

Life & Times

MARCH 2019

3 BATHROOM TRENDS HOMEOWNERS MIGHT WANT TO AVOID

Bathroom makeovers can help enhance a property, but homeowners should be careful not to be too trendy or it may have the opposite effect.

HouseLogic detailed several recent bathroom trends that homeowners might want to reconsider, including:

Tiny tiles

Mosaics of tiny colored tiles may be on-trend and offer a retro vibe to your bathroom, but they've also earned a reputation as being a pain to keep clean. Tiny tiles mean more grout to clean and maintain. Instead of doing a large space of tiny tiles, HouseLogic recommends using them as an accent, such as the wall surrounding your vanity. Choose a place where they won't get wet on the floor, in the tub, or in the shower so that cleaning them is less of a chore.

Hardwood floors

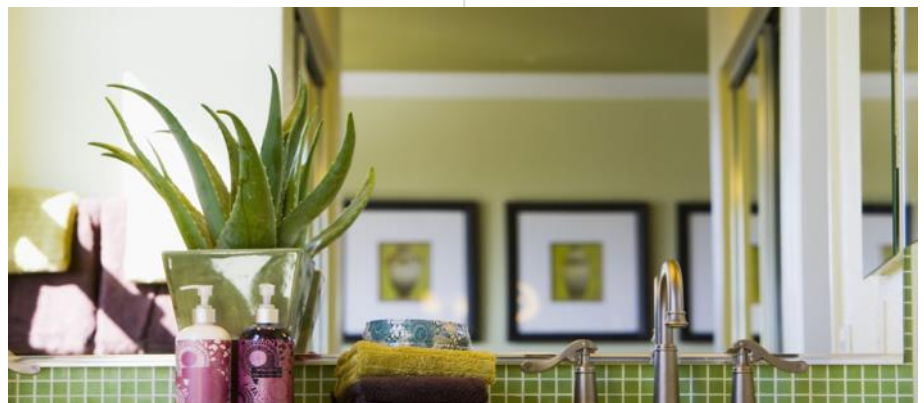
The flooring may be a hot choice for the rest of your home, but they

Colored tubs and sinks

Color is gradually entering more bathrooms. But don't forget the lessons from the 1950s pastel bathroom craze that brought in pink and aqua sinks. That had renovators ripping them out a few years later in favor of white, a safer choice for the long term. "The bathroom is one of the most expensive rooms in the house to do, and so I try to be very safe because the parts are going to be expensive to change out—like a tub," Suzanne Felber, a designer in Dallas, told HouseLogic. If color is what homeowners want, opt for painting the walls instead; it's easier to change later on.

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can be a pain in the bathroom. "It will warp next to a shower or tub if not dried after each use," Tanya Campbell, a designer for Virdis Design Studio in Denver, told HouseLogic. "Also, tile is more sanitary." If the wooden look is what you want, opt for something that resembles the exterior, but is actually tile.

Source: Houselogic

FREE
MONTHLY DRAWING
See Page 8
For Details

THE COST OF SELLING WITHOUT A REAL ESTATE AGENT

You've heard of buyer's remorse; but without your market expertise and sales skills to back them up, sellers who choose to sell their home on their own just may experience "seller's regret" when they see how much less they get for their properties. FSBOs earn an average of \$60,000 to \$90,000 less on the sale of their home than sellers who work with a real estate agent, according to the National Association of REALTORS®. Here's the breakdown:

- All agent-assisted homes: \$250,000 (median selling price)
- All FSBO homes: \$190,000
- FSBO homes when buyer knew seller: \$160,300

With this kind of discrepancy, why would any seller choose to go it alone? Some may want to avoid paying an agent's commission—but even factoring that in, FSBOs still stand to make less on their home sale. "Talk to an agent and find out what they suggest for the commission, and then do the math yourself," researchers write on NAR's Economists' Outlook blog. "The closing price for the agent-assisted seller is likely going to be way above a FSBO. [But] in reality, homes sold by the owner make less money

overall."

Homeowners seem to be hearing the message: Only 8 percent of sellers last year—an all-time low—chose to sell their home themselves, according to NAR's 2017 Profile of Home Buyers and Sellers. That figure has been falling since 2004, when 14 percent of homeowners sold their own homes.

Of the share of FSBOs last year, 38 percent of the homes were sold to a buyer that the seller knew, such as a friend, neighbor, or family member. The majority of FSBO transactions, however, were sold to buyers the owner did not know.

Source: Nat.l Assoc. of REALTORS® Economists' Outlook blog



HOW TO SHOW A HOME IF YOU HAVE A PET

Selling a home with a pet in residence can be a difficult undertaking.

Many home buyers - even those with pets of their own at home - can be put off by yours.

Pets Can Make Visitors Nervous

No one thinks of their own pet as scary. But even the mildest mannered cat or dog (not to mention snakes or mice!) can make a visitor nervous.

Perhaps the most common response from a home seller about the "threat" posed by their pet is denial: "Buffy is a sweetheart. She won't hurt anyone."

But no owner can be certain of how a pet will respond when strangers enter the home in their absence.

An unexpected reaction could frighten potential buyers away before they've even looked at your home.

Ask Friends for Help

The safest course of action is to remove a pet from the home while it's listed for sale.

Ask friends or family members to care for the pet, or board it at a nearby facility.

If this is not possible, put your pet into a carrier during showings and alert visitors not to disturb it.

Remove Stains and Odors

Buyers also frequently take issue with a pet's impact on the cleanliness and condition of the home.

Pet stains, odors and damage are a big turn-off and can significantly decrease your home's value in the market.

Use the Professionals

To help your home bring the highest possible price, remove stains & repair any damage a pet may have caused.

Consider having your home professionally cleaned, and have a friend verify that your home doesn't have an objectionable odor.

Store pet accessories out of sight.



Source: Akira Real Estate

CALIFORNIA HOMEOWNERS FACE HIGHER INSURANCE COSTS

California's new insurance commissioner, Ricardo Lara, delivered bad news earlier this week to Golden State homeowners about wildfire insurance losses and policy premiums. Lara said estimated insurance costs for the 2018 wildfires, which devastated towns such as Paradise and Redding and caused massive destruction in Malibu, had risen by \$2.3 billion to \$11.4 billion -- a 25 percent increase and a record for the state.

Total losses from California's more than 8,000 wildfires exceeded \$18 billion last year. But the steep insured losses also mean higher premiums for homeowners and businesses, including the 3.5 million homes in harm's way from future blazes.

Just how much will rates rise? If a December 2017 report from the California Department of Insurance (CDI) -- issued before the state's worst fire year -- is any indication, those who previously paid \$800 a year for a policy could now be charged up to \$5,000. Insurers said additional hikes are inevitable.

California "homeowners are experiencing rate increases in high wildfire risk areas," said spokesperson Janet Ruiz of the Insurance Information Institute (III), which represents property insurers nationwide. At this point, however, neither the III nor the CDI can say just how much.

This isn't good news for Californians, and not just those who were burned out or had to flee their homes last year, but also those likely to pay the same rate hikes because they live in the Wildlife Urban Interface. These areas -- in which rural forests and brushland touch on suburban housing tracts -- are both the most vulnerable and most desirable within the state. So insurers have to factor in rebuilding costs.

"We've heard from the industry that labor shortages and the cost of building materials has increased," said Ruiz. "The tariff on Canadian products is raising prices because the U.S. uses a lot of Canadian lumber."

While fires can burn down a whole town like Redding in just a few hours, rising insurance costs are more likely to represent

a slow-moving crisis for the state. Insurance rate hikes can take almost a year to get approval, said Ruiz, and even longer if citizens or advocacy groups challenge them.

Will insurance become unavailable? The CDI can deny, minimize or slow down insurance rate hikes, but insurers have their own answer: either refuse to insure areas prone to wildfires or leave the state altogether. Former California Insurance Commissioner Dave Jones warned of the "growing problem" of fire insurance unavailability before he left office at the end of last year. And major insurance trade groups have said there isn't much likelihood that anything will change the "current course of market contraction."

What can California homeowners do, particularly those who live near a forest? The III's Ruiz advises them to shop around. "I refer people to insurance brokers who are local and know which companies are offering insurance in high-risk areas," she said.

If a regular insurer won't cover your home, look to the California FAIR plan, a state pool that provides an alternative, although it's expensive. Or try to purchase a premium from a "surplus" carrier not licensed in the state. Lloyd's of London often offers coverage through its insurers, but when prices increase or problems arise, it's difficult to appeal for help to the state.

In addition to the rising price of insurance, homeowners have another cost to endure: cleaning up their property by removing brush and trees, and hardening it against fire losses with fire retardant. In the 2017 report, the CDI recommended the "Boulder" plan: Each homeowner pays a fee and has to prove they've mitigated the danger of a fire burning down their house to purchase coverage. Some insurers already adhere to this in Colorado because it protects property -- and firefighters.

According to the CDI, "Firefighters will not risk their lives to defend an unmitigated property."

Source: CBS News, Ed Leefeldt

TRUMP EXECUTIVE ORDER-TASK FORCE TO STOP VET SUICIDE

President Donald Trump signed an executive order March 5 aiming to stem the number of suicides among veterans by creating a high-level task force to develop research strategies and plans to tackle the problem and provide grants for communities to help former troops who are struggling. The task force will develop a "public health road map" that will include a national research strategy for studying suicide risk factors and intervention efforts, as well as proposals for equipping states and communities with the resources needed to undertake suicide prevention and quality-of-life initiatives for former service members. The order, known as the President's Roadmap to Empower Veterans and End a National Tragedy of Suicide, or PREVENTS, also seeks to network national and local programs to actively engage veterans "rather than a passive system wherein the onus for engagement is placed on veterans."



Source: Military.com

SPRING IS IN THE AIR; GET A JUMP ON IT

Spring is the season of rebirth and regeneration of your home, your garden and your spirits. It's easy to focus only on the yard, but don't forget to do some maintenance on your house. Experts agree that a do-it-yourself home inspection is important in the spring. Here are some guidelines to consider:

- **Examine doors and windows.** If windows or doors rattle, they're no longer sealed. Repair or reseal any peeling paint or cracked caulking, which can let moisture into the house.
- **Clean gutters.** Gutters can be a breeding ground for insects, mold and mildew. Clean out debris by scooping it out and use your hose to clear gutters and downspouts completely. You may want to consider installing gutter caps or screens, which may make future cleaning easier.
- **Check the basement, foundation and plumbing.**
 - * Check the *water & sewer pipes* for leaks, mold & pests.
 - * Check your *water heater* for leaks and corrosion.
 - * Change your *furnace filter*.
 - * Inspect the *foundation* for cracks or shifts in the blocks and look for signs of pests or rot.
 - * Seal large cracks and gaps between the foundation and concrete. Hire a qualified repairperson to handle any repairs you can't make yourself.

- **Clean the deck or patio.** Remove grime, pollen, fungus and mildew.
- **Check the attic.** Shine a flashlight into the attic eaves and look for any signs of pests and scan the ceiling for light coming through the roof. Contact a professional if you see either one.
- **Electrical maintenance.** Check for buzzing or humming from the circuit-breaker panel; if you hear anything, contact a professional electrician. Now is also a good time to check all the electrical cords in the house; replace any that are frayed.

When to call a professional

Some repairs are best done by a professional. Speak with friends who have had work done on their homes. They may be able to provide you with a reliable recommendation. Spring is also a good time to review your insurance.

SOURCE: John Hughes, Farmers Insurance



STAY CHARGED UP THROUGHOUT YOUR WORKDAY

Work can be tedious at times, and keeping your energy up can be a challenge. When you find yourself dragging, remember these suggestions for getting back to full speed:

- **Move around.** Take a quick walk outside, or just around your workplace. Climb some stairs or do some stretches to get the blood flowing.
- **Drink some water.** Dehydration can cause fatigue. Keep a water bottle handy and take a drink every time you feel either tired or thirsty.
- **Take a nap.** Find a quiet spot where you can lay your head down without interruption and have a short snooze. A 10-minute nap can leave you feeling refreshed and ready for the rest of the day.
- **Blink.** Eyestrain can make you tired if you spend too much time staring at a computer screen. Get into the habit of taking regular breaks. Try looking at something 20 feet away for 20 seconds every 20 minutes—it's called the "20-20-20" technique.
- **Have a peppermint.** The smell of peppermint can be invigorating. Have peppermint tea, chew gum, or suck on a hard candy to stimulate your senses.



- **Take a breath.** You need oxygen for energy. Pause once in a while to roll your shoulders back for three or four long, deep breaths.
- **Schedule your coffee.** A cup of coffee can get you going in the morning, but timing is crucial. Experts say the best time for your java is around 10 a.m. Another cup after lunch, when your energy typically starts to lag, can get you through the remainder of your day.

Source: Cheryl Bower, SF Realtor

Clean with Lemons

Make Your Whites Bright Again

Your favorite winter white sweater can turn a sad shade of gray after several washes. Keep whites fresh by adding ¼ cup of lemon juice plus 1 ½ cups of hydrogen peroxide to the washing machine. The citric acid in lemons works like bleach, but without the harmful chemicals.

Source: auntfannies.com



Today's Laugh

I don't know much about birds but I can easily identify the husband in this picture



Schaum Torte

INGREDIENTS:

- 8 egg whites
- 2 c. sugar
- 1/8 tsp. cream of tartar
- 1/8 tsp. salt
- 1 tsp. vanilla
- Strawberries
- Whipped Cream

DIRECTIONS:

1. Preheat oven to 350° F.
2. Grease a 9" spring form pan. Put all ingredients in mixer bowl. Beat on high speed for 20 minutes.
3. Spoon into pan; bake 15 min. at 350° F, then reduce heat to 250° F and bake 45 min. more. Leave in oven to cool.
4. Top with sliced strawberries and whipped cream.



Source: CountryDoor

Egg-Plant Pots

NEEDED

- 1 Egg Carton
- Potting Soil
- Scissors
- 4 Seed Packets
- Black Marker
- Spoon, Plate and Water

INSTRUCTIONS

1. Cut off the top of the egg carton, leaving just the bottom.
2. Separate 4 egg cups from the carton to create a pot collection. Use scissors to trim the edges so they are even & smooth.
3. Write the name of each plant on one side of each of the egg cups and fill each with a few scoops of potting soil. Place a few seeds of one plant in the appropriately labeled pot.
4. Place all the pots on a large plate and position the plate near a sunny window. Water the plants according to the instructions on each package.
5. When the plants get too big for the pots, transfer them to a bigger pot or to a garden outside. There's no need to remove the plants from the egg cups when planting in the garden; they will decompose into the soil!



Source: Lady Sandra

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CALIFORNIA HOME SALES FACTS: JANUARY 2019

State/Region/County	Jan. 2019	Dec. 2018	MTM% Chg
Calif. State Average	\$538,690	\$557,600	-3.4%
Calif. Condo Average	\$434,080	\$450,000	-3.5%
Sacramento	\$352,250	\$364,500	-3.4%
Placer	\$479,000	\$492,990	-2.8%
El Dorado	\$436,500	\$454,500	-4.0%
Yolo	\$432,500	\$429,000	+0.8%
Stanislaus	\$305,000	\$309,000	-1.3%
San Joaquin	\$375,000	\$365,000	+2.7%
Nevada	\$402,950	\$389,950	+3.3%

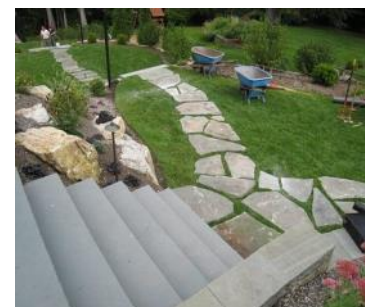
State/Region/County	Jan. 2019	Dec. 2018	MTM% Chg
Solano	\$428,000	\$425,000	+0.7%
Contra-Costa	\$595,000	\$612,000	-2.9%
San Francisco	\$1,330,000	\$1,500,000	-11.3%
Fresno	\$270,000	\$266,500	+1.3%
Santa Clara	\$1,185,000	\$1,150,000	+3.0%
Orange County	\$796,500	\$785,000	+1.5%
Los Angeles	\$566,010	\$588,140	-3.8%
San Diego	\$610,000	\$618,500	-1.4%
Butte	\$376,000	\$356,560	+5.5%
Yuba	\$320,000	\$298,000	+7.4%

For Complete Report & All California Counties:
<http://www.givingback4homes.com/newsletter.html>

EASY LANDSCAPE PROJECT: INSTALL A FLAGSTONE PATH

- **The setup:** For a welcoming addition to your yard, add a simple flagstone pathway. Use a charged garden hose to mark a meandering path about 3 feet wide. Arrange flagstones within the path so they are 2 to 4 inches apart and mark their location with sprinkled flour.
- **Tip:** Sprinkling flour over the stones creates a "shadow" outline on the ground. When you remove the stones, you'll have perfect outlines for cutting away the sod.
- **Cut away** 3-4 inches of sod beneath each stone, add a layer of sand, and level the flagstones as you place them.

- **Specs and cost:** For a 40-foot path about 3 feet wide, plan on 2 tons of flagstones and about a cubic yard of coarse sand. Cost: About \$550.
- **Tools:** Garden hose, flour, spade, trowel, level.
- **Time:** One to two days for a simple 40-foot path.



Source: Curb Appeal, DIY



SACRAMENTO, CA

CONGRATULATIONS

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