MAIN POOL & WADING POOL
CLOSED FOR THE SEASON
2020 POOL HOURS COMING SOON!

BACK POOL, JACUZZI & TENNIS COURT HOURS
8 am - 10 pm
Children under 14 MUST be supervised by an ADULT in these pools at all times

OFFICE HOURS
Mon, Tues & Fri
10 am - Noon

FEBRUARY CALENDAR
Page 6

GENERAL CLUB INFO
Page 7

KEY FOBS
Please contact Christine at clubmanager@ranchosantateresa.org to set up an appointment to receive your key fob for club access. You will need to be up-to-date on your dues, have an updated data sheet and photo on file and sign a waiver to receive your fob.

BACK POOL BACK IN BUSINESS
The new cover has arrived and been installed, and the Back Pool is heated and available for use. Please remember that you must re-cover the pool after using to help maintain the water temperature and conserve energy to keep costs down.

NOW HIRING - LIFEGUARDS!
Is your teen looking for a summer job? The application process for 2020 Lifeguards has begun. All new and returning lifeguards must fill out an application form, which is now available for download on the ranchosantateresa.org homepage. Applicants must be 15 years old (or older), have Lifeguard, CPR/AED and Basic First Aid Certification* before the season begins, and be able to work part-time April - September. Contact the Board at directors@ranchosantateresa.org with any questions. Applications can be dropped off in the office or the Club mailbox, and are due by Monday, February 24.

*A Lifeguard Certification / Recertification Class will be offered at Rancho in March. More details will be provided to lifeguards once they are hired.

ASSOCIATE MEMBERSHIP UPDATE
At the January meeting, the Board officially accepted the 65 Associate Membership renewals that were turned in for the 2020 season. They also voted to accept 10 new families from the Waiting List, for a total of no more than 75 Associate Member households this season. Please note: If you know someone interested in joining in the future, they should turn in their paperwork (available on the website on the Member Documents page) to establish their place on the waiting list, which will next be next considered in January 2021.

FIRST QUARTER 2020 DUES ARE PAST DUE
First Quarter dues were due on January 1. THIS IS YOUR DUES NOTICE. We do not mail invoices to save costs. You can set up auto-pay through your bank or put your check in the club mailbox located on the hall steps on Sorrento Way. Write checks payable to RSTSRC. Note: Dues are $400/year or $100/qtr: Jan, Apr, Jul, Oct. Payments must be received in the office by the 15th of the month or a $10 late fee will be added. If you pay $400 by January 31, you will be allotted 12 FREE guest passes at the window. Detailed rules and the Club’s collection policy are available in the office. We have the privilege of membership in this great Club and all households in our neighborhood share in its care and vitality.

It is vital that the club keeps current records of its members. If your household members or mailing address have changed, or the club does not have your email address, please call or email the office with an update.

ranchosantateresa.org • www.facebook.com/RanchoST
286 Sorrento Way, San Jose, CA 95119 • phone 408-227-5758 • office@ranchosantateresa.org
President’s Letter

Dear Neighbors,

Happy February! Even though we’re still huddled under blankets, the summer season is fast approaching! Supervisors are being hired, applications for Lifeguards are being accepted, facilities are being updated, and events are being planned.

We’ve heard from many of you that you’d like to work together as a community to help improve the club. With that in mind, in mid-March, we will have our first annual “Rancho Helping Hands Day”! It will be a day to meet and work with your neighbors on projects at the club. There will be some light refreshments, music, and fun. Look for more details in the March newsletter.

Barbara Walker has joined our team as the new Office Manager, replacing Amy Raczkowski. Amy will still be working on special projects for the club and help Barbara as she transitions. Amy, THANK YOU for all that you have done and continue to do for Rancho. Barbara - WELCOME!

Terrie Jacopi
RSTSRC Board President

An industrial-grade basketball hoop and replacements for the decades-old lifeguard stands have been installed.
Free Weekly Activities

LAP SWIM
MORNING HOURS
Monday, Wednesday, Friday • 5 - 7 am
EVENING HOURS
Monday - Friday • 8 - 10 pm
Please email the office to register. The pool must be covered after evening lap swim is completed.

FRIDAY COFFEE CLUB
Would you like to be part of our Senior Friday Coffee Club? Then come on over! Enter through the front entrance of the Hall any Friday at 10 am. The fun lasts from approximately 10 am to 12:30 pm.
We serve coffee and snacks every week. We play Dominoes, Mexican Train and a card game called Sequence. If you do not know how to play, we are happy to teach you. Some members don’t play the games but attend just for the fellowship; that’s okay too! We occasionally go on field trips to play bocce ball or try out a different restaurant; all you have to do is show up and be ready to have fun!

Monthly Events

POKER NIGHT
Third Friday of each month
NOTE: FEBRUARY DATE IS 2/28 DUE TO WINTER BREAK
Upcoming Dates: 2/28, 3/20
All HOA and Associate Members who are 21+ are welcome to join us to play Texas Hold’em in the Lounge at 7 pm. Buy-in is $20, with an option to buy in one more time for an additional $20. Bring your own beverage (alcoholic or otherwise) and a snack to share (optional).

Classes Available

STRENGTH AND STRETCH
NEW SESSION:
February 18 - April 2
(No Class 3/19 & 3/24)
12 Classes • 6 to 7 pm
$65 members / $75 non-members (payable in advance)
Contact Sandra, 25-Year Certified Fitness Instructor 408-205-8368 or sandra.godsdivinecreation@comcast.net
Bring 3- to 10-lb weights and a floor mat.

TENNIS WITH TOM
Tennis Lessons offered through NorCal Tennis Academy
Monday, Wednesday, Thursday 4 to 8 pm
Contact Tom Le: 408-896-5745 norcaltennisacademy.com

Creativity Corner:
Doing My Own Thing!
With Ellen Anderson
Sunday, February 16, 2-4 pm
Held at Ellen’s home (223 Purple Glen Drive)
No limit on attendees and no cost (bring your own materials and supplies)

IN MEMORIAM
Chris Higdon, long-time Rancho resident and former board member, passed away recently. He is survived by his wife, Shirley, and three children. His minister reached out to RSTSRC to share the sad news with the community.
The Sea Otters want YOU...  
...to join a Champs Committee!

We need all paws on deck to make Champs happen this summer, and there is a spot for every talent.
We are still looking for committee chairs for a few areas including Head Referee,
Head Timer and Site Setup Coordinator.

We are also looking for a Fundraising Co-Lead or Committee Member to join the Sea Otters Board.

KEEP AN EYE OUT FOR REGISTRATION INFORMATION IN MARCH!

For more information please contact
Sea Otters Chair Stacy Valenta at chair.stseaotters@gmail.com
- or - 2020 Champs Chair Ali Kiehn at ali_kiehn@yahoo.com
## Summarized Profit & Loss Budget vs Actual
### January - December 2019

### Ordinary Income/Expense

<table>
<thead>
<tr>
<th>Income</th>
<th>Jan - Dec 19</th>
<th>Budget</th>
<th>$ Over Budget</th>
<th>% of Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>4000 · Dues and Assessments</td>
<td>351,370.05</td>
<td>348,400.00</td>
<td>2,970.05</td>
<td>100.85%</td>
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<tr>
<td>4100 · Member Lesson Income</td>
<td>22,572.50</td>
<td>23,399.50</td>
<td>(827.00)</td>
<td>96.47%</td>
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<tr>
<td>4200 · Nonmember Lesson Income</td>
<td>56,662.50</td>
<td>49,800.00</td>
<td>6,862.50</td>
<td>113.78%</td>
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<tr>
<td>4300 · Member Rental Income</td>
<td>11,428.50</td>
<td>12,970.00</td>
<td>(1,541.50)</td>
<td>88.12%</td>
</tr>
<tr>
<td>4400 · Nonmember Rental Income</td>
<td>825.00</td>
<td>825.00</td>
<td>0.00</td>
<td>100.0%</td>
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<tr>
<td>4500 · Interest on Operating Funds</td>
<td>3,556.96</td>
<td>2,000.00</td>
<td>1,556.96</td>
<td>177.85%</td>
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<tr>
<td>4600 · Social Event Income</td>
<td>675.95</td>
<td>1,200.00</td>
<td>(524.05)</td>
<td>56.33%</td>
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<tr>
<td>4800 · Other Ordinary Income</td>
<td>3,798.50</td>
<td>2,000.00</td>
<td>1,798.50</td>
<td>189.93%</td>
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</tbody>
</table>

**Total Income**
450,889.96 439,769.50 11,120.46 102.53%

<table>
<thead>
<tr>
<th>Expense</th>
<th>Jan - Dec 19</th>
<th>Budget</th>
<th>$ Over Budget</th>
<th>% of Budget</th>
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</thead>
<tbody>
<tr>
<td>5000 · Gross Payroll</td>
<td>99,158.92</td>
<td>124,351.00</td>
<td>(25,192.08)</td>
<td>79.74%</td>
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<tr>
<td>5100 · Payroll Related Expenses</td>
<td>15,179.43</td>
<td>22,384.85</td>
<td>(7,205.42)</td>
<td>67.81%</td>
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<tr>
<td>5200 · Member Lesson Expenses</td>
<td>12.75</td>
<td>0.00</td>
<td>12.75</td>
<td>100.0%</td>
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<tr>
<td>5600 · Social Event Expenses</td>
<td>5,632.50</td>
<td>8,571.07</td>
<td>(2,938.57)</td>
<td>65.72%</td>
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<tr>
<td>5800 · Other Member Services</td>
<td>2,644.69</td>
<td>4,000.00</td>
<td>(1,355.31)</td>
<td>66.12%</td>
</tr>
<tr>
<td>6000 · Professional Services</td>
<td>8,890.00</td>
<td>15,720.00</td>
<td>(6,830.00)</td>
<td>56.55%</td>
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<tr>
<td>6100 · Other Outside Services</td>
<td>29,629.75</td>
<td>35,067.00</td>
<td>(5,437.25)</td>
<td>84.5%</td>
</tr>
<tr>
<td>6200 · Insurance</td>
<td>28,415.17</td>
<td>28,300.00</td>
<td>115.17</td>
<td>100.41%</td>
</tr>
<tr>
<td>6300 · Bank Fees</td>
<td>378.59</td>
<td>190.00</td>
<td>188.59</td>
<td>199.26%</td>
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<tr>
<td>6500 · General Office Expenses</td>
<td>8,692.54</td>
<td>11,700.25</td>
<td>(3,007.71)</td>
<td>74.29%</td>
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<tr>
<td>6800 · Taxes and Licenses</td>
<td>13,066.94</td>
<td>10,849.00</td>
<td>2,217.94</td>
<td>120.44%</td>
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<tr>
<td>7000 · Building and Hall Maintenance</td>
<td>14,078.67</td>
<td>31,171.00</td>
<td>(17,092.33)</td>
<td>45.17%</td>
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<tr>
<td>7100 · Pool Maintenance</td>
<td>46,046.30</td>
<td>17,517.00</td>
<td>28,529.30</td>
<td>262.87%</td>
</tr>
<tr>
<td>7200 · Utilities</td>
<td>74,829.96</td>
<td>72,455.00</td>
<td>2,374.96</td>
<td>103.28%</td>
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<tr>
<td>7300 · Reserve Funding</td>
<td>57,500.00</td>
<td>57,500.00</td>
<td>0.00</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**Total Expense**
404,156.21 439,776.17 (35,619.96) 91.9%

**Net Income/Expense**
46,733.75 (6.67) 46,740.42
<table>
<thead>
<tr>
<th>SUN</th>
<th>MON</th>
<th>TUES</th>
<th>WED</th>
<th>THU</th>
<th>FRI</th>
<th>SAT</th>
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<tr>
<td></td>
<td></td>
<td>MAIN POOL CLOSED FOR THE SEASON</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>Lap Swim 5-7 am, 8-10 pm</td>
<td>4</td>
<td>5</td>
<td>Lap Swim 5-7 am, 8-10 pm</td>
<td>6</td>
</tr>
<tr>
<td>9</td>
<td>10</td>
<td>Lap Swim 5-7 am, 8-10 pm</td>
<td>11</td>
<td>12</td>
<td>Lap Swim 5-7 am, 8-10 pm</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Hall Rental</td>
<td>17</td>
<td>18</td>
<td>S &amp; S 6-7 pm, 8-10 pm</td>
<td>19</td>
</tr>
<tr>
<td>16</td>
<td>17</td>
<td>Lap Swim 5-7 am, 8-10 pm</td>
<td>18</td>
<td>19</td>
<td>Lap Swim 5-7 am, 8-10 pm</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>22</td>
<td>Lap Swim 8-10 pm</td>
<td>23</td>
<td>24</td>
<td>Lap Swim 8-10 pm</td>
<td>25</td>
</tr>
<tr>
<td>28</td>
<td>29</td>
<td>Lap Swim 8-10 pm</td>
<td>27</td>
<td>28</td>
<td>Tennis 4-8 pm, 8-10 pm</td>
<td>29</td>
</tr>
</tbody>
</table>

- Lap Swim: 5-7 am, 8-10 pm
- S & S: 6-7 pm
- Lounge Rental: 4-8 pm
- Board Meeting 7 pm Lounge
- SO Board Mtg 7 pm Lounge
- Tennis: 4-8 pm, 6-7 pm
- Coffee Club 4-8 pm, 10 am
- Hall Rental 5-7 am, 8-10 pm
- POKER 7 PM
General Club Information

BOARD OF DIRECTORS
Terrie Jacopi, President
Arian Collen, Vice President
Vic Haddad, Treasurer
Michael Kirtland, Co-Treasurer
Stacy Valenta, Secretary
Chris Seipert, Board Member
Melvin Dahlgren, Board Member
directors@ranchosantateresa.org

NEXT BOARD MEETING
Monday, February 24, 7 pm
in the Club Lounge

OFFICE STAFF
Luke Brown, Facilities Manager
Barbara Walker & Amy Raczkowski,
Office Managers
dues, rentals, membership applications, HOA packets
office@ranchosantateresa.org
Christine Francis, Club Coordinator
key fobs, household data sheets
clubmanager@ranchosantateresa.org

CURRENT OFFICE HOURS
Mon, Tues & Fri
10 am - Noon

WEBSITE
Visit our website at
ranchosantateresa.org
for answers to many
frequently-asked questions and
downloadable forms for hall rentals,
pool parties, swim lessons and more!

NEWSLETTER
Advertisements, articles and items of interest
for the next newsletter are due on the 25th
of the month. Articles are subject to Board Approval.

Want to see YOUR photo featured as the header
on the next newsletter? Submit horizontal shots to
office@ranchosantateresa.org for consideration.

ONGOING CALENDAR
Boy Scouts – Troop 212
Thursdays at 7:15 pm

Girl Scouts – Troop 60153
Wednesdays at 3:45 pm

CLUB AMENITIES
Main Hall Rental - up to 150 people
Lounge Rental - up to 40 people
Main Swimming Pool for Team &
Individual Swimming
Diving Board
Back Pool for Exercise & Fun
Jacuzzi for Relaxing
Wading Pool for Ages 6 & Under
Two Lighted Tennis Courts
Beach Volleyball, Basketball
& Shuffleboard Courts
Game Room with Ping Pong, Billiards,
Air Hockey and Foosball
Barbecue Grills

IMPORTANT SAN JOSE
PHONE NUMBERS
Problems with abandoned cars?
Vehicle Abatement: 408-277-8900

Tree Problem? City Arborist: 408-277-2762
Report Street Lights Out: 408-794-1903
Animal Care/ Barking Dogs: 408-794-7297
Junk Pick Up: 408-213-7800
City Code Enforcement: 408-535-7770
www.SanJoseCa.gov/CodeEnforcement
Emergency: 9-1-1
Non-Emergency Police Matter: 3-1-1
Cellular 9-1-1 (San Jose): 408-277-8911
Neighborhood News: www.NextDoor.com
Home Sales & Prices Mixed to End the Year

While home sales and prices were up year-over-year, they were down compared to November.

The median sales price for single-family, re-sale homes in December was up 4.9% compared to last year. It was down 2.4% from November.

The average sales price was up 4.1% year-over-year. It was down 0.1% compared to November.

The sales price to list price ratio dropped to 100.1% from 100.2%.

Home sales dropped 11.8% from November, but, they were up 17.5%, year-over-year. There were 644 homes sold in Santa Clara County last month. The average since 2000 is 987. For the year, home sales were down 3.5%.

Inventory was down for the fourth month in a row, after being higher than the year before fifteen months in a row. It dropped 33.6% last month.

As of January 5th, there were 453 homes for sale in Santa Clara County. The average since January 2000 is 2,778.

Santa Clara County Homes: Sales Price/Listing Price Ratio

Days of Inventory, or how long it would take to sell all homes listed for sale at the current rate of sales, fell 9 days to 21 days compared to November. The average since 2003 is 89.

It is taking thirty-seven days to sell a home. That is the time from when a home is listed for sale to when it goes into contract.

The median sales price for condos was flat compared to November, and, it was down 1.6% from last December.

The average sales price fell 1.6% from November, and, it was down 2.2% from last December.

The sales price to list price ratio dropped to 99.4% from 100.4%.

Condo sales were up 18.7% year-over-year. For the year, condo sales were down 4.4%.

Condo inventory dropped 16.2% from last December.

As of January 5th, there were 248 condos for sale in Santa Clara County. The average since January 2000 is 757.

Days of inventory fell to twenty-nine from thirty-four.

It took an average of forty-nine days to sell a condo last month.

If you are planning on selling your property, call me for a free comparative market analysis.

VISIT
http://lauriehansen.rereport.com

Search for recent sales & listings in your neighborhood, or in the neighborhood where you are considering buying.
Closing The Books On The 2010s

Dec. 27, 2019 -- You might say a lot of things -- likely some good and some bad -- about the decade just past, but you probably wouldn’t include “boring” among the adjectives to describe the period. The longest economic expansion on record spanned the entire period; despite that, we at times saw the lowest interest rates in history (in some cases), and 65-or-so year lows for mortgage rates. We achieved stock market records, saw housing sales, building and home prices recover to a great degree amid unprecedented refinancing and mortgage-modification programs.

To the question of "Will mortgage rates be higher or lower in the coming decade?" we can answer with a confident "Yes!". Despite the 10s featuring modern-record-low rates, the Fed and other central banks are beginning the new decade with little traditional ammunition to fight the next downturn. The Fed tried to stockpile some in 2018 and was forced to reverse course in '19, and so there is little space above the "zero bound" in which the Fed may work. Should a downturn hit in the next ten years (history says it likely will) the Fed will need to again use unconventional policies to spur the economy, and that argues for a good chance of even lower rates than now at some point in the next ten years. Of course, the business cycle hasn’t been repealed, but it is the global business cycle that matters now rather than a more simple domestic one. As such, inflation will need to rise on a widespread basis and central banks likely act in some form of concert in order to achieve the price levels they want, but that’s not a certain thing at all. A period of inflation above the Fed's (and other central banks') two percent core inflation target may come, and when it does, a good case can be made that interest rates will move higher again -- and give the very low "tops" for rates seen in this decade, moving above them wouldn’t be all that difficult.

If lower and higher rates at times today are a likelihood if not a certainty, the question then becomes "When?" and therein lies the challenge -- trying to determine not what will happen but also when it will happen. In broad strokes, and given the age of the expansion, odds favor a recession at some point in the coming decade sooner rather than later, but much depends on how the global economy re-

Santa Clara County - December 2019

<table>
<thead>
<tr>
<th>Cities</th>
<th>Median</th>
<th>Average</th>
<th>Sales</th>
<th>Pend</th>
<th>Inven</th>
<th>DOI</th>
<th>SP/LP</th>
<th>Med</th>
<th>Ave</th>
<th>Sales</th>
<th>Pend*</th>
<th>Inven*</th>
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</thead>
<tbody>
<tr>
<td>SCC</td>
<td>$1,220,000</td>
<td>$1,498,710</td>
<td>644</td>
<td>475</td>
<td>453</td>
<td>21</td>
<td>100.1</td>
<td>4.9</td>
<td>4.1</td>
<td>17.5</td>
<td>-10.0</td>
<td>-33.6</td>
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<tr>
<td>Campbell</td>
<td>$1,300,000</td>
<td>$1,275,330</td>
<td>15</td>
<td>15</td>
<td>14</td>
<td>28</td>
<td>100.0</td>
<td>-3.2</td>
<td>-9.4</td>
<td>-42.3</td>
<td>114.3</td>
<td>-17.6</td>
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<td>Cupertino</td>
<td>$2,260,000</td>
<td>$2,410,120</td>
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<td>7</td>
<td>8</td>
<td>16</td>
<td>100.1</td>
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<td>9.3</td>
<td>67.7</td>
<td>-53.3</td>
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<tr>
<td>Gilroy</td>
<td>$774,000</td>
<td>$831,141</td>
<td>35</td>
<td>39</td>
<td>49</td>
<td>42</td>
<td>98.2</td>
<td>7.2</td>
<td>2.6</td>
<td>0.0</td>
<td>11.4</td>
<td>-11.7</td>
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<tr>
<td>Los Altos</td>
<td>$2,880,000</td>
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<td>17</td>
<td>6</td>
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<td>16</td>
<td>99.0</td>
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<td>-3.1</td>
<td>54.5</td>
<td>-25.0</td>
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<td>Los Altos Hills</td>
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<td>13</td>
<td>65</td>
<td>91.5</td>
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<td>-23.8</td>
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<td>$1,938,570</td>
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<td>58</td>
<td>48</td>
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<td>50.0</td>
<td>-12.1</td>
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<td>Milpitas</td>
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<td>8</td>
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<td>28.3</td>
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<td>-52.9</td>
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<td>Monte Sereno</td>
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<td>-5.7</td>
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<tr>
<td>Morgan Hill</td>
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<td>10.6</td>
<td>0.7</td>
<td>68.4</td>
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<td>11</td>
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<td>6</td>
<td>16</td>
<td>104.7</td>
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<td>$1,364,000</td>
<td>$1,688,850</td>
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<td>Santa Clara</td>
<td>$1,420,000</td>
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<td>$2,682,500</td>
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<td>$1,775,910</td>
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<td>-47.4</td>
<td>-64.5</td>
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</table>

(Continued on page 4)
vives from its still-ongoing soft period. A solid renewal of growth in the near term lengthens the timeline before recession, but a faltering or stuttering one would likely advance the chances of a downturn. It bears noting that these peaks and valleys might come in fairly rapid fashion, as we saw in 2019. The year began with rates at a high point but declined steadily for nine months before leveling off near record lows (before firming a bit as the fourth quarter progressed). In fact, in late 2018 we were very nearly at the decade’s high point for rates (5.21% on 4/18/10) then reversed course and nearly approached its low point (3.31% on 11/21/12) with the 2018-2019 fall totaling almost a percentage point and a half in less than a year’s time.

Sales of new homes do inspire a bit of confidence, though, as the trend is "up and to the right", as the saying goes, if mildly. In November, and annualized 719,000 new homes were sold, a 1.3% increase over a downwardly-revised October but almost 17% above last November’s pace. Low mortgage rates have certainly helped home sales, but perhaps more important is the serious lack of affordable, desirable inventory in the existing home market.

This, plus a relatively small gap between the median prices of new and existing homes means that some potential homebuyers are opting for new construction, and we think that this is likely to be the case as we move through 2020 as the inventory shortage problem for existing homes is likely to persist. Supplies of new homes are adequate, with enough stock to cover 5.4 months of sales at the current pace, an annualized 323,000 units built and ready to be sold during the month. Unlike existing homes, where median prices are again rising well above the rate if inflation, those for new construction remain muted, with just a 1% increase in the median price compared to the same period a year ago.

The onset of the holidays means that both home-owners and potential homebuyers have no time to seek out new mortgages, so it's to be expected the measure of weekly applications from the Mortgage Bankers Association of America would have dipped of late. In the week ending December 20, overall applications for mortgages declined by 5.3% after a 5% decline the prior week, with both applications for purchase-money mortgages (4.8%) and those for refinancing (5.1%) hitting the skids for the week. That will likely be the case next week, but once the year turns there is often a spike in activity as the demand that is pent up during the holiday season is expressed.

Santa Clara County
Sales Year-to-Date

![Graph](chart.png)

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With PINNACLE,™ no project is too big or too small. Your project coordinator will help you decide which services are needed, including but not limited to:

<table>
<thead>
<tr>
<th>Renovation projects.</th>
<th>Cosmetic updates.</th>
<th>Elite services.</th>
</tr>
</thead>
<tbody>
<tr>
<td>For anything that requires a hard hat.</td>
<td>When all your home needs is a little TLC.</td>
<td>Services that go above and beyond.</td>
</tr>
<tr>
<td>- New flooring</td>
<td>- Painting</td>
<td>- Packing &amp; moving assistance</td>
</tr>
<tr>
<td>- New countertops</td>
<td>- Professional staging</td>
<td>- Photography</td>
</tr>
<tr>
<td>- Kitchen &amp; bath improvements</td>
<td>- Decluttering</td>
<td>- Settling-in services</td>
</tr>
<tr>
<td>- Updated HVAC</td>
<td>- Window treatments</td>
<td>- Senior services</td>
</tr>
<tr>
<td>- Plumbing</td>
<td>- Landscaping</td>
<td>- Hauling, trash removal, and more</td>
</tr>
<tr>
<td>- Roofing repairs</td>
<td>- Fencing</td>
<td>- Deep cleaning</td>
</tr>
</tbody>
</table>

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