

BLUETEAM

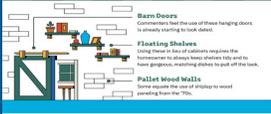
NEW WAVE IN REAL ESTATE

Monthly Market Report



Design Dilemmas

Home trends come and go, but there are the ones people are most likely to regret in 10 years, according to interior designers.



JUNE 2020

This Month's Topics:

- May Market Report
- Spring Recipes
- Design Dilemmas
- Meet A Realtor
- And more!



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This Month, we'll discuss:

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A Word from Cindy,

June is here! Let's enjoy the last twenty days of spring and welcome the summer of 2020 with a good mind set! We hope everyone's spring is going well, especially while we're all taking precautions to mitigate the spread of Covid-19. We're all still here to help you and your Real Estate needs! Weather you want to sell or buy, or just need advice, feel free to contact us at any time!

Sincerely,

Cindy Haskett

Monthly Market Report

MAY 2020

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	148	0	8	6	30	41	32	31	15	66
Pending	177	0	4	14	61	45	28	25		
% Ratio	54%	0%	33%	70%	67%	52%	47%	45%		
Paradise	25	0	2	3	3	5	5	7	2	3
Pending	15	0	1	4	3	5	0	2		
% Ratio	38%	0%	33%	57%	50%	50%	0%	22%		
Magalia	39	5	8	14	5	5	1	1	3	18
Pending	23	2	5	12	4	0	0	0		
% Ratio	37%	29%	38%	46%	44%	0%	0%	0%		
Oroville	93	1	18	23	23	13	7	8	12	31
Pending	92	4	18	38	20	5	4	3		
% Ratio	50%	80%	50%	62%	47%	28%	36%	27%		



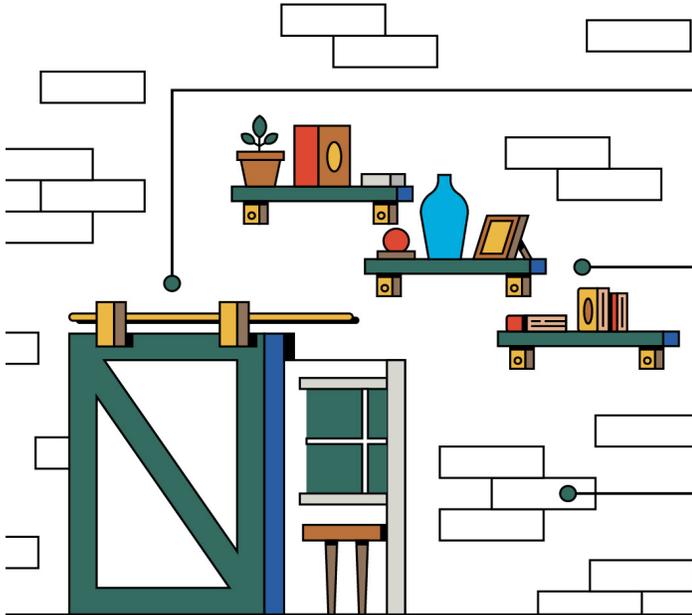
We at Blue Team Realty, love our Active Duty, Reservist and Military Veterans. We are in awe of the contributions made by these brave men and women. We also respect those family members at home and the sacrifices they've made waiting for their loved ones to return home.

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!

Design Dilemmas

Home trends come and go, but these are the ones people are most likely to regret in 20 years, according to social media users.



Barn Doors

Commenters feel the use of these hanging doors is already starting to look dated.

Floating Shelves

Using these in lieu of cabinets requires the homeowner to always keep shelves tidy and to have gorgeous, matching dishes to pull off the look.

Pallet Wood Walls

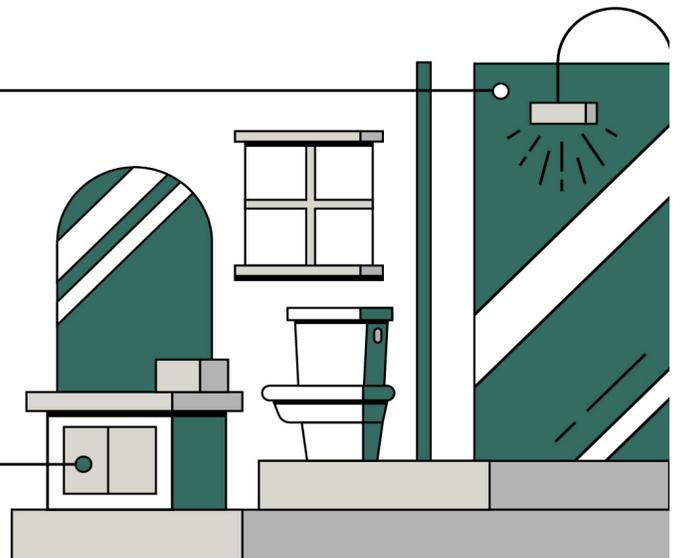
Some equate the use of shiplap to wood paneling from the '70s.

Doorless Glass Showers

Although walk-in showers with no doors are growing more popular, commenters say the space needs to be closed up for practical reasons, like keeping the heat in.

Overusing White and Gray

Some feel the look is overdone. Instead, they want more colorful interiors.



Source: Reddit and Apartment Therapy



MEET A LOCAL REALTOR GINNY BRUNS

Ginny Bruns is a friendly, capable, easy going and hard working realtor. She has been a realtor since moving to the Paradise area in 2009. Previously she worked for KW realty Chico and then on to Chico homes, she joined the Blue Team in 2018, it is so convenient since she resides in Paradise and loves the camaraderie of the Blue Team! She has previously been involved with being the director of a children's ministry program for 12 years and also has been involved with banking most of her working life. Now she has chosen to work in real estate and loves it! Homes were always an interest to her and she now is able to work in her field of passion.

Ginny has a wonderful family that lives in the Chico area! She has 3 girls who are nurses that work as a nurse practitioner, a home health nurse and an assistant floor nurse manager at Enloe. Her son works at Chico State. She has 3 grand babies and 2 dogs and one cat! She loves them all, as well as her husband who she has been married to for over 40 years. He is a pastor at the CMA church in Paradise and loves it!

Ginny is known to be involved with every detail of each transaction and keeps the client informed as she strives to have a long-term personal connection with everyone she helps in real estate. She loves people and working with people..seeing a buyer find a home to love is always a treat or getting as much money out of the sale of your home is her passion! Ginny works in Chico, Paradise, Magalia and Oroville as well as the surrounding areas and has had many home closings over the years. Whether you are a first time home buyer or an investor Ginny has the expertise to guide you through a purchase or a sale with ease!

Connect with Ginny Bruns today with all your property buying and selling questions. My motto is "Exceptional Real Estate Service!"



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RECIPES FOR SPRING



Directions:

1. Place beef ribs in a medium to large tin pan. Pour zesty Italian dressing, Moore's original marinade and sprinkle season salt and garlic salt all over the ribs. I marinate the ribs over night or at least 2 hours before grilling.
2. When grill reach 225 degrees place beef ribs bone down on grill, over medium ash- coals, out of direct heat and slow cook for at least 3 to 4 hours or until tender.

Print these recipes, or save them to your computer.
Control + P and selecting current page, or page 5.

Grilled Beef Spare Ribs

By Jill McEachern

For this recipe you'll need:

- 1/2 Slab of Beef Spare Ribs
- 1/4 Cup Moore's original marinade
- 1/4 Cup Zesty Italian
- Seasoning Salt (to taste)
- Garlic Salt (to taste)

We hope you enjoy our recipes! Keep watching out newsletters for new recipes every month!

All recipes used can be found at www.justapinch.com



Super-Busy People Reveal Their Habits for a Tranquil Home

By Amy Howell Hirt • House Logic

Life is crazy. Cah-ray-zee. And while you wouldn't have it any other way from 9 to 5 (OK, more like 8 to 7), the insanity should stop at your front door.

That's why you bought your home, right? To have a place to rest, recharge, and come up with your next trailblazing idea. A few inspirational ideas for your home may be all you need to put it on the path to tranquility.

Three super-busy entrepreneurs — a brewery owner, website founder, and organic farmer — know exactly how important a tranquil home is to achieving personal success. Here, they share how they created Zen-like havens in their homes to foster stress-relieving routines.

A Nook to Bliss Out In

When hanging out at the local brew pub loses its appeal because, well, brewing is your business, home becomes your place for a mini getaway.

Tim Bullock, who co-owns St. Elmo Brewing Company in Austin, Texas, and his wife, photographer Heather Gallagher, created a perfect spot to chill in their own home with a little wallpaper and a daybed.

In the morning before his young son wakes up, Bullock often lounges on the daybed, reading the news, sending a few emails, or just listening to piano music before the madness of the day ensues.

The brightly colored tropical wallpaper mural covers an entire wall next to the daybed. Compared to the crisp black-and-white color scheme in the rest of the house, the vibrant space “really feels like a vacation room,” Bullock says.

Your blissful nook doesn't have to be indoors: HypeGirls.com founder Nichole Dawkins created a tropical escape on her balcony. More than 20 strategically placed potted plants — including aloe, vegetables, herbs, small palm trees, cacti, and orchids — block out the neighbors and frame a calming water view from her Miami home.

Given the space's appeal, Dawkins doesn't have to remind herself to take a break throughout the day. She meditates there every morning, soaks in the sun while enjoying an afternoon cup of tea, and

often reads or colors while her son naps. Sign us up!

A No-Fail System for Organization

With a young toddler running around, Dawkins is constantly battling toys that threaten to take over her living room. So the creative director and founder of the site for “millennial mamas,” invested in DIY shelving and deep decorative bins.

Because every bin houses one category of items — like puzzles, coloring books, games, and toys — she can easily clean up throughout the day, allowing her more time to enjoy that sense of adult orderliness every evening.

Instead of a mess facing her at the end of the work day, “I spend much more time relaxing in the space than I do cleaning it up,” she says.

A Drop Zone to Separate Work From Home

Is it difficult to leave the literal “mess” of work at the front door? Andrea Davis-Cetina, an organic farmer and owner of Quarter Acre Farm in Sonoma, Calif., can relate.

A one-woman operation, she might spend the day planting and harvesting, and then return home after dark to post social media updates, order seeds, or book guests for her radio show. She needed a place to stow her dirty farm boots and jackets, but her home doesn't have a foyer.

So she carved out a small foyer drop zone at the front door, with a wall-mounted coat rack above a simple, three-level shoe stand.

“It stops the mess at the door,” she says, and helps draw that elusive line between work and personal life — even if there's more work to be done after a long shower and an episode of “Scandal!”

For homeowners with devices instead of dirty gear: A charging station is a must-have for a drop zone. Plug 'em in, and leave 'em there.

An Easy Way to Spend Time Outside

Bullock says both his home's location and his home's yard help him de-stress simply by encouraging him to get outside.

Since his home is in a walkable neighborhood, Bullock says that encourages both him and his family to interact with nature, instead of watching

it through car windows — either by walking to the local pizzeria or riding their bikes through the park. Their home's locale makes it all possible.

But his favorite just might be the small herb garden in his front yard. He and his son routinely spend a few minutes most days watering or weeding it.

“That definitely is a big stress relief, and it's right outside the front door,” he says.

Related: 5 Awesomely Easy Landscaping Projects

Windows will get you a dose of nature, too:

Dawkins says the abundance of windows in her home is a natural mood-booster — and a significant reason she chose her home. She leaves the windows uncovered during the day to get as much of the benefits of day lighting as she possibly can.

A Focal Point to Find Peace and Motivation

“The power of visualization is very important when you're trying to get focused, or relax,” Dawkins says, by way of explanation for the “inspiration board” in her home.

She gives her board a very personal touch. Every year, she takes a blank canvas and paints it with a new theme (this year, it's reggae), then adds her visions and dreams to it.

It works as artwork in her home, but it also helps her to see her goals clearly — and let go of the day's less consequential stressors.

You don't have to be an artist to have an inspiration board: Davis-Cetina uses a simple bulletin board to hang her motivational messages and personal and professional mementos. In the evening, when she's handling the office end of farm work from an extra bedroom, she likes to visit her board. “I like to hold onto things and look at them. It's a reminder of why you're doing what you're doing,” she says.



*ASK US ABOUT OUR
FREE MOVING TRUCK!**

**Our rental Truck is
available for:**

- Our Buyers/Sellers
- Local Charity
- Community Organizations

*Some restrictions Apply, please call for details!



How Long Does It Take to Buy a House?

By Amy Howell Hirt • House Logic

How long does it take to buy a house? A lot depends on how much time you spend shopping for one. But once you have a contract, it takes an average of 50 days to close on a house.

There are a lot of steps to buying a house, and any of them could drag out the time line, especially if you're not prepared. Here's the home-buying time line, broken down step-by-step, so you can be in control:

1. Do Your Homework

Dreaming about owning your own home is one thing; making it happen is another. To get beyond the dream stage, you need to do some critical research to help you figure out what you do and don't want — along with how much you can afford.

It's mighty disappointing to fall in love with a house only to find out you can't afford it. A quick chat with your bank can help you avoid that heartbreak — it's called pre-qualifying. But it's no guarantee you'll get a mortgage (that comes later), only an indication of how much you can afford.

2. Find An Agent

Time: 1-7 days

Finding an agent who suits you is key to the home buying process. They should be your most trusted adviser. Look for one with intimate knowledge of your desired community. If they know the inside scoop, they'll know a great deal (or a bum one) when they see it.

3. Get Pre-Approved for a Loan

Time: 5-8 business days

Getting pre-approved for a loan signals you're a serious buyer. Most agents recommend you have a pre-approval in hand before you make an offer, and they can offer recommendations for lenders. But pre-approval goes deeper than pre-qualification. It needs a ton of documents from you. A couple of tips to help make this a speedier process:

Get all your documents for mortgage pre-approval organized and ready to go.

Compare rates from lenders within a 14-day window: Credit bureaus will count all their checks as just one. (That's good news for your credit score.)

4. Shop

Time: A few days to a few months

Here's where things really vary. There are so many variables. If you're set on a particular neighborhood where the inventory is low, it could take longer... or you could discover "the one" on day one. It all depends on what you're seeking and what's available. But the typical buyer actively searches for 10 to 12 weeks and looks at a median of 10 homes.

5. Make an Offer, Negotiate, and Sign a Contract

Time: 1-7 days

Work with your agent on price, contingencies, and other terms of the deal. A couple of tips to help make this step proceed smoothly:

Include the pre-approval letter from your lender in the offer, and put down earnest money. (Commit 3% to 4% of the sale price instead of the standard 1% to 3%, and you might really put a fire under them.)

If you receive a counteroffer, respond ASAP. You don't want to give another buyer time to jump in with a better offer.

6. Get Final Mortgage Approval

Time: A few days to 3 weeks

Getting pre-approved for a mortgage doesn't automatically mean you get a loan on the home you have under contract. The lender has a few other requirements once the home is chosen, such as an inspection and appraisal. And they'll want to see even more current copies of your financial documents.

From this point on, the steps to buying a house will often overlap, so you'll have several wheels in motion.

7. Get a Home Inspection

Time: 3-7 days to schedule; 2-3 hours to inspect

As soon as your contract is accepted, contact an inspector to get on their books. The inspection itself will only take two or three hours, but unfortunately, they're not quite Amazon. They seldom show up the next day.

However, they can get the report to you quickly. Many inspectors take pictures and fill out the report as they go, then send it to your inbox within hours of completion. But it can take up to a couple of days if they're backed up.

If the inspection turns up issues, it can cause some delays. This can range from a day or two to renegotiate, or longer if, for example, you have an FHA loan that requires certain safety standards. A home with peeling lead paint may need to be repainted, which can take weeks.

8. Get a Home Appraisal

Time: Up to 5 days to schedule; a few hours to do the appraisal; up to 5 business days to get the report to the lender

The appraisal is key to getting a mortgage. If the home fails to appraise for the mortgage amount, you may have to put more down or renegotiate the contract. That's why you want to line up an appraiser as soon as you have a house under contract. And unlike the home inspection, this report goes to the lender instead of you and takes longer because the appraiser has to do additional research on what homes are selling for in the area.

9. Get Title Insurance

Time: 1-3 business days for title check; 2 weeks for insurance policy

Your title company will perform the check, which means they'll look at deeds and other documents to make sure you will own the home free and clear of any liens or former claims to the property.

10. Get Homeowners Insurance

Time: Up to 2 weeks

Get the Best Price

Check to see if your state insurance department publishes a comparison of premiums for homeowners insurance. They may have done the shopping for you.

Your insurance company may send someone out to assess the property for potential risks, which can take several days. And your mortgage lender may require other types of coverage, such as flood insurance.

11. Arrange for Closing Funds

Time: A few minutes to a few days

Find out from your agent whether you need to bring a cashier's or certified check or transfer funds digitally. Transfer the funds to the right account, and get your money ready to release.

Watch Out for Wire Scams

Hackers are known to send email posing as agents or others. If you ever receive wiring instructions by email, call your agent or lender to confirm one of them sent it. Call the phone number you have on record for your agent, not the one listed in the suspect email.

12. Conduct a Final Walk-Through

Time: 1 hour, the day of or day before closing

This is your chance to make sure the sellers made any agreed-upon repairs and left the property in as good (or better!) condition than the last time you saw it.

13. Close on the House

Time: 50 days on average; 1-2 hours to actually sign the paperwork

Each step after you've got a contract on a home is part of the closing process. And that process — which includes getting the loan, inspection, appraisal, title, insurance, etc. — takes the average home buyer about six weeks.

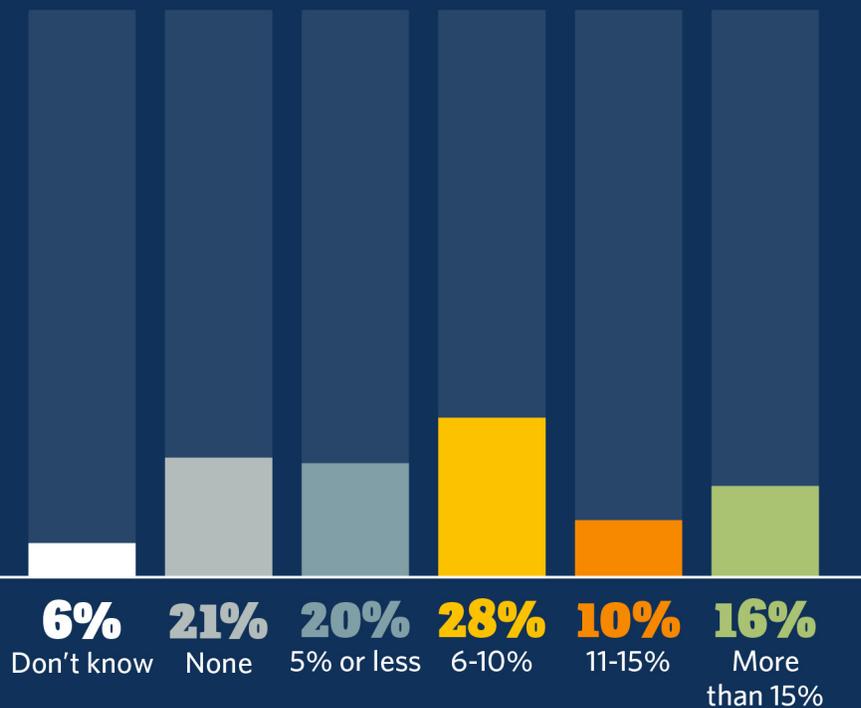
When it's time for the main event, bring your photo ID, and stretch your hand muscles; you've got a lot of signing to do! But getting the keys? Takes hardly any time at all.

Savings Savviness

More than one in five Americans are not saving any of their annual income and only 29% say they are financially "strong," indicating they are spending, saving, borrowing and planning well financially.



How much are Americans setting aside for retirement, emergencies and other financial goals - like homeownership?



Percentages may not total 100% due to rounding.