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## Fast Fixes for Common Gutter Problems

Gutters are designed to channel water away from the foundation, and they're critical to protecting the structural integrity of your house. They have to be kept in shape to work properly.

Left untended, gutters and downspouts get so clogged with debris that they are useless. The excess weight of debris can also make them sag and pull away from the fascia. Clean them at least once a year.

Sagging gutters are usually a problem with the hardware that secures the gutters to the fascia. They might have deteriorated, the fasteners may have backed out of the wood, or they're spaced too far apart to support the weight of full gutters.

Leaky gutter joints can be sealed by caulking the joint from the inside with gutter sealant. Small holes can be filled with gutter sealant. Use a gutter patching kit to repair large holes.

Gutters need to be pitched toward the downspouts for the water to flow properly. Get on a ladder after a rainstorm and look in the gutter; if there's standing water, it's not pitched properly. Try bending the hanger, if that does not work you will have to re-hang the section.

Downspouts need to extend several feet from the house. Gutter extensions attached to the bottom of the downspout will keep water away from the foundation.

## Santa Cruz County Real Estate Update

The Median sales price of a single family home in Santa Cruz County was \$550,000 in November, up from \$433,000 a year ago, but down from \$740,000 two years ago. The unsold inventory index was 5.6 months, which indicates a trend toward stable prices.

Analyst Dean Baker of the Center for Economic and Policy Research, sees sales volume rising

because of first-time buyers attracted by the \$8,000 federal tax credit and prices of lower-end homes rising because of speculators taking advantage of what they perceive as the rock bottom.

Many of the sales were bank-owned or short sales, where the owner owed more than what the home was worth.

## Target renovations for the best return when you sell

Appropriate makeovers based on the age of your home could yield a faster sale at a better price. Such targeted improvements also save you money when compared with state-of-the-art renovations throughout the home.

### Pre-1960s houses: Add power, check pipes and remove carpeting.

Vintage homes have many charms, but the ability to power modern appliances is not one of them. According to real estate expert Sid Davis, homes built before the advent of computers and monster TVs typically had 90-amp electrical service. Today's homes typically have 200- amp service.

If you have an older home, upgrade to a minimum of 100 amps. Check the wiring, as older homes may have aluminum wiring that no longer meets code.

Plumbing is your second priority. If you're lucky, you have copper pipes; if not, you likely have galvanized pipes, which corrode over time.

Are you ready for some good news? Homes built before the 1960s often have a hidden advantage sitting right under that funky old carpeting: hardwood floors.

"Hardwood floors are a hot commodity today," says Pat Combs, president of the National Association of Realtors.



If your home is from another decade call me for tips regarding renovating your property.

*"Hard does not equal impossible."*  
—Anonymous

Santa Cruz County Single Family Residential						
Dec. 2009	Closed Sales 143	Avg. DOM 95	Median Price \$555,000	%LP Rec'd 96.5		
Jan. 2010	Closed Sales 94	Avg. DOM 92	Median Price \$480,000	%LP Rec'd 98.9		
Santa Cruz County Condos						
Dec. 2009	Closed Sales 35	Avg. DOM 104	Median Price \$350,000	%LP Rec'd 95.4		
Jan. 2010	Closed Sales 22	Avg. DOM 131	Median Price \$313,500	%LP Rec'd 94.8		

Interest Rates*
30 year fixed conforming <b>5.0%</b>
30 year fixed jumbo <b>5.25%</b>
5/1 ARM conforming <b>4.0%</b>
* As of 02/09/2010

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