



Your Home

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Tip of the Month

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## Deck Maintenance

Summer is the best time to sit on your deck, hanging out with family and friends and enjoying your favorite beverage. For those very reasons it is important that you keep your deck looking as nice as possible. As your deck is constantly exposed to the elements it is not always easy to maintain a stunning deck, but following the tips below will get you started in the right direction:

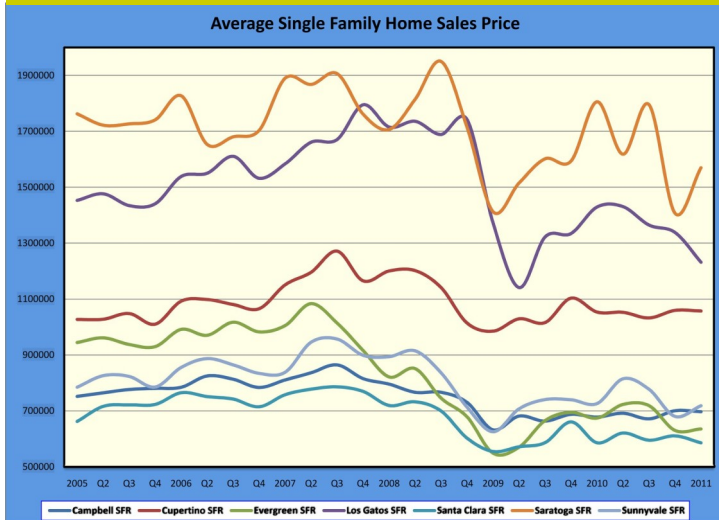
**Avoid buildup of moisture.** Standing water will lead to wood decay and stains. Make sure that water is able to drain freely from your deck. It's important that the gaps between the boards are free from dirt and other debris so that the water can get through. Install drainage vents if you are still having problems with standing water.

**Protect against water stains.** There are usually drain holes on the bottom of most pots. Setting the pot or planter on the deck surface will leave a stain and might promote wood decay since the moisture between the deck and the pot can't evaporate.

**Avoid spilling candle wax.** Candle wax buildup not only looks bad, it can also have some degenerative effects on the quality of your deck. When using candles, you should put them on a level area to avoid spills. Place a container under the candle. If you do have a spill on your deck, use a putty knife to remove the bulk of the wax. You can apply hot soapy water and blot it up.

**Keep pests and birds away.** Woodpeckers can be problematic for anything made of wood. Other birds will often drop little, not-so-nice surprises onto your deck. Try placing a plastic owl or rubber snake on your deck to frighten these winged nuisances away.

## Local Community Real Estate Sales Graph



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## Location, Location, Location...

When it come to real estate anyone can tell you that three of the most important factors in where you buy a home are location, location, location. This is one of those terms that we hear all the time and which becomes especially salient as we are searching for our dream home.

All too often buyers will be caught up in the excitement of the home buying process and make an offer on a home that seems too good to be true. Unfortunately, many times it does turn out that the "perfect home for the reasonable price" is too good to be true.

The reason is simple - location. Buying a home in the wrong location is going to have a dramatic impact on how happy you are in your new home and also on the value of your home when you decide to sell.

For this reason it is important that you do your homework beforehand and pick out possible neighborhoods that suit your lifestyle. At the same time, keep an eye on that future date when you might put your new home back on the market and pick a neighborhood that is known for good schools and well maintained public facilities.

Once you have narrowed down the neighborhoods, visit the neighborhood and pick the best house available.

You'll be happier in t



Market Conditions

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February Existing-Home Sales Decline following Sustained Gains

Existing-home sales fell in February following three straight monthly increases, according to the National Association of REALTORS®.

Lawrence Yun NAR chief economist, expects an uneven recovery. "Housing affordability conditions have been at record levels and the economy has been improving, but home sales are being constrained by the twin problems of unnecessarily tight credit, and a measurable level of contract cancellations from some appraisals not supporting prices negotiated between buyers and sellers," he said. "This tug and pull is causing a gradual but uneven recovery. Existing-home sales remain 26.4 percent above the cyclical low last July."

According to Freddie Mac, the national average commitment rate for a 30-year, conventional, fixed-rate mortgage rose to 4.95 percent in February from 4.76 percent in January; the rate was 4.99 percent in February 2010.

NAR President Ron Phipps, broker-president of Phipps Realty in Warwick, R.I., said buyers should look into loan availability as soon as they decide they want to buy. "Despite very affordable mortgage interest rates, credit remains a challenge – buyers should check their personal credit, and mortgage availability in their area," he said.

Source: National Association of Realtorshe end if you plan well in the beginning.