



The REA Times

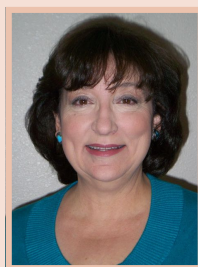
FALL 2011



LOS ALAMOS MARKET STATS QTR 3 2011

FOR ALL HOME TYPES

- **New Listings: 51**
- **Closed Sales: 74**
- **Median Sales Price: \$285,250**
- **Average Sales Price: \$301,832**
- **Percent of Original List Price Received: 97.29%**
- **Average Days on Market: 144**
- **Inventory of Homes for Sale: 99**



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This publication is not intended to solicit currently listed property.

Is Your Home Ready for Winter?



The change of seasons signals a time to prepare your home for winter, no matter what climate you call home. Taking the following steps now can not only save money, but provide added warmth and peace of mind.

Clean the gutters. Remove leaves and other debris from the gutters using your hand, a scraper or spatula, then rinse down with a hose. Also check that the downspouts are carrying water away from the house's foundation, where it could cause flooding or water damage.

Seal the leaks. If your home feels drafty, cold air may be seeping in from around the window and door frames, electrical outlets and recessed lighting. Apply caulk around these areas, and use door sweeps to close spaces under exterior doors.

Test smoke detectors. Make sure smoke detectors operate properly and replace the batteries, if needed. Also invest in a carbon monoxide detector, and make sure the fire extinguisher works.

Take care of windows. In colder climates, remove window screens and put up storm windows, which will add warmth and protect your home from the elements. If you don't have storm windows and the windows are leaky or drafty, consider updating to more efficient ones. Or for a low-cost solution,

use a window insulator kit to keep out cold air.

Inspect the chimney. Before using the fireplace, have the chimney inspected for creosote buildup, and if needed, cleaned. When the fireplace is not in use, keep the chimney damper closed to keep out cold air.

Add insulation. Most homes in the U.S. need a minimum of 12 inches of insulation in the attic regardless of the climate.

Check the furnace. Before the coldest temperatures set in, turn on your furnace to make sure it's working properly. Check the filters monthly and change them if they are dirty. A dirty filter impedes air flow and could cause a fire in extreme circumstances.

No Regrets About Homeownership



Despite the ups and downs of the housing market, most homeowners, including those who are underwater on their mortgages, don't regret their decision to own a home. In a recent survey by the National

Association of Home Builders, three out of four Americans believe that homeownership is the best long-term investment and is worth the risk. Some 95 percent say they are happy with the decision to own a home.

That sentiment is also strong among homeowners who are underwater on their mortgages. Nearly two-thirds (65 percent) believe owning a home is worth the risk of the ups and downs of the housing market, and 83 percent of say they are happy

with their decision to own a home.

Four out of five homeowners overall (80 percent) say they would advise a friend or family member to buy a home, while slightly fewer (78 percent) underwater homeowners would do the same. Only 19 percent of underwater homeowners believe homeownership is too risky.

View Featured Listings and More at my website

www.FrancineMendoza.com

A Message from Francine

November Greetings!

This month I wanted to talk about interest rates and a new feature that I offer on my website www.FrancineMendoza.com

Interest rates are the lowest they have been in most of our lifetimes! I am seeing below 4% for purchase and for refinancing. What this can mean for you is that you can pay off your home in a shorter amount of time and paying off a home means you completely own your home. Of course as the saying goes, you cannot escape taxes or death. Which reminds all of us to revisit our own economic plans for our future.

This year I have been experimenting with a new program on my website. I have re-named it, **Local Market Conditions**, because that is what it is. It is at-your-finger-tips, real-time information about our market. This will help you to make decisions on buying and selling. It is a great program that I recommend you give it a try. There is no commitment, just free market report from me. And I welcome you to give me some feedback on what you think about this program. In addition talk to me about putting you on my automatic emails for MLS updates.

[Click here to sign up for Local Market Conditions!](#)



Don't forget to check out my page on Facebook here www.Facebook.com/RealEstateLosAlamos - called Real Estate Los Alamos by Francine J. Mendoza. If you press "Like" you will get some interesting information relating to real estate on occasion.

Visit me on the Web at
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fast fact >> >> >> >>

Mulching leaves where they fall allows them to decompose faster so their nutrients can be released back to the underlying soil.

Source: Scotts Miracle Gro

