



# BLUE TEAM

NEW WAVE IN REAL ESTATE



### Motivated Millennials

Millennials held the highest share of homebuying activity in 2018 out of all other generations for the fifth consecutive year. They boast a strong desire for homeownership and remain committed to achieving their home-purchasing goals.

This group of prospective home buyers say they're willing to make tradeoffs if it means owning a home in the next 12 months.

They're open to discussing homeownership with peers in order to understand what they need, want and where they stand.

68% expressed interest in talking

### Monthly Market Report

80  
40  
20

### Homeownership Has Its Benefits

From stability and home equity to the freedoms to paint your front door purple, owning a home has many benefits. Check out the top reasons why homeownership is the best investment.

What do you consider the most important benefit of homeownership?

Benefit	Percentage
Individual Stability/Security	43%
Wealth Accumulation	17%
Better Educational Opportunities for My Kids	6%



# JANUARY 2020

### This Month's Topics:

- December Market Report
- New Loan Rates 2020
- Design Trends In 2020
- And More!





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## JANUARY2020



**This Month, we'll discuss:**

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### A Word from Cindy,

Welcome to 2020! This month is a great time to reflect on our last year goals, and establish new ones! We hope you reached all your goals in 2019, and wish you luck on your 2020 goals!

Please join us in reflecting in the past year, and also looking forward into this new year. A new horizon is a head of us, and we look forward to assisting all of you with your real estate goals this year!

Thank you for reading!

Cindy Haskett





## Welcome Our New neighbors!

Please join us in giving Aryus Homes a warm welcome to Paradise!

Aryus Homes is dedicated to the rebuilding of Paradise with creating functional, net-zero affordable housing. They are partnered with CongAg, a team of seasoned professionals in the fields of Architecture, Structural Engineering and the Structural Insulated Panel (SIP'S) manufacturing industry. They will be employing locals to assist with building of homes in our wonderful Paradise community! They have a few beautiful designs in which you can

see on their website at [www.AryusHomes.com](http://www.AryusHomes.com)! Or you can stop by and have a chat with them! They will be in their office right next to ours at Blue Team Realty in Paradise starting the 6th of January!

Call Aryus Homes for more details!

Jeffrey Deshaies, CEO (530) 395-1096  
Celine Cowan, President (530) 395-1091  
[www.AryusHomes.com](http://www.AryusHomes.com)



## Loan Limits Increase in 2020

By Megan Booth • National Association of Realtors  
November 26, 2019

As expected, FHA published its 2020 loan limits on December 3, 2019. Mortgagee Letter 2019-19(link is external) includes links to all the limits, with the high-cost limit the same as the GSE limit at \$765,600. The FHA floor (the lowest FHA limit) also rose to \$331,760. Nearly every county in the country saw an increase in their loan limits.

The way that loan limits are calculated, all counties within the same Metropolitan Statistical Area (MSA) benefit from the highest limit in that MSA. Over the last year, the government changed some definitions of

MSAs. The result is that 11 counties, who were removed from their nearest MSA, will see decreases in their loan limits. View the list of 11 counties(link is external) showing decreases in their loan limits.

Communities that wish to contest their loan limit only have 30 days to do so by contacting by providing the Santa Ana Homeownership Center with sufficient housing sales price data, listing one-family properties sold in an area within the look-back period, January through August of the previous year. Requests should differentiate between single-family residential properties, and condominiums or cooperative housing units. Ideally, the data provided should also distinguish between distressed and non-distressed sales. Requests for a change will only be considered for counties for which HUD does not already have home sales transaction data for the calculation of Mortgage limits.

Look up(link is external) your 2020 loan limit (be sure to specify 2020). These limits are effective from January 1, 2020, to December 31, 2020.



## Who is Aryus Homes?

Jeffrey Deshaies, CEO of Aryus Homes, Has 23 years of experience in the construction industry, including 11 years in residential electrical. Later in his career he became more involved in custom home builds as a general contractor.

Celien Cowan, President of Aryus Homes, is a Mechanical Engineering Technologist. Having started her career by designing mechanical equipment for OBS plants and pulp & paper mills. 20 years ago she ventured into residential construction. She has managed entire projects as a general contractor and would also complete the forming and pouring of foundations and slabs, from framing to finishing.



## How the BTRVA Program Works

We at Blue Team Realty, love our Active Duty, Reservist and Military Veterans. We are in awe of the contributions made by these brave men and women. We also respect those family members at home and the sacrifices they've made waiting for their loved ones to return home.

Our Veterans Advantage Program is simple and offers a cash reward program at closing, when you Buy or Sell your home through one of our certified MRP-Military Relocation Specialists. This is one of the many ways we want to say "Thank You".

**Call your Blue Team Realty Agent Today to See How We Can Benefit You!**



## 5 Design Trends to Watch in 2020

By Krisztina Bell • National Association of Realtors • December 30, 2019

Design will be all about simple, comfortable living in the new year. Consumers are looking to refresh their living spaces in a way that will both inspire and delight in 2020.

Some traditional spaces are being re-imagined. In my market of Atlanta, for example, many formal living rooms and dining rooms are being transformed into office spaces and sitting rooms. The family room is becoming the central living room, and kitchen islands are where families gather for dining and socializing.

And homeowners aren't skimping on the exterior either. Outdoor spaces are becoming just as important—or almost equal to—indoor spaces as well.

Here are a few design trends to watch in 2020.



### 1. Simplistic lifestyle

In interior design, the “less is more” mantra continues to gain popularity—which fits perfectly with the home staging mantra of “less is best.” Clean lines in furniture and natural elements—like in oak, ash, and bamboo—along with natural fiber rugs and greenery with a contemporary edge are all offering easy living and comfort. We are even seeing layers of old and new accessories to decorate spaces. Millennials are

purchasing local souvenirs that tell a story.

### 2. Balanced earth tones

As consumers look for balance and calm in their lives, we will see a shift from cool to more warm, neutral, and earth tones. Don't be afraid to coat your walls, trim, and ceiling in all the same color to make a room feel chic and enveloping. We will see shades of chocolate brown, yellow Ochre, wine, and olive green appearing as pops of color in decor against neutral walls and furnishings.



### 3. Unique lighting

Lighting in geometric shapes—from chandeliers to pendant lighting in the kitchen—is a rising trend to bring central focus to a space. Natural cut crystal and recycled glass, along with silver leaf and metals in freeform shapes, are taking us toward a more modern view in lighting. Aside from the various shapes and materials that we are seeing, the most common feature in the new year will be lighting that is bigger, bolder, and commands attention.



### 4. Mixed metals

From brushed brass to rose gold to silver and copper, mixed metals will be trending throughout interiors, including furniture accents, hardware, and kitchen backsplashes. Don't overdo it and mix too many variations in one space. Remember, the latest design trends are encouraging us to find balance.



### 5. Conversational spaces

We tend to be more distracted and disconnected these days, but “togetherness” is a keyword for 2020. Expect to see more spacious seating and lounging areas everywhere, from the modern-designed residential home to commercial spaces like community work campuses, restaurants, hotels, airports, and even senior living communities. These spaces will have furnishings arranged to encourage conversation and help drive interaction by placing people comfortably together.

As we head into the new year, let us be one with nature and bold as we look toward 2020's design trends.



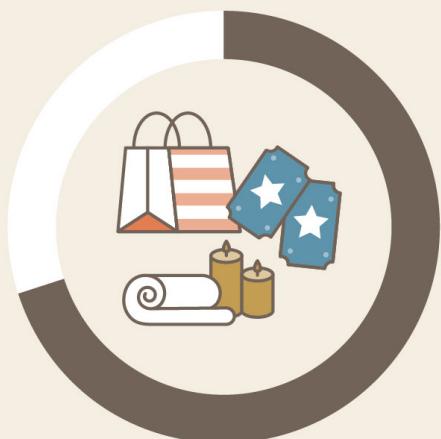
## LIST OR BUY WITH BLUE TEAM & USE OUR MOVING VAN FOR FREE!\*

\* EXCLUSIONS APPLY. CALL FOR DETAILS

# Motivated Millennials

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This group of prospective home buyers say they're willing to make tradeoffs if it means owning a home in the next 12 months.

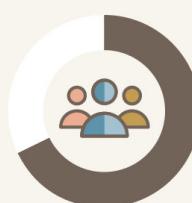


**70%** are willing to cut back on weekend activities, such as shopping, going to the movies, and splurging at the spa, at least once a month if it meant they could purchase a home.

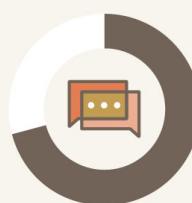


**71%** of women and **64%** of men are willing to limit eating out and drinking to once per week.

They're open to discussing homeownership with peers in order to understand what they need, want and where they stand.



**68%** expressed interest in talking about homebuying topics such as affordability, the homebuying journey and neighborhood options with friends and varying social circles.



**71%** of millennial women are willing to discuss homebuying topics with friends.



**50%** of millennial men are likely to engage with, or post about, homebuying topics on social media.

# Monthly Market Report

## DECEMBER 2019

Single Family Residences (Home, MHL, Condo) Excluding Multi-Family									Monthly	
Active/ Pending	Total Current Listings	Under \$100K	\$100K- \$200K	\$200K- \$300K	\$300K- \$400K	\$400K- \$500K	\$500K- \$600K	\$600K+	Expired This Month	Sold This Month
Chico	136	0	9	15	27	32	15	38	13	102
Pending	130	0	5	16	48	29	15	17		
% Ratio	49%	0%	36%	52%	64%	48%	50%	31%		
<hr/>										
Paradise	30	0	1	7	2	9	5	6	6	9
Pending	11	0	1	4	2	3	1	0		
% Ratio	27%	0%	50%	36%	50%	25%	17%	0%		
<hr/>										
Magalia	50	7	21	11	4	3	1	3	13	17
Pending	19	3	8	6	2	0	0	0		
% Ratio	28%	30%	28%	35%	33%	0%	0%	0%		
<hr/>										
Oroville	156	7	45	41	32	14	9	8	23	43
Pending	71	3	25	25	12	3	2	1		
% Ratio	31%	30%	36%	38%	27%	18%	18%	11%		



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# Homeownership Has Its Benefits

From stability and home equity to the freedom to paint your front door purple, owning a home has many benefits. Check out the top reasons why Californians want to own a home.

What do you consider the most important benefit of homeownership?

Individual Stability/Security



43%

Wealth Accumulation



17%

Better Educational Opportunities for My Kids



6%

Protecting Myself from Rising Rents



18%

Leaving Something to Future Generations



9%



6%

Better Health Outcomes for my Kids



FROM ALL OF US AT  
**BLUETEAM**  
NEW WAVE IN REAL ESTATE

**WE WISH YOU A HAPPY NEW YEAR!!!**