



Happy Labor Day



∞ Smita Ana Bhula ∞

"Insider Tips For Healthy, Wealthy & Fun Living..."

FIRSTTEAM REAL ESTATE 949.929.8387



OC Housing Newsletter



FIRSTTEAM REAL ESTATE

CONTENTS

- Calendar of Events 1
- OC Housing Report 1
- Smart Irrigation:..... 1
- Real Estate Corner 1
- DIY & Repair Center 2
- Air Conditioner Maint 2
- Trivia Center!..... 3
- Quick Energy Boost..... 3
- Get Your BBQ Grill Ready 4
- Sudoku 4
- Recipe Corner 4

CALENDAR OF EVENTS

SEPTEMBER 7TH: LABOR DAY

SEPTEMBER 9TH: CALIFORNIA ADMISSION DAY

SEPTEMBER 11TH: PATRIOT DAY

SEPTEMBER 11TH: NATIONAL GRANDPARENTS DAY

SEPTEMBER 17TH: CONSTITUTION DAY AND CITIZENSHIP DAY

SEPTEMBER 23RD: SEPTEMBER EQUINOX

SEPTEMBER 25TH: NATIVE AMERICANS' DAY

SEPTEMBER 27TH: GOLD STAR MOTHER'S DAY



FALL BACK... LIKE USUAL



We have officially transitioned into the Autumn Market, leaving both the Spring and Summer Markets in the rearview mirror.

The Autumn Market: the Orange County housing market just downshifted into a lower gear, part of a normal housing cycle.

The initial school bell just rang and families are getting back into their daily ritual of making lunches, participating in carpools, and getting up at the crack of dawn. That initial bell also indicated the start of housing's Autumn Market. Buyers and sellers can expect a lot of changes. The key to success is having the right expectations.

First, expect the active listing inventory to drop from today's level as fewer and fewer homeowners place their homes on the market. Combine that with the fact that many unsuccessful sellers will throw in the towel and pull their homes off of the market. Over the past five years, on average the active listing inventory has dropped by 12% from the end of August through mid-November when we transition into the Holiday Market. A 12% drop would mean that today's 7,178 mark would decline to 6,308.

Along with the drop in the inventory, expect a significant drop in demand as well. It's just not the best time of the year to make a move. Families generally want to make a move during the summer months. When you take into consideration that homes can take a couple of months to close, it's no wonder that so many homes are placed under contract in the spring and close in the summer. It is much easier for kids to transition into a new school with a summer move. Moving in the middle of the school year is a lot more challenging. Over the past five years (from August through mid-November), on average demand has dropped by 10%. That represents a drop from 2,722 pending sales to 2,460.

Taking into consideration the drop in both the inventory and demand, the expected market time for newly listed homes in Orange County is expected to change very little from its current 2.64 month mark, or 79 days. That means that the overall feel of the housing market is not going to change much from where it stands today. It will remain HOT in the lower ranges, below \$500,000, a seller's market. For homes priced

cont. on page 2

HOW TO BE A GOOD NEIGHBOR



Say thank you to a good neighbor and be one yourself on Monday September 28th.

- Welcome new neighbors with an introductory note or a friendly chat.
- Maintain the area around your home so that it's neat and attractive.
- Be conscientious about noises that might disturb your neighbors, such as music, loud talk and barking dogs.
- End parties at a reasonable hour. While you're at it, invite your neighbors to come, too.
- Return anything that you borrow from your neighbor, such as tools or appliances, as soon as possible. Express your gratitude

cont. on page 4

REAL ESTATE CORNER

Q. What's the purpose of a home inspection?



A. A home inspection is performed after the buyer and seller have entered into a written contract. It's a review of the home's condition, including the heating system, fixtures, attic, foundation, structure, mold and chemical hazardous review. The point is to identify any area of the home that needs replacement or repair. You'll use the report to set the final price of your purchase. You may choose to buy the house and make the repairs, or you may walk away from the property if the costs would be too high for your budget and the sellers refuse to lower the price or make the repairs. You can get your earnest money back provided your contract has a "sale contingent on inspection" clause.

You'll also need to get an appraisal, which serves to assess a value to the property. You

cont. on page 4

cont. from page 2

between \$500,000 and \$1,000,000, it will be a slight seller's market towards the bottom of that range, but will be very close to a balanced market towards the top of the range. A balanced market does not favor buyers or sellers. For homes priced above \$1,000,000, it will be a slow go. The expected market time is currently at 8.5 months and will not change much over the course of the Autumn Market.

The best approach for sellers is to know the current landscape of the local housing market. It's also a given, the higher the price, the longer the home is going to take to sell. Homes are no longer flying off the market like they did months ago. There are fewer buyers looking to buy, so there will be fewer showings. There may be fewer sellers to compete with, but that will be offset by softer demand.

For sellers, it boils down to price and condition, the two factors that they have control over. For the rest of the year, many overzealous sellers will learn the hard way that they will not find success without carefully honing in on price, bringing the price as close to their Fair Market Value as possible. With less buyer competition, buyers really do not want to pay much more than the last comparable sale. Multiple offers will no longer be the norm, so buyers will not be tripping over each other to purchase a home like they did in May. Since many new sellers will hit the market overpriced, ignoring basic market fundamentals and the slower autumn season, they will sit on the market with very few showings and no offers.

The best approach for buyers is to understand that while there are fewer buyers competing to purchase, it is NOT a buyer's market. On the contrary, for all of Orange County, it is still a slight seller's market and will remain that way for the remainder of the year. Buyers cannot afford to be too uncompromising in their quest to find a deal. During this time of the year many buyers mistakenly feel that because it is no longer the spring or summer that it is the best time to buy, the best time to "get a deal." Buyers that make it their mission, like so many do every year, will not be able to achieve their goal in isolating a home. The housing market is far too healthy for sellers to make exceptions and start discounting the price just because housing is not as hot as earlier in the year.

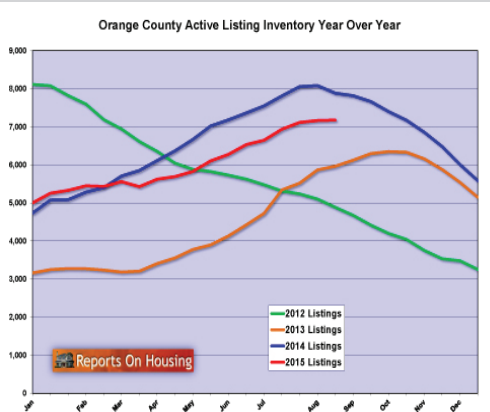
Instead, buyers really need to stick to the sound strategy of isolating the home that best fits their needs and then offering to pay close to the home's Fair Market Value. Remember, there will still be plenty of overpriced, overly optimistic sellers looking to get a lot more than the last closed sale. They too will not find success until they lower the price and succumb

to being a bit more realistic. Until then, ignore these homes and continue the search.

Ultimately, buyers and sellers will find success by being realistic and not trying to overreach. There will be plenty of buyers and sellers who will find success for the remainder of the year, but that is predicated on having the right approach.

Active Inventory: It looks as if the active inventory has reached a peak for the year.

In the past two weeks, the active inventory has grown by only 11 homes and now sits at 7,178. Now that school has started, this level is most likely the peak for the inventory in 2015. We can expect the inventory to slowing drop over the coming months as fewer sellers enter the fray and many sellers who have not found



success will ultimately throw in the towel, pulling their homes off of the market.

Last year at this time the inventory totaled 8,084 homes, 708 more than today, with an expected market time of 3.16 months, or 95 days. That's 16 additional days compared to today.

Demand: Demand decreased by 1% in the past couple of

weeks.

Demand, the number of new pending sales over the prior month, decreased by 40 homes in the past two weeks and now totals 2,722 homes. Even with the increase, February levels. Demand will slowly drop for the rest of 2015.

Last year at this time there were 223 fewer pending sales, totaling 2,499.

Distressed Breakdown: The distressed inventory decreased by 7 home in the past couple of weeks.

The distressed inventory, foreclosures and short sales combined, decreased by 7 homes in the past two weeks, a 3% drop, and now totals 219. Two weeks ago, the inventory grew by 24 homes, but that turned out to be more of an anomaly than a trend, as it quickly reversed course this week. Year over year, there are 21% fewer distressed homes today.

In the past two weeks, the foreclosure inventory increased by 4 homes and now totals 64. Less than 1% of the inventory is a foreclosure. The expected market time for foreclosures is 64 days. The short sale inventory decreased by 11 homes in the past two weeks and now totals 155. The expected market time is 56 days. Short sales represent just 2% of the total active inventory.

Steven Thomas
Quantitative Economics and Decision Sciences

DIY & REPAIR CENTER



HOME WARRANTY TIP:

JANUARY: Be sure to clean splatters and debris from your microwave. If not cleaned, these splatters can eat away at the lining!

FEBRUARY: This month check your dishwasher drain to make sure that it is not clogged with remnants of food and other debris. Run the garbage disposal and clear it out prior to using the dishwasher as they share the same drain.

MARCH: Daylight Saving Time begins on March 9. Mark the occasion by replacing batteries in smoke and carbon monoxide detectors.

APRIL: Keep your oven clean and working. Make a habit of wiping down the exterior surfaces with a damp sponge every time you wipe down the worktops.

MAY: Keep your Pools/Spas/Hot Tubs working properly by maintaining a proper water level and chemical balance, and cleaning basket strainers regularly.

JUNE: To clean your ceiling fan try sliding a pillow case over each blade and wiping them clean. The dust goes in the pillow case and can be repeated until all blades are clean. When you're done, take the pillow case outside and shake it to set those dust bunnies free!

JULY: In the summer, use the ceiling fan in the counterclockwise direction. While standing directly under the ceiling fan you should feel a cool breeze. The airflow produced creates a wind-chill effect, making you "feel" cooler.

AUGUST: Check the rubber water hoses on your washing machine for any sign of wear or weakness. Most manufacturers recommend replacing the hoses every 5 years. An alternative is to replace the rubber hoses with high quality stainless steel fill hoses which are more rugged.

SEPTEMBER: Don't forget to clean or replace filters in your home. Clogged filters impair performance and cause the units to run longer.

OCTOBER: Clean or replace your HVAC filters. You need to do this more often than once a year. A dirty filter forces your HVAC system to work harder, which in turn drains your wallet. It could also shorten the life of your blower motor.

NOVEMBER: Let your dishwasher work for you! Save time and energy by washing only full loads of dishes.

DECEMBER: Reverse the direction of your ceiling fans. Since hot air rises, fans should rotate clockwise to push the air down making your heating system more efficient.

TRIVIA CENTER!

Labor Day



- Labor Day originated in Toronto, Canada in 1872. They held a "Nine-Hour Movement" to show support for striking workers.
- Oregon was the first state to make Labor Day a holiday in 1887.
- 1894 - President Grover Cleveland and the U.S. Congress make it a national holiday.
- The first celebrated US Labor Day was on Tuesday, September 5, 1882 in New York City, planned by the Central Labor Union.
- Unofficial NFL season kickoff: 99.44 percent of the time, the NFL plays its first official season game the Thursday after Labor Day
- Labor Day started as a part of the labor union movement, to recognize the contributions of men and women in the US workforce
- In many other countries, May Day (May 1st) is the day working people are honored. Most of Europe celebrates May Day.
- In 1916 the Adamson Act was passed, which firmly established the 8-hour workday. This was the first federal law regulating hours of workers in private companies.
- The 12 hour work day norm: What's outrageous enough to spur ten thousand people to parade through NYC?
- First Waffle House opens on Labor Day: In 1955, in Avondale Estates, Georgia, the very first Waffle House opened it's doors to the public. 25 states and 50 years later, Waffle House now counts over 1500 establishments.
- Most of the federal laws that protect workers were passed in the 1930s
- Labor Day is viewed as the unofficial last day of vacation before the start of the new school year (and mourned by students all over). Stated differently, it is the Back-to-School kickoff (cheered by parents all over!).

BACK TO SCHOOL BASICS

"The Importance of Eating Breakfast"

Breakfast is the first chance the body has to refuel its glucose levels, also known as blood sugar, after eight to 12 hours without a meal or snack.

Breakfast is also very important for weight loss and weight management. You 'break the fast' of not eating for the past eight to 12 hours. It helps curb your hunger and prevent binge eating later in the day.



The American Dietetic Association (ADA) suggests these simple ideas to help add breakfast to your daily eating plan.

- Ready-to-eat whole-grain cereal topped with fruit and a cup of yogurt.
- Whole-grain waffles topped with peanut butter, fruit or ricotta cheese.
- A whole-wheat pita stuffed with sliced

hard-cooked eggs.

- Hot cereal topped with cinnamon, nutmeg, allspice or cloves.

- Peanut butter on a bagel with fresh fruit (banana or apple wedges) and low-fat milk.

- Breakfast smoothie—milk, fruit and teaspoon of bran, whirled in a blender.

- Vegetable omelet with a bran muffin and orange juice..

- If your taste buds don't crave breakfast foods in the morning, try:

- Lean ham on a toasted English muffin and vegetable juice
- Cheese pizza and orange juice.
- Grilled vegetables mixed with beans and cilantro topped with cheese.
- Heated leftover rice with chopped apples, nuts and cinnamon and fruit juice.

Produced by ADA's Public Relations Team

CAN A "SUGAR DETOX" PREVENT A HEART ATTACK?

One of the greatest threats to your health is sugar. According to the World Health Organization, an arm of the United Nations, the average adult should have no more than 6 teaspoons of sugar a day. That's about 25 grams of sugar, or what's in a typical can of soda. But the latest surveys show the average person eats about 18 teaspoons (75 grams) of sugar every day.

Even if you stay away from sweets like cookies, cakes, and doughnuts, there are "hidden" sugars in processed food that you'd never know. For example, sugar is often added to frozen pizza, soup, and even mayonnaise.

The concern is more than just preventing weight gain. A Harvard Nurses' Health Study found that people who eat more than the recommended amount of sugar nearly doubled their risk of heart disease. They also tend to look older because sugar triggers body chemicals that accelerate aging of your skin.

If you want to reduce the risk of heart problems, lose weight, feel better, and even look younger, here is some shocking news: You need to go off sugar completely. Not forever, just a temporary "detox" to cleanse your body so it doesn't have cravings that make you eat more sugar.

That's the advice from two doctors who wrote the highly rated book "The Sugar Detox" that has a two-part plan...

STEP #1:

Go off sugar completely - for 3 days.

The first goal is to reset your body's ability to even taste natural sugars that are in foods like apples. Consult your doctor before changing your diet, especially if you have hypoglycemia or diabetes. But if you don't have a blood sugar problem, cut out the following for three whole days: foods or drinks with added sugar

(read the label on everything)... starches (pasta, bread, crackers, cereal, potatoes, and rice)... fruit (except a lemon or lime to flavor water or cooking)... dairy (milk, cream, yogurt, and cheese)... and also cut out artificial sweeteners and alcohol.

Here's what you should eat: protein (lean red meat, chicken, fish, tofu, and eggs)... vegetables (such as broccoli, lettuce, asparagus but not starchy veggies like corn, beets, or squash)... nuts (peanuts, walnuts, almonds, and cashews)... and lots of water. During this time you may feel tired and might even get a headache as sugar exits your body kicking and screaming.

cont. on page 4



cont. from page 1

when you do so.

- Respect your neighbor's privacy.
- Offer to collect mail, water plants and watch the pets while your neighbors are away on a trip.

LANDSCAPING CAN INCREASE YOUR HOME SECURITY

Your home's landscaping is an integral part of a good home security plan. A stranger may target a house with tall shrubs or trees that provide a place to hide, as well as one with little or no outdoor lighting.



- Keep shrubs growing near doors and walkways trimmed to 3 feet or shorter in height. Don't allow shrubs to block any of your windows.

- Plant low growing, thorny bushes around windows to discourage attempted entry.

- Keep trees and shrubs trimmed back in order to allow neighbors a clear view of the outside of your house.

- Use outdoor lighting and motion detectors on the perimeter of the home.

- Keep trees trimmed away from the house. Tree branches can be used as a ladder if they are next to a window or skylight.

- Mow your lawn regularly, keep landscaping tidy and keep newspapers picked up. A yard in disarray can suggest that the owners are away on a trip.

cont. from page 3

STEP #2:

Reintroduce certain foods into your diet - over 4 weeks

Week 1: Continue to eat healthy foods and not anything with added sugar, but also eat up to an apple a day... up to one serving of dairy per day (8 oz milk, 1 oz cheese, 5 oz plain yogurt, or 1/2 cup cottage cheese)... one serving of whole grain crackers per day... and you can also drink wine if you like.

Week 2: Add back more natural sugars by increasing fruit and dairy in your diet. In addition to an apple each day, have a half cup of berries, and two servings of dairy each day. You'll start to notice how sweet fruit is, and you can also add a small sweet potato each day.

Weeks 3 and 4: Start eating grains again, but make sure they're "whole grains" and not carbohydrates like white pasta, white bread, and white rice that have fiber stripped off and are easily converted to sugar by your body.

You should now have more energy and feel better too! And if you still have a sweet tooth, the book says 1 oz of dark chocolate daily is fine.

SMOOTHIES - 5 GREAT COMBOS FOR BREAKFAST OR ANY TIME OF DAY



Simply throw all ingredients in the blender and blend on high for 1 to 2

minutes.

Bananarama:

1 banana, 1/2 cup vanilla yogurt, dash of milk

Peach Medley:

1 peach (cut and pitted), 1 banana, 1/4 cup orange juice

Berry Surprise:

1/2 cup strawberries, 1/4 cup blueberries, 1/4 cup raspberries, 1/4 cup of milk.

Strawberry Ice:

1 cup strawberries, 1 cup orange juice, 1 cup crushed ice

Honey Melon:

1 cup chopped honey dew melon, 1/4 cup apple juice, tablespoon honey.

cont. from page 1

need to know that the property you've selected will appraise at or above the amount you've contracted to pay for it.

For more information on this questions call me @ 949-929-8387 or visit my website at www.AnaDreamHomes.com

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!

Smita Ana Bhula

FirstTeam Realtor
BRE# 01390628



Direct: **949-929-8387**
Fax: **949-837-3481**
anabhula@msn.com

FirstTeam Real Estate
27451 Los Altos, Suite 100
Mission Viejo, CA 92691



SUDOKU

FOR SOLUTION GO TO MY WEBSITE @ ANADREAMHOMES.COM

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