

# NEIGHBORHOOD *Newsletter*

THE GIVING IT BACK AND PAYING IT FORWARD REAL ESTATE NEWSLETTER | APRIL 2021



## Your Home Sold Guaranteed or We'll Buy It!\*



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### INVESTMENT OPPORTUNITY

#### CREDIT SCORES & BUYING A HOME

Before you jump head first into searching for your dream home, you need to ensure your finances are in order. This includes reviewing and strengthening your credit. Here's what you need to know!

#### Why Your Credit Score and Report Matters

As a buyer, a strong credit score and report makes you a more desirable loan candidate. When deciding to approve you for a home loan, mortgage lenders take a deep dive into past car loans, student loans, credit cards, bills, and more. They also review your history of repayment and public-record information. If their findings are positive, they will be much more likely to approve you for a loan and offer lower interest rates and better terms.

#### What Credit Score Do You Need

The credit score required for a loan depends on the type of mortgage you select, the size of your down payment, and your lender. According to Quicken Loans, most lenders require around a score of 620 or higher to be approved for a conventional mortgage with lower interest rates and flexible repayment periods. If a buyer would like a Federal Housing Administration (FHA) loan, they require a minimum score of 580 and, for a loan through the U.S. Department of Veterans Affairs (VA), score requirements differ depending on the private lender.

#### How to Improve Your Credit

Reviewed your credit score and realized it may need some work? There are ways to improve your score. These include, but are not limited to, correcting payment errors on your credit report, ensuring you make all payments on time, making micropayments in between due dates, and paying down credit cards.



**Selling Your Home and Getting Top Dollar!**

**Call us TODAY for a FREE consultation.**

**(805) 433-4983**  
**(818) 516-1964**



**Your Referrals Save Lives!**

**Benefiting:**



### TESTIMONIAL

My experience with Steve and Tricia has been absolutely phenomenal! My challenge is that I am in a wheelchair and am moving from Simi Valley to Texas. I knew Steve & Tricia and had a great relationship with them even before I needed a realtor. I liked and trusted them even before I knew them as my realtors. Steve and Tricia made the whole experience really comfortable. There were times that I would get antsy and I would call Steve & Tricia and they would answer my questions and help me to relax. They even were able to connect me with a realtor in Fort Worth who was familiar with my needs and worked side by side with Steve and Tricia to make sure the two escrows ran congruently. I can't thank Steve and Tricia enough!

**-Barbara Waite**



# MARKET WATCH

Each segment below represents approximately 25% of the market ordered by price.

## SIMI VALLEY, CA 93063

This week the median list price for Simi Valley, CA 93063 is \$749,000 with the market action index hovering around 86. This is less than last month's market action index of 87. Inventory has held steady at or around 26.



Median Price	Sq. Ft.	Lot Size
\$1,024,974	2,663	0.25 - 0.5 acre
\$795,000	2,090	8,000 - 10,000 sqft
\$725,000	1,934	6,500 - 8,000 sqft
\$149,900	1,613	0 - 4,500 sqft

## THOUSAND OAKS, CA 91360

This week the median list price for Thousand Oaks, CA 91360 is \$912,450 with the market action index hovering around 79. This is an increase over last month's market action index of 77. Inventory has held steady at or around 24.



Median Price	Sq. Ft.	Lot Size
\$1,525,000	3,173	0.25 - 0.5 acre
\$950,000	2,250	0.25 - 0.5 acre
\$849,000	1,862	8,000 - 10,000 sqft
\$6724,499	1,721	8,000 - 10,000 sqft

## REAL-TIME MARKET PROFILE

Median List Price	\$749,000
Per Square Foot	\$353
Days on Market	0
Price Decreased	8%
Price Increased	0%
Relisted	4%
Inventory	26
Median Rent	\$3,075
Most Expensive	\$1,325,000
Least Expensive	\$135,000
Market Action	<b>86</b>
<b>Strong Seller's Market</b>	

## REAL-TIME MARKET PROFILE

Median List Price	\$912,450
Per Square Foot	\$448
Days on Market	11
Price Decreased	21%
Price Increased	4%
Relisted	13%
Inventory	24
Median Rent	\$3,250
Most Expensive	\$1,999,995
Least Expensive	\$635,000
Market Action	<b>79</b>
<b>Strong Seller's Market</b>	



# HEALTH TIPS

## Mental Health

Healthy living involves more than physical health, it also includes emotional or mental health. The following are some ways people can support their mental health and well-being.

### Tips:

- Get enough sleep daily; those 18 and above need 7-9 hours of sleep. Elderly people need about 7-9 hours but do not sleep as deeply and may awaken at night or wake early, so naps (like kids need) allow them to accumulate the total of 7-9 hours of sleep.
- Take a walk and reflect on what you see and hear at least several times per week.
- Try something new and often (eat a new food, try a different route to work, go to a new museum display).
- Do some mind exercises (read, do a puzzle occasionally during the week).
- Try to focus on a process intensely and complete a segment of it over 1 to several hours, then take a break and do something relaxing (walk, exercise, short nap).
- Plan to spend some time talking with other people about different subjects.
- Try to make some leisure time to do some things that interest you every week (hobby, sport).
- Learn ways to say "no" when something occurs that you do not want to do or be involved with.
- Have fun (go on a trip with someone you love, go shopping, go fishing; do not let vacation time slip away).
- Let yourself be pleased with your achievements, both big and small (develop contentment).
- Have a network of friends; those with strong social support systems lead healthier lives.
- Seek help and advice early if you feel depressed, have suicidal thoughts, or consider harming yourself or others.
- People taking medicine for mental health problems should not stop taking these medications, no matter how "well" they feel, until they have discussed their situation with their prescribing doctor(s).

# RECENT TEAM ACTIVITY



**22133 West Anderson Dr,  
West Hills**  
4 Beds. 4 Bath. 2069 sq ft.  
Newly Built.



**30000 Hasley Canyon #87,  
Castaic**  
2 Beds. 2 Bath. 1400 sq ft.  
Largest lot in the community



**10235 Oklahoma Ave #2,  
Chatsworth**  
3 Bed. 3 Bath. 1616 sq ft.  
Constructed in 2005, Newer  
Kitchen Remodel



**2170 Burrell, Simi Valley**  
3 Beds. 2 Bath. 1436 sq ft.  
Recently remodeled kitchen  
and bathrooms

# MAINTENANCE TIP

## Getting Your Home Ready To Sell – A Good First Impression Can Help Sell Your Home

### *Your Homes Exterior Creates the Prospective Buyer's First Impression*

Since the exterior of your home is the first thing a prospective buyer sees, a little time and effort and make a big difference in the impression your home creates and pay big dividends when the sale is made. If you would have planned to paint the house within the coming year, consider painting the house before showing it. A new paint job, well done, will normally enhance the sale value a good deal more than the cost of paint. If your home's exterior looks clean, orderly and in good repair, that's the first impression your home will convey.

### *A Spotless Interior Will Reinforce Your Home's Good First Impression*

Interior dirt and clutter can obscure your home's good points, so start with a full house cleaning from top to bottom. Store unused or unnecessary items in a closet and storage areas or hold a garage sale. Eliminate clutter and your home will look more spacious – an important selling point. Consider painting walls and replacing carpet if cleaning doesn't do the trick. It is also important to keep light in mind when you show your home. Good lighting will make your home seem cheery and spacious.

### *Over-Improving Doesn't Pay*

Don't plan major improvements on your home. Most homebuyers want to make their own major changes. You are usually wiser to sell them the potential – at a price they can afford. Remember, your real estate agent has the experience and training necessary to bring negotiations to a successful close. If you've followed the guidelines provided, you know you have already done your part by making sure your home creates a good first impression.



We are honored to receive this award as TOP PRODUCERS within our company of over 1200 agents. We could not have reached this milestone without you, our clients, so this award belongs to all of us.



## Contact Us

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Visit us on the web at

[www.HomesBySteveAndTricia.com](http://www.HomesBySteveAndTricia.com)



## A Real Estate Company that Gives Back



**AND remember, your REFERRALS help the Kids!**

Just like last year, we are on a mission to raise \$25,000 for St. Jude Children's Hospital. We do this by donating to them a portion of our income from homes we sell. As you know St. Jude Children's Hospital does great work in helping kids fight through and survive nasty life-threatening diseases like cancer, Non-Hodgkin's lymphoma, leukemia and others.

Donor contributions have saved the lives of thousands of children, and they won't stop until no child dies from cancer. So, YOUR REFERRALS REALLY DO HELP THE KIDS...

Who do you know considering buying or selling a home you could refer to my real estate sales team? Not only will they benefit from our award-winning service, you can rest assured we are also donating to a very worthy cause.

**I want to make it easy to refer your friends, neighbors, associates or family members considering making a move, so here are your options:**

1. You can go to

<http://www.homesbysteveandtricia.com/ReferralRewards>



and enter their contact info online or forward the link to who you know considering a move.

2. Of course you can always call us direct as well at **805-424-6226**

Thank you and have an awesome day!