today's demand is almost a mirror image of the beginning of 2014.

### Distressed Breakdown: The distressed inventory increased by



### only five homes in the past two weeks.

The distressed inventory, foreclosures and short sales combined, increased by five homes and now totals 267, a 1% increase. Only 5% of the active listing inventory and 9% of demand is distressed. Last year at this time, the distressed inventory was at 275, just eight more than today. Distressed properties continue to play an insignificant role compared to just a few years ago.

In the past two weeks, the foreclosure inventory decreased by six homes and now totals 70. 1% of the inventory is a foreclosure. The expected market time for foreclosures is 54 days. The short sale inventory increased by 11 homes in the past two weeks and now totals 197. The expected market time is 58 days. Short sales represent just 3.7% of the total active inventory.

## DIY & REPAIR CENTER

### 10 Quick & Easy Tips For Avoiding



**Tip #1:** First and foremost, change your oil frequently and regularly. Experts say the most important thing you can do to extend the life of your car is to change the oil every 3,000 miles or three months. A quick stop to a Fast-Lube shop can extend the life of your car by years, and save thousands of dollars in the process.

**Tip #2:** Once a month, look under the hood. This 15-minute investment can prevent 70 percent of the problems that lead to embarrassing highway breakdowns. Check the fluid levels of oil, coolant, automatic transmission fluid, power steering fluid, break fluid and windshield washer fluid. If you don't know where these items are located, ask a service station attendant for help.

**Tip #3:** Never let your gas tank go to almost empty before filling up. The bottom of your fuel tank is loaded with deposits, dirt, and residue that's not good for your engine, fuel injectors, or carburetor.

**Tip #4:** Check tire inflation weekly, and alignment every six months. Properly inflated and aligned tires last longer, save money, and are safer.

**Tip #5:** Change your vehicle's filters. Changing the air, fuel, and oil filters extends the life of your car, and makes it operate more efficiently.

**Tip #6:** Change your engine coolant at least once a year, preferably every six months. But be careful, coolant can be toxic and harmful if ingested by children or pets.

**Tip #7:** Lubricate moving and rubber parts. This includes windshield wipers, door rubber, and exposed gaskets.

**Tip #8:** Get rid of rust immediately. Rust will eat away your car, causing a premature demise. If you find a rusty spot, scrape it away and sand the area. Then protect the bare metal with primer and paint.

**Tip #9:** Wash your car frequently and keep it out of the sun. Driving a clean car (with clean windshield) improves visibility and enhances your safety. Plus, ultraviolet rays can harm paint, especially metallic paints.

**Tip #10:** Most important: Schedule regular maintenance every 12,000 miles or one year, whichever comes first. Scheduled maintenance will keep warranties valid and maximize the value of your warranty. Plus, it prolongs the life of your vehicle, and will increase the value of your automobile when you decide to sell it.

## TRIVIA CENTER!



### Valentine's Day Statistics

\$13.19 Billion: Average annual Valentine's Day spending

2nd Highest Card Sending Holiday of the year

180 Million: Number of Valentine's Day cards exchanged annually

Over 50% of all Valentine's Day cards are purchased in the six days prior to the Valentine's Day

196 million: Average number of roses produced for Valentine's Day

85%: Percent of Valentine's Day cards bought by women

73%: Percent of flowers bought by men

\$116: Amount the average consumer spends on Valentine's Day

62%: Percent of consumers who celebrate Valentine's Day

53%: Percent of women who would end their relationship if they didn't get something for Valentines day.

15% of U.S. women send themselves flowers on Valentine's Day

About 3% of pet owners will give Valentine's Day gifts to their pets.

60% of America's red roses are grown in the state of California

\$75 is the average spending on Valentine's Day gifts, the most popular being chocolates, food, wine, and flowers.

Retail Advertising and Marketing Association, Valentine's Day Consumer Intentions and Actions Survey (2014)

## INTERNATIONAL RANDOM ACTS OF KINDNESS WEEK FEBRUARY 9-15

Take this week to step out of your normal routine or comfort zone and attempt a new random act of kindness each day of the celebratory week. Post and share your stories, photos, videos and ideas on their social media channels.

Please use #RAKweek to tag your social media posts so others can find them.



## HOME SWEET HOME

### Creating a Positive First Impression for Quick Sale.

The front entrance of your home is a key part of the "First Impression." To make sure you create a positive impression:

- Paint, clean or stain the front door. Remove old screens if they don't fit or operate properly.
- Make sure entry light and doorbell are in working order.
- Replace missing house numbers and/or polish or paint the old ones.
- Replace that worn out welcome mat with a new colorful and welcoming mat. Add a potted plant if you have room.



- Repaint or replace mailbox.
- Remove dead limbs and debris from shrubs and trees.
- Plant extra flowers for more color or spruce up landscaping with potted flowers.

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## HEALTH BENEFITS OF PEANUTS

Also known as ground nuts, peanuts, along with beans and peas are members of the legume family which are the best sources of protein in the plant kingdom. Peanuts are found in a wide variety of products. They can be eaten salted, dry roasted, boiled and even raw. They can be found in peanut brittle, peanut butter and candy bars and is often a major ingredient in mixed nuts.

### 1. Helps Promote Fertility (Folate).

Peanuts contain a good amount of folate. Repeated studies have shown that women who had a daily intake of 400 micrograms of folic acid before and during early pregnancy reduced their risk of having a baby born with a serious neural tube defect by up to 70%.



### 2. Aids in Blood Sugar Regulation (Manganese).

One fourth cup of peanuts can supply the body with 35% of the DV of manganese, a mineral which plays a role in fat and carbohydrate metabolism, calcium absorption, and blood sugar regulation.

**3. Helps Prevent Gallstones.** It may come as a surprise that peanuts can help prevent gallstones. But 20 years of studies have shown that eating 1 ounce of nuts, peanuts or peanut butter a week lowers the risk of developing gallstones by 25%.

### 4. Helps Fight Depression (Tryptophan).

Peanuts are good sources of tryptophan, an essential amino acid which is important for the production of serotonin, one of the key brain chemicals involved in mood regulation. When depression occurs, a decreased amount of serotonin may be released from the nerve cells in the brain. Tryptophan may raise serotonin's antidepressant effects when there is an increased amount of serotonin in the blood.

### 5. Boosts Memory Power (Vitamin B3).

Do you know what can be found in peanuts that gave them the "brain food" tag? This is due to their vitamin B3 or niacin content whose many health benefits include normal brain functioning and boosting memory power.

### 6. Helps Lower Cholesterol Levels (Copper).

The same nutrient which gives peanuts their memory enhancing power also helps lower and control cholesterol levels. Added to that is their copper contents which aids in reducing bad cholesterol and increase good cholesterol levels.

### 7. Lowers Risk of Heart Disease.

Numerous studies have shown that regular nuts consumption is linked to reduced risk of heart disease. Peanuts are rich in heart-friendly monounsaturated fats and antioxidants such as oleic acid.

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## MORE CURB APPEAL

Freshen up the outside of your home with these 3 easy tips:

1. Clean the gutters. It's easier to scoop up the leaves and debris in your gutters when the stuff is wet, so pull out your ladder and clean the gutters after a soaking rain. You should do this at least twice a year, but may need to do it monthly if your home is surrounded by trees.
2. Mulch garden beds. By the end of the month, the ground has thawed in many parts of the country and it's time to start warding off weeds. If you didn't mulch in early winter, now is the time to add a layer to discourage weeds.
3. Prune ornamental grasses. Clean up pampas grass and other ornamental grasses by cutting them in early spring, before new green shoots get tall. Cut the old grass about 2 to 4 inches above the new green shoots. Cut straight across the top of the clump and rake away the dead stalks to clean up the plant.

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Reach for a handful of peanuts and other nuts at least four times a week to reduce your risk of cardiovascular and coronary heart disease.

**8. Protects Against Age-related Cognitive Decline (Vitamin B2).** Study participants have shown that those who have an intake of the most niacin-rich foods like peanuts were 70% less likely to have developed Alzheimer's disease. A quarter cup a day of peanuts can already supply almost a quarter of the daily needed value for niacin.

**9 Cancer Protection.** A form of phytosterol called beta-sitosterol (SIT) is found in high concentrations in some plant oils, seeds, and legumes including peanuts. Phytosterols not only protects against cardiovascular disease by interfering with the absorption of cholesterol, they also protect against cancer by inhibiting tumor growth.

**10. Lowers Risk of Weight Gain.** Surprise! Eating nuts regularly is associated with a lowered risk of weight gain. Research has shown that people who eat nuts at least twice weekly are much less likely to gain weight than those who almost never eat them.

## CREAMY TUNA, CORN AND TOMATO PASTA



A quick mix of tuna, corn and cherry tomatoes makes this pasta dish a special treat.

**Serves 4**

**Preparation Time: 10 mins**

**Cooking Time: 20 mins**

### Ingredients

- 1 box Knorr Tuna Mate Cheddarmelt
- 250 g frozen corn
- 250 ml milk
- 200 g cherry tomatoes
- 800 ml hot water
- 2 tins tuna

### Instructions

1. Combine the sachet of seasoning spice blend with 250 ml cold milk and 800 ml hot water in a large pan
2. Add the tuna, corn kernels and pasta, and bring to the boil, stirring occasionally
3. Reduce the heat and simmer for 10 min
4. Stir in the cherry tomatoes and simmer for a further 10 min, stirring occasionally

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for this option.

Selling your home is not an easy business, but one that is worth embarking on. It's just that you need to know how to get your home ready and primed to make the most money. If you're serious about selling your home soon, take a look at this FREE report to learn how to turn your home into a buyer's dream!

To claim a FREE Copy of the White Paper, contact me via email @ [anabhula@msn.com](mailto:anabhula@msn.com) or call me @ 949-929-8387.

Also visit my website @ [AnaDreamHomes.com](http://AnaDreamHomes.com) for more valuable information.

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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!

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## SUDOKU

FOR SOLUTION GO TO MY WEBSITE @ [ANADREAMHOMES.COM](http://ANADREAMHOMES.COM)

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