



GREG & PAM'S REAL ESTATE UPDATE

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SOLAR POWERED HOMES BOOST RESALE VALUE

They might be a costly addition to your home at first but solar panels are boosting a home's resale value, according to a study earlier this year.

Homeowners may recoup their full investment from the installation and then some, when their home is sold.

Over a period of approximately a decade, about 2,000 solar homes in California were analyzed by researchers and compared to about 72,000 comparable homes not solar powered.

Here is what the study found that estimates for average photovoltaic (PV) premiums among a large number of different model specifications coalesced at a \$17,000 price increase for a relatively new "average-sized" (based on the sample of homes studied) PV system of 3,100 watts (DC).

*In Today's Real
Estate Market You
Can Only Afford To
Work With The Best!*

According to the report, the PV energy system is rapidly growing, especially in California where (at the time of the report) almost 100,000 were installed at mostly residential properties.

However, the report authors indicate that, "Although this research finds strong evidence that homes with PV systems in California have sold, on average, for a significant premium over comparable homes without PV systems, the authors recommend that extrapolation of these results to different locations or market conditions be done with care."

Studies like this one may be influencing builders. KB Homes announced this month that the company is making solar power a standard feature in its homes that are being developed in Southern California beginning next year. This development will apply to 28 home communities, an increase from just 10 communities in March. Keeping in line with the study's findings, KB Homes reports that their homes with solar power as a standard feature sell for 30 percent higher than other homes in their communities where that option is not offered as standard.

When the company launched its solar standard initiative it aimed to reduce energy costs by
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PREVENT ILLNESS THIS WINTER

The colder winter months are notorious for sniffling noses, deep coughs, achy bodies and fevers. It is cold and flu season, which means it is a good time to reduce your exposure to germs and stock up on supplies that will help you escape any illnesses, or at least help you tolerate any symptoms.

Preventive care is key to avoiding the traditional winter illnesses of cold and flu. Here are some tips to keep those icky germs at bay:

- **Hand washing is very important,** so stock up on soap and antibacterial cleansers and have them ready by every sink in your house.
- **Get plenty of sleep.** A lack of sleep can wear down your energy and immune system, leaving you more susceptible to viruses and germs. Make sure you have a comfortable pillow so you do not wake up sore or spend the night tossing and turning. And if you struggle with letting your brain relax, a white noise machine or fan running on the lowest setting can calm you down.
- **Keep the house clean.** Wash door handles, the phone and even the handles on your appliances frequently to avoid the transfer of germs. Keep a good supply of sanitizing cleaners on hand to help speed up the cleaning process.
- **Get a flu shot.** The Centers for Disease Control and Prevention recommends everyone over the age of 6 months gets a flu shot. The nasal spray flu vaccine is also now available for people who qualify.

If you do end up catching a virus, stay home from work to prevent the virus from spreading to your coworkers, and try to get plenty of sleep and liquids to help build your strength back up. ❖



Harvest Salad

INGREDIENTS:

- 1/2 cup chopped walnuts
- 1 bunch spinach, rinsed and torn into bite-size pieces
- 1/2 cup dried cranberries
- 1/2 cup crumbled blue cheese
- 2 tomatoes, chopped
- 1 avocado - peeled, pitted and diced
- 1/2 red onion, thinly sliced
- 2 tablespoons red raspberry jam (with seeds)
- 2 tablespoons red wine vinegar
- 1/3 cup walnut oil
- freshly ground black pepper to taste
- salt to taste

DIRECTIONS:

1. Preheat oven to 375 degrees. Arrange walnuts in a single layer on a baking sheet. Toast in oven for 5 minutes, or until nuts begin to brown.
2. In a large bowl, toss together the spinach, walnuts, cranberries, blue cheese, tomatoes, avocado, and red onion.
3. In a small bowl, whisk together jam, vinegar, walnut oil, pepper, and salt. Pour over the salad just before serving, and toss to coat.



Makes 6 servings. ❖

The best thing about the future
is that it *only comes one day at a time.*

- -Abraham Lincoln

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TOP 5 STAGING TIPS

Staging is a way for your home to stand out from the competition. It is a way for a buyer to see the true potential of your home. Many real estate agents work with professional stagers. Whether you are working with a professional or thinking about doing it yourself, consider these five tips to improve appearance of your home.

1. Curb Appeal: A first impression happens only once! Prune overgrown plants and remove unnecessary clutter from your yard. For a finishing touch, consider painting your front door an attention grabbing color, like dark blue, red or green.

2. Remove Clutter: Knickknacks, doodads, and bric-a-brac must go. When you put your home on the market, a showing could be scheduled at any point. So, for now, take a box and go from room to room collecting the extra "stuff." These baubles distract homeowners from seeing the actual room and space.

3. Edit: It is not just clutter that needs to be removed from counters and shelves. Editing is a way of making your rooms look bigger. In staging you only need the bare essentials when it comes to furniture. Remove heavy pieces that make rooms look smaller. If you can, put the items into storage. As a very last resort, you can box them up and store them neatly in the garage.

4. Main Functions: This means that a dining room should be staged as a dining room, not a sewing room or office. A patio is a place to relax with nature, not a catch-all for outdoor items, toys and grills.

5. Ambiance: Your goal is to create an atmosphere that is welcoming and makes the buyer feel at home, something of paramount importance in staging. This means the home should smell clean, be light and airy, and at a comfortable temperature. To accomplish these tasks, you can bake cookies just prior to a showing to fill the air with yummy goodness. If you are a smoker or have pets you may need to take more drastic measures, such as repainting walls or cleaning carpets and furniture. To bring your home to light, replace old and burnt out light bulbs, and have heavy curtains open or removed. If you are showing during the winter months, be sure to leave the heater set to a comfortable temperature. The same goes for the A/C during the heat of summer.

Use these simple tips to get your home in ship shape for your sale!





30-YEAR FIXED-RATE MORTGAGE AVERAGES 3.98 PERCENT

*F*reddie Mac results of its Primary Mortgage Market Survey® (PMMS®), showed the average fixed mortgage rates changing little and remaining near their historic lows while adjustable-rate mortgages averaged new record lows. The 30-year fixed has averaged at or below 4 percent for the fourth consecutive week.

- 30-year fixed-rate mortgage (FRM) averaged 3.98 percent with an average 0.7 point, down from when it averaged 4.00 percent. Last year at this time, the 30-year FRM averaged 4.40 percent.
- 15-year FRM averaged 3.30 percent with an average 0.7 point, down from when it averaged 3.31 percent. A year ago at this time, the 15-year FRM averaged 3.77 percent.
- 5-year Treasury-indexed hybrid adjustable-rate mortgage (ARM) averaged 2.91 percent, with an average 0.6 point, down from when it averaged 2.97 percent. A year ago, the 5-year ARM averaged 3.45 percent.
- 1-year Treasury-indexed ARM averaged 2.79 percent with an average 0.6 point, down from when it averaged 2.98 percent. At this time last year, the 1-year ARM averaged 3.23 percent.

Mortgage rates eased slightly recently with fixed-rate loans hovering above all-time lows and ARMs reaching a new nadir. The high-degree of home-buyer affordability in recent months translated into a 1.4 percent pickup in existing home sales during October, according to the National Association of Realtors (NAR). The NAR also reported that contract cancellations were up in October as well, which restrained sales from achieving a stronger rebound.

The Bureau of Economic Analysis revised third quarter GDP growth downward from an initial estimate of 2.5 percent to 2.0 percent. In addition, the Federal Reserve announced weaker business activity for November in its Philadelphia and Chicago districts. ❖

SOLAR POWERED HOMES BOOST RESALE VALUE

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about 30 percent for a home ranging from 1,800 to 2,000 square feet by using a photovoltaic system of 1.4 kilowatts.

That is being bumped up quite a bit for these other communities which will offer homes with solar power systems ranging from 1.8 kilowatts to 3.15 kilowatts with the highest-end system potentially reducing monthly energy bills by as much as 80 percent.

KB Homes, which builds homes in 11 states, has offered solar power systems in some of its homes in California and Colorado communities for years but never before as a standard feature. KB Homes plans to gauge the enthusiasm and interest from buyers and accordingly expand the solar feature to other regions.

As builders add green features like solar power, energy efficient appliances, lights, and windows, it is important for homeowners who plan to sell their homes to understand that these features can influence buyers. If your home is low on energy efficiency it might be worth it to see which additions you could install to help bump up the green...going green could mean better and higher-priced offers. ❖



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