

Real Estate Matters



Brought to you by Kim Nelson Homes
408-718-7443 | knelson@apr.com
DRE #02058592



From Kim's desk

Fall is in full swing and we had a great turnout for the pumpkin giveaway event in October. The kids picked their pumpkins, played on the jumpy houses, shot paint balls and ate yummy cupcakes. The winner of the "Guess the Pumpkin's Weight" contest and the \$100 gift card was Pam Holsen with her guess of 42lbs (actual 42.6 lbs). CONGRATS Pam!! Jimmy and I had a great time testing out our Halloween costumes too. Thanks to everyone that came to see us!



November is the month of family, thanks and giving back. I'm partnering with a fantastic organization called The Giving Pies (thegivingpies.com) that embraces my love for kids, community and pie! Their motto is "Helping the community, one pie at a time. Eat a pie, make a difference."

Part of their profits go to support the E-sports program (e-sports.org), an inclusive sports program partnering typical and special needs kids participating alongside each other in various sports and activities dedicated to empowering kids of all abilities to reach their full athletic and social potential.

As a token of our appreciation to our clients, friends, and family for their business and referrals, Jimmy and I are giving away 25 FREE Pies! Swing by our house on Tuesday, Nov 20th any time between 2pm and 8pm to pick up your **FREE Thanksgiving Pie** and enjoy some appetizers and libations. Just send me your pie choice: Chocolate-Banana, Peach, Lemon or Pecan

Email me your order by Nov 8th to knelson@apr.com to reserve your pie.

.....
*Thinking of Buying a Home?
Get My Free Guide*



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "**10 Easy Steps to Buying a Home.**"

Just call me at 408-718-7443 and I'll send it right out to you.

Vote this November to protect homeownership in California

California is facing a housing crisis – and it's getting worse. Put simply: there aren't enough homes. Too many potential homeowners and renters are simply priced out of the market. This November, we can take decisive action to protect homeownership and private property rights in California.

As a REALTOR®, fellow Bay Area resident and Californian, I'm asking you to join me to vote YES on Prop 5 and NO on Prop 10.

Prop 5, the Property Tax Fairness Initiative, removes the unfair moving penalty for seniors, the severely disabled and disaster victims across the entire state while still ensuring they pay their fair share of property taxes. Check out my blog on the topic:

<http://kimnelsonhomes.com/blog/property-tax-savings-ca-homeowners/>

Prop 10 will make California's housing crisis worse. It's the wrong solution for a state that desperately needs to create more affordable housing for middle class families. Seniors, veterans, both gubernatorial candidates – Democrat Gavin Newsom and Republican John Cox – and affordable housing experts all oppose Prop 10 because it will make housing less available, less affordable and discourage new construction.

It's absolutely critical that we rally to vote YES on Prop 5 and NO on Prop 10 this November.

For more information on the YES on Prop 5 and NO on Prop 10 campaigns, please visit: <https://on.car.org/cayes5no10>.

Big-Ticket Items: When's the Best Time to Buy?

From furniture to refrigerators, big-ticket items are often a major consideration during the home-buying process.

For sellers, investing in some upgrades could make their home more attractive than the competition. Buyers settling into a home may be on the hunt for good deals to fill their new space. On either side of the transaction, it's helpful to know when and what to buy to get the most bang for your buck. Here's the scoop.

Kitchens sell homes: Sellers, keep this in mind if you're wondering where to invest your dollars to boost your home's appeal. If your kitchen features outdated appliances, spend the budget here rather than in the laundry room or guest bedroom. Consult with your real estate agent to determine the best upgrades for

Seasons offer savings: If you have some

flexibility with the timing of your purchase, look for big-ticket items when they are most likely to be on sale. Appliance manufacturers typically introduce new models in the fall, so consumers can often find good deals on previous models at this time. The exception to this trend is refrigerators, which are usually marked down in the spring. To furnish a new home, try to hold off until January or July. These months generally see the most furniture sales.

Discounts are available: As you shop, watch for potential discounts. If a store is selling floor models, you may be able to get a great deal. Many stores also offer competitor price matching. Lastly, look for savings even after you buy. Some retailers offer price adjustments if your item is reduced soon after your purchase.

Quick Quiz

Each month I'll give you a new question. Send me your answer to be entered into a raffle drawing for a \$10 Starbucks gift card.

Just email me at knelson@apr.com or call 408-718-7443 for the answer.

The marble slab that eventually became Michelangelo's David was originally intended as a statue of what famous character?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!



How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'm here to help. Just give me a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time. I'll just give you the honest facts about your home and its value. And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 408-718-7443 to arrange an appointment.

Worth Reading

Treat Yourself to a Spa Day at Home

By Anne Colby
[Houzz.com](http://houzz.com)

Are the drab days of fall and the impending winter weather making you wish for a spa vacation? You can get a similar experience at home! Follow this step-by-step guide to create a home spa day. Remember, though, vacations at home require preparation just as travel vacations do. Making a good home spa requires time and investment. For additional inspiration, this article offers photos and reader suggestions. **More:** <https://tinyurl.com/homespa1>

Making a Holiday Budget

By Miriam Caldwell
thebalance.com

When it comes to preparing for the December holidays, you need a budget. This article provides practical tips for making sure the holiday spirit doesn't run your bank dry. Some useful advice: Make sure you account for all parts of holiday celebrations, not just the gifts. And if you don't have time to make the best budget for this year, that's OK. Winter holidays are an annual event. You can always start saving now for 2019, which means you won't be scrambling this time next year.

More:

<https://tinyurl.com/holbudget1>

Professional Organizers Share Their Ultimate Speed-Cleaning Routines

By Katie Holdefehr
realsimple.com

This slideshow provides easy-to-understand guides for quickly cleaning your house in an organized way. There are three different options, based on the amount of time you have to clean: 10 minutes, 30 minutes, and two hours. Each plan comes with a list of recommended tools and checklists of tasks. **More:**

<https://tinyurl.com/speedclean1>

Downsizing Prep: Common Heirloom Errors

The kids have all moved out. As you approach retirement, you know downsizing is in your future. It may seem overwhelming at first but it's time to roll up your sleeves and get started.

Realistically, you won't have room in your new home for everything that has accumulated over the past two or three decades.

Don't make the same mistakes many downsizers do by holding on to items that should be purged.

Before it's time to move, take stock of what is in your home. Have you kept anything for your kids that they really don't want? Have an open conversation with your children to determine whether what you consider a precious family heirloom would simply be clutter in your child's home.

Put the following items at the top of the list to discuss. These are three of the most common things parents keep that their kids would prefer never to inherit.

Books: Even if your children love to read, it's likely they don't want your old books (and they probably have their own growing collection they will have to purge some day). If you suspect any of your books are valuable, do a search online or contact a book antiquarian. Otherwise, consider donating the books to a library or used book store. Though we may like the feel of turning the pages on a comfortable book, many people prefer to read electronically and just don't want books.

Paper piles: Do you have shoeboxes of greeting cards, letters, and photos stashed under your bed? Piles of paper

are overwhelming and nearly impossible for others to sort through.

Before downsizing, go through these papers and say goodbye. Read through cards once more; then recycle them. Scan photos to create digital files, or frame your favorites to pass along. Then get rid of the rest.



Five Steps to an Organized Kitchen

An organized kitchen is a wonderful thing. It can mean the difference between fumbling around in search of that elusive spice and knowing precisely where find it. But where should you begin? To create a streamlined kitchen, try these five steps.

Empty cupboards and drawers. Start by taking everything off your shelves and out of your drawers and placing it all on a table or counter. Once this task is done, wash and clean all storage areas. Now you're prepared to organize.

Sort and subtract. Your next task is to throw away things you don't use. Donate them if you can. Toss them if you can't. Group everything you are keeping into categories.

Restock. Lastly, refill your cupboards and drawers, prioritizing as you go.

Plan. Items should be accessible near their point of use, so be intentional as you decide where they will go. Plan to put foods, flatware, utensils, and equipment close to the countertop or table where you will most often use them. Assign rarely used items to places farthest away or less-accessible storage areas.

Add. Choose baskets, turntables, racks, pegboard systems, and other clever kitchen



Ask the Agent: This Month's Question

How long does it take to buy a home?

Home buyers can expect their purchase to take between 30 and 45 days from the time their offer is accepted to the closing date. This is the average time span for normal market conditions.

Of course, there are exceptions. Some buyers are able to get a deal together in less time if they are well-prepared and encounter no issues.

At other times, in hot markets, the high sales activity may slow down the process. Lenders may be swamped with transactions they are trying to push through underwriting. Inspectors and appraisers may have longer lead times for appointments.

Each delay of a day or two can extend the entire process an extra week or more. Your real estate agent can inform you about the current market conditions in your area, so you can plan your home search and your move accordingly.



				7	8	3	9	
			9		1	7	8	5
					6			1
					3	2	4	
			2	6	4			
	2	8	1					
1			7					
8	3	2	6		9			
	6	5	3	4				

Sudoku instructions: Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

Pumpkin Risotto

Perfect for your fall gathering.
Serves 4.

- ¼ cup olive oil
- 1 medium onion, finely chopped
- 2-3 garlic cloves, pressed
- 2 cups Arborio rice
- 1 cup dry white wine, optional
- 6 cups vegetable stock
- 3 cups of butternut squash or your favorite winter squash, cubed and roasted
- 2 tablespoons butter
- 4 tablespoons goat cheese
- 4 tablespoons salted pepitas (roasted pumpkin seeds)

Set half of the roasted squash aside. Puree the other half and set aside. Heat oil in a medium-sized saucepan. Add onion and sauté until softened. Add garlic and continue cooking for 2 minutes. Next, add rice and stir to coat with oil.

Add white wine or one cup stock if not using wine. Continue cooking over medium-high heat, stirring often, for about 3 minutes. Begin adding the stock, about 1 cup at a time, and keep cooking, stirring often, until each addition has been absorbed by the rice.

Once rice is creamy and cooked al dente, lower heat and stir in puree and cubed pumpkin. Stir in butter and spoon into serving bowls. Top with crumbled goat cheese and pepitas.

Real Estate Matters is brought to you by:

Kim Nelson Homes

Alain Pinel Realtors
750 University Avenue Suite 150
Los Gatos CA 95032
408-718-7443
knelson@apr.com
www.kimnelsonhomes.com
License # 02058592



ALAIN PINEL
REALTORS