



OC Housing Newsletter



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CALENDAR OF EVENTS

JANUARY 1ST - NEW YEAR DAY

TO JANUARY 05 - DISNEY MAGICAL HOLIDAY LIGHTS AT IRVINE SPECTRUM CENTER@ VENUE: IRVINE SPECTRUM CENTER

JANUARY 10 - FOASOUTH (FESTIVAL OF ARTS SATELLITE GALLERY) VENUE: ACTIVE CULTURE LAGUNA BEACH

JANUARY 15TH - FILM NIGHT AT THE MUSEUM VENUE: LAGUNA ART MUSEUM @7:00PM

JANUARY 18 - KIDS' ART STUDIO VENUE: LAGUNA ART MUSEUM

JANUARY 19TH - MARTIN LUTHER



TIMING THE MARKET IS A WASTE OF TIME

Contrary to popular belief, the Spring Market is not always the best time to sell and the Holiday Market is not necessarily the best time to buy.



The Best Time to Buy or Sell: timing the market has more to do with trends than it has to do with seasons.

Seemingly handed down from the days of yore, the public perception, REALTORS® in the trenches, and just about everybody in the real estate industry believe that the Holiday Market is the best time to purchase a home and the Spring Market is the best to sell a home. Unfortunately, the data does not quite support this old wives' tale.

Since 1990, the best time of the year in terms of the highest month over month change in the median sales price for detached homes is actually the month of March, occurring 28% of the time. Remember, these are closed sales; thus, they are truly a reflection of homes that were originally placed into pending status in January and February, not quite the Spring Market. The second best month was May, 20% of the time. February was third at 16%. February is a reflection of December and January, the Holiday Market, typically the slowest time of the year for sales.

In terms of the lowest expected market time of the year, for the past decade, it too has been all over the board. The lower the expected market time, the better it is for sellers. 40% occurred in March and April, smack dab in the middle of the Spring Market. Yet, 30% occurred in February, not quite the Spring Market. 20% occurred in September, a reflection of the tail end of the Summer Market. In 2012, November ended up being the best time of the year based upon the expected market time.

We have officially entered the Holiday Market with Thanksgiving this week, and the expected market time has been dropping, an indicator that it is getting better for sellers and not buyers. It has dropped from 3.3 months, or 100 days, in September to 2.9 months, or 87 days, today. If this was really the best time to be a buyer, the expected market time would be on the rise and not dropping.

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STAY WARM THIS WINTER WITH THESE ENERGY-SAVING INVESTMENTS

Do you need any new appliances, or are you planning to do some remodeling? Consider these energy efficiency suggestions before you purchase.



Choose ENERGY STAR appliances and electronics. When buying new appliances, choose ENERGY STAR-certified models. For example, a new ENERGY STAR refrigerator uses about 20 percent less energy than a standard new refrigerator, and 46 percent less than one made in 1980. A new Energy Star® clothes washer uses nearly 50 percent less energy than a standard washer.

Install a programmable thermostat. If you have a heat pump, select a model designed for heat pumps. Setback thermostats can save up to 15 percent on energy costs.

REAL ESTATE CORNER

Q. What questions should I ask when looking for a REALTOR®?



A. Here are 10 smart questions to ask. But remember, this is just a starting point. Your REALTOR® should be willing to answer any questions you have. After all, that's why you hire the pros.

- 1. How long have you been in the business?
2. What is your average list-to-sales-price ratio?
3. How will your marketing plan meet my needs?
4. Will you provide references?
5. What separates you from your competition?
6. May I review documents that I will be asked to sign?
7. Can you help me find other professionals?
8. How much do you charge?
9. What if I'm unhappy with the service?
10. What haven't I asked you that I need to know?

For more elaboration on each of these questions, visit my website at www.AnaDreamHomes.com

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A few years ago, I set out to prove once and for all that the Spring Market was the best time to sell and that the Holiday Market was the best time to buy. After all, everybody believed it to be true, so the numbers should back it up, right? Wrong. After extensive research, it turned out that timing the market had more to do with market trends than it had to do with the time of the year. I could not statistically show with certainty when it was the best time to pull the trigger as a buyer or seller.

Here's what is really going on which illustrates why attempting to time the market is nothing more than a waste of time. If you chat with REALTORS® in the trenches, they will tell you that they all know of sellers who are waiting to sell until the Spring Market. Yes, there are a lot more buyers during the spring, but there are a lot more sellers in the spring as well. During the Summer Market, there are slightly fewer buyers looking to purchase with the distractions of vacationing and family fun, but, for the same reasons, there are slightly fewer sellers coming on the market. During the Autumn Market, with school starting, there are fewer buyers entering the fray and demand drops. Knowing that the Spring and Summer Markets are in the rear view mirror and that school is in session, fewer sellers come on the market. Also, many sellers opt to throw in the towel during this time of year; thus, the active inventory drops. When both supply and demand drops at the same time, the expected market time does not change much from month to month. Finally, there are a lot fewer buyers active in the market during the holidays and competition drops. At the same time, fewer homeowners look to sell and even more sellers pull their homes off the market; as a result, the inventory drops substantially.

The bottom line: when there are more buyers, there are more sellers; and, when there are fewer buyers, there are fewer sellers. During the Spring Market, sellers may encounter more buyer activity, but there will be more competing sellers as well. During the holidays, buyers may come across less competition, but there will be a lot fewer homes for them to look at as well.

The current trend is very little real appreciation from month to month. As a seller, waiting for the Spring Market will prove to be fruitless. With the expected market time dropping, buyers cannot anticipate that they will find a "deal" just because we are entering the holidays. Instead, buyers should cash in on today's historical rates and not waste time looking to obtain a discounted home.

Active Inventory:

The active listing inventory continued its decent, shedding 5% in the past month, or 372 homes.

Many sellers are receiving the overall market message, either reduce the asking price or it's time to throw in the towel. With fewer homes

coming on the market and many sellers pulling their homes off, demand has dropped by 10% in the past month, a total of 690 homes. Today, the active listing inventory sits at 6,484 homes.

With the giant drop in the active inventory and demand remaining relatively the same, the expected market time has actually improved. It is at 87 days for all of Orange County compared to 97 days just one month ago. The drop over the past two weeks has moved the market from balanced, not favoring buyer or sellers, to a very slight seller's market. This will probably change in the next two weeks as the market decelerates further, and Orange County housing will bounce right back into a balanced market.

Last year at this time there were 5,880 homes on the market, 604 fewer than today. By the end of the year, the inventory will drop to about 5,500 homes and there will be more homes on the market to start the New Year.

Demand: Demand dropped slightly in the past couple of weeks by 18 homes, or 1%.

Demand, the number of new pending sales over the past month, decreased by 18 homes and now totals 2,234. Now that we have entered the Holiday Market, demand will drop over the next couple of week appreciably, the average over the past decade is 11%. This time of year is typically the slowest in terms of demand. Demand will not start to increase until mid-January.

Last year at this time demand was at 2,295, 61 additional pending sales compared to today.

Distressed Breakdown:

The distressed inventory dropped by 7 homes, or 2%.

The distressed inventory, foreclosures and short sales combined, decreased by 7 homes and now totals 307, the lowest level since August. Distressed homes only make up 4.7% of the market, meaning 95.3% are regular homeowners with equity, a far cry from five years ago when they represented 33% of the inventory and 53% of demand. Back then there were 2,496 distressed sales on the market. From here, the long term trend is for it to remain at a very low level.

In the past two weeks, the number of active foreclosures decreased by 8 homes and now totals 78. Only 1.2% of the active inventory is a foreclosure. The expected market time for foreclosures is 48 days and is the hottest segment of the Orange County housing market. The short sale inventory increased by 1 home in the past two weeks and now totals 229. The expected market time is 49 days. Short sales represent 3.5% of the total active inventory.

*Article by Steven Thomas
Quantitative Economics and Decision Sciences*

DIY & REPAIR CENTER



How to remove stains

1. Soak red wine stains in white wine, then cover the stain with a thick baking soda paste. Let it sit a few hours, then wash as usual.
2. Remove white deodorant marks from a garment by gently rubbing the protective foam used on dry-cleaning hangers against the fabric.
3. If you get an oil stain on your favorite handbag, coat the mark with baby powder and let it stand overnight. By morning, the stain should be gone. If a bit still remains, repeat the process until the stain is completely gone.
4. Due to its high level of surfactants, Dawn dish detergent is especially successful at removing grease and oil stains from clothing.
5. Use shaving cream and a washcloth to remove liquid makeup from shirt collars.
6. If you get wax on a piece of clothing, layer wax paper over the hardened wax and then run an iron over it to loosen it up. Once you pull off the paper, the wax should come right out with it.
7. To clean dirt off suede, remove the crust from a piece of bread and allow it to become stale. Gently rub dirt and stains with the edge of the stale bread, and they'll disappear. To de-scuff suede, use an eraser or nail file.
8. Use hairspray to remove a lipstick stain.
9. If blush or bronzer breaks in your handbag, pre-moistened makeup removing wipes will clean up the loose powder flawlessly.
10. Spritzed some perfume onto your silk dress by accident? Apply a few drops of denatured alcohol on a cheesecloth pad and sponge the area from the outside in.
11. According to Cleaning Tips, remove to stubborn sweats stains by applying a mixture of cream of tartar, crushed aspirin, and warm water to the area. Wait twenty minutes, then rinse with warm water.
12. To remove watermarks from leather boots, add a few drops of vinegar to a bowl of cool water and scrub the stains with a soft bristle brush until stains are no longer visible. Let dry overnight.
13. Windex restores the glossy sheen on patent leather without doing any damage.
14. Use a lemon wedge to remove excess or streaky self-tanner on your body.
15. Spilled coffee or tea? Sponge the stain with lukewarm water before gently blotting with a bit of glycerin.

TRIVIA CENTER!**20 Fascinating Fun Facts**

1. Dr. Suess coined the word "nerd."
2. Contrary to popular belief, you CAN tickle yourself. Try the roof of your mouth.
3. You can't hum while holding your nose closed.
4. Use equal pressure to squeeze opposite ends of an egg and it will never break.
5. Dreamt is the only English word that ends in the letters "mt".
6. Tigers mark their territory with their urine which smells strongly of buttered popcorn.
7. San Francisco's cable cars are the only designated US National Monuments that move.
8. Kool-Aid was originally marketed as "Fruit Smack."
9. The elephant is the only animal with four knees.
10. The world's largest wine barrel is located in Heidelberg, Germany.
11. The word for 'mother' begins with the letter 'm' in almost every language (mom or mum, mutter, madre, mere, m̀ana, etc.)
12. Ants will not walk through talcum powder or chalk.
13. Bagpipes were invented in Persia, (in the area now known as Iran) and taken by the Romans to Scotland. In England, the Speaker of the House is not allowed to speak.
14. The "stars" you see when you rub your eyes have a name: phosphenes.
15. A sequel called Beetlejuice Goes Hawaiian was written, but never produced..
16. Horses can't vomit.
17. 'Dysania' is the state of finding it hard to get out of bed in the morning.
18. The length of your forearm (from elbow to wrist) equals the length of your foot.
19. No worries. The odds of a meteor landing on your house are 1 in 182,138,880,000,000.
20. "Jay" used to be slang for "foolish person." So when a pedestrian ignored street signs he was "jaywalking."

FOOD AS MEDICINE**HEADACHE? EAT FISH!**

Eat plenty of fish. Fish oil helps prevent headaches. So does ginger, which reduces inflammation and pain.

TO PREVENT STROKE DRINK TEA!

Prevent buildup of fatty deposits on artery walls with regular doses of tea. (actually, tea suppresses my appetite and keeps the pounds from invading....Green tea is great for our immune system)!

INSOMNIA (CAN'T SLEEP?) HONEY!

Use honey as a tranquilizer and sedative.

HAY FEVER? EAT YOGURT!

Eat lots of yogurt before pollen season. Also eat honey from your area (local region) daily.

ASTHMA? EAT ONIONS!!!!

Eating onions helps ease constriction of bronchial tubes. (when I was young, my mother would make onion packs to place on our chest, helped the respiratory ailments and actually made us breathe better).

UPSET STOMACH? BANANAS - GINGER!!!!!!

Bananas will settle an upset stomach. Ginger will cure morning sickness and nausea.

ARTHRITIS? EAT FISH, TOO!!

Salmon, tuna, mackerel and sardines actually prevent arthritis. (fish has omega oils, good for our immune system)

BONE PROBLEMS? EAT PINEAPPLE!!!

Bone fractures and osteoporosis can be prevented by the manganese in pineapple.

BLADDER INFECTION? DRINK CRANBERRY JUICE!!!!

High-acid cranberry juice controls harmful bacteria.

PREMENSTRUAL SYNDROME? EAT CORNFLAKES!!!!

Women can ward off the effects of PMS with cornflakes, which help reduce depression, anxiety and fatigue.

MEMORY PROBLEMS? EAT OYSTERS!

Oysters help improve your mental functioning by supplying much-needed zinc.

COLDS? EAT GARLIC!

Clear up that stuffy head with garlic. (remember, garlic lowers cholesterol, too.)

COUGHING? USE RED PEPPERS!!

A substance similar to that found in the cough syrups is found in hot red pepper. Use red (cayenne) pepper with caution-it can irritate your tummy.

BREAST CANCER?

EAT Wheat, bran and cabbage Helps to maintain estrogen at healthy levels.

LUNG CANCER? EAT DARK GREEN AND ORANGE AND VEGGIES!!!

A good antidote is beta carotene, a form of Vitamin A found in dark green and orange vegetables.

DIARRHEA? EAT APPLES!

Grate an apple with its skin, let it turn brown and eat it to cure this condition. (Bananas are also good for this ailment)

ULCERS? EAT CABBAGE ALSO!!!

Cabbage contains chemicals that help heal both gastric and duodenal ulcers

CLOGGED ARTERIES? EAT AVOCADO!

Mono unsaturated fat in avocados lowers cholesterol.

HIGH BLOOD PRESSURE? EAT CELERY AND OLIVE OIL!!!

Olive oil has been shown to lower blood pressure. Celery contains a chemical that lowers pressure too.

BLOOD SUGAR IMBALANCE? EAT BROCCOLI AND PEANUTS!!!

The chromium in broccoli and peanuts helps regulate insulin and blood sugar.



RECIPE CORNER

QUINOA SALAD



For the dressing:

1. 1 2/3 cups fresh cilantro (from about 1/2 bunch), long, thick stems removed
2. 3/4 cup roasted, unsalted peanuts
3. 1/3 cup Sriracha hot sauce
4. 2 tablespoons finely grated lime zest (from about 3 medium limes)
5. 1/4 cup freshly squeezed lime juice (from about 3 medium limes)
6. 1/4 cup toasted sesame oil
7. 1 tablespoon agave (If you like it a bit sweet)
8. 2 medium garlic cloves
9. 1 1/2 teaspoons kosher salt

For the quinoa:

1. 2 cups quinoa, any color or variety
2. 1 (14-ounce) can unsweetened coconut milk
3. 1 1/3 cups vegetable stock or low-sodium vegetable broth
4. 1 teaspoon kosher salt, plus more as needed
5. 1 can Black Beans
6. 2 medium carrots (about 8 ounces)
7. 1 cup corn
8. 4 medium scallions
9. half bunch Cilantro
10. 2 tablespoons vegetable oil

To garnish:

1. Coarsely chopped fresh cilantro
2. Coarsely chopped roasted, unsalted peanuts
3. Thinly sliced scallions

JANUARY WEEKEND HOME IMPROVEMENT PROJECT:

Lubricate and Eliminate Squeaks and Creaks

If you notice any doors that are not opening as smoothly or sliding the way they used to, that is an easy fix. Grab some WD-40 and attack the working parts of those creaky doors. Lubricate the hinges and the sliding tracks to help smooth out the sticky situation.

You can also lubricate the hinges on medicine cabinets and kitchen cabinets



with WD-40. Also, every so often, place WD-40 on your key and slide it into the lock to keep those parts working. Once you start you will find yourself working to lubricate just about anything that opens.

From the article January Home Improvement: Weekend Projects by Tom Kraeutler; <http://www.moneypit.com/article/january-homeimprovement-weekend-projects>

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Increase ceiling insulation. If your ceiling is uninsulated or scantily insulated, consider increasing your insulation to up to R-38 to reduce heating costs by 5 to 25 percent.

Seal ducts. Leaking ductwork accounts for more than 25 to 30 percent of heating costs in an average California home. Consider hiring a contractor to test the tightness of your ducts and repair leaks and restrictions in your duct. Many utility companies have programs to assist you.

High-efficiency windows. If you are planning to replace your windows, choosing ENERGY STAR windows can reduce your heating and cooling costs by up to 15 percent.

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!

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SUDOKU

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