

Serra Mesa | Mission Village | Stonecrest

Community 92123

December 2022

**92123
Holiday Decorations
Map & Contest**

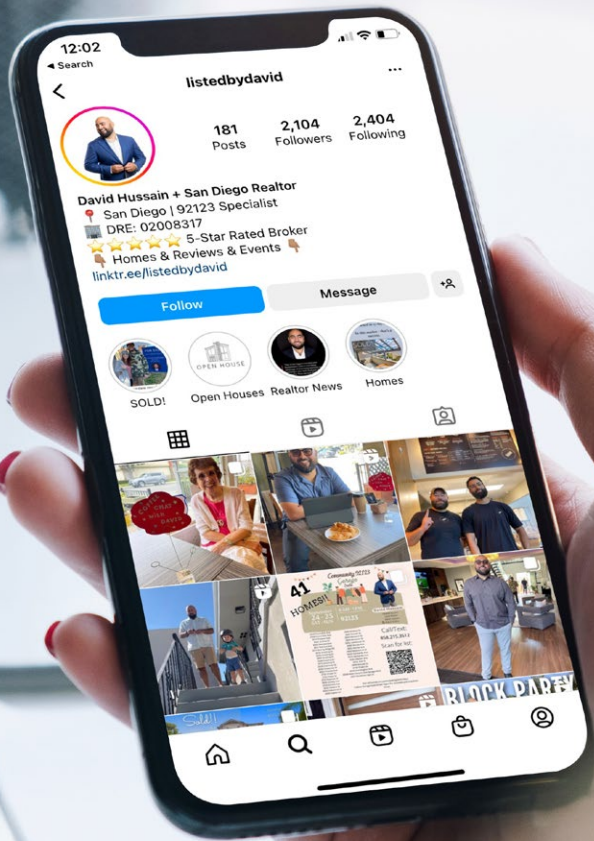
Details pg. 18!

Serra Mesa Bonfire Night!

**Wednesday 12/28/2022 4pm
Details Inside!**



DAVID HUSSAIN
858.215.3512
COMMUNITY92123.COM



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along on Instagram



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Instagram: @listedbydaoud

Facebook: www.facebook.com/listedbydaoud

Website: community92123.com

Dear Neighbors, Friends and Clients,



My favorite aspect of December is the wind-down. Life slows down a bit. You're able to plan for more quality time with friends and loved ones. Even the nature of gift giving brings me joy. Nothing, however, is more near and dear to me than the opportunities we have to sit down and have dinner with people we care about, whether it's with family or with friends, December is just that month where everyone's able to share the common string of being able to take some time off and shut down.

In honor of that, I've coordinated a community bonfire night on Wednesday, December 28th from 4pm to 7pm at 9320 Success Ave #2630, San Diego, CA 92123. All are welcome! Just bring your blankets!

Also, throughout December, we're collecting addresses for Holiday Decorations in 92123! Submit your address for drive-bys or enter the contest for a chance to win a Bear Buns Bakery Gift Card! More details on Page 18.

I look forward to seeing your decoration submissions and if you need anything - I'm a phone call away! 858-215-3512

Warmly,

David Hussain

92123

* Detached homes only

Don't trust tech companies like Zillow and RedFin with your most important asset, call a professional instead. It's easy - Call or Text David today for an accurate valuation on your home... 858.215.3512

Average Sold Price  \$1,002,185

% Change in
Average Price from
October 2021  +18%

Sales to List Price %  98%

Active Listings
% Change from
September 2021  19
-13.6%

Average Days
on Market  34
% Change from
October 2021  70%

Homes Sold
% Change from
September 2021  15
+15.4%

Information provided by the San Diego Association of Realtors as of Oct 2022. This information has not been verified by the broker. All information should be independently reviewed and verified for accuracy. Properties represent a compilation of listings from various brokerages and may or may not have been listed or sold by David Hussain of Big Block Realty.

92123

* Condos/Townhomes only

Average Sold Price  \$557,286

% Change in
Average Price from
October 2021  -2%

Sales to List Price %  96%

Active Listings
% Change from
October 2021  10
+67%

Average Days
on Market  43
(+187% from
Oct 2021)

Homes Sold
% Change from
August 2021  7
+17%

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As your neighborhood specialist, I want to help you sell your home.



- Free Market Analysis and Detailed Property Valuation
- Access to Revive Concierge (Revive prepay the costs with no fees/interest, for the upgrades/repairs so your home sells faster & at a higher price)
- Professional Photography with Aerial Photography, Video walkthrough, 3D Matterport Virtual Tour (Paid for by David)
- Full house cleaning and window cleaning (Paid by David)
- Interior Designer/Stager Consultation in preparation for showings (paid for by David)
- Contractor & Handyman referrals for every issue you need completed
- Pre-listing home inspection so your escrow stays on track and you don't lose a buyer over unexpected repairs. (paid by David)

Free and Easy Real Estate Consultations



Scan to send a text:

Booking an appointment with me is easy

Go to
listedbydaoud.com/bookacallwithdaoud

You may not be ready to move or sell your home today, many of my client's are like you. However it doesn't hurt to plan and educate yourself on what you can expect and who you can call.

When life happens, we're a phone call away.....858-215-3512

Sick of your



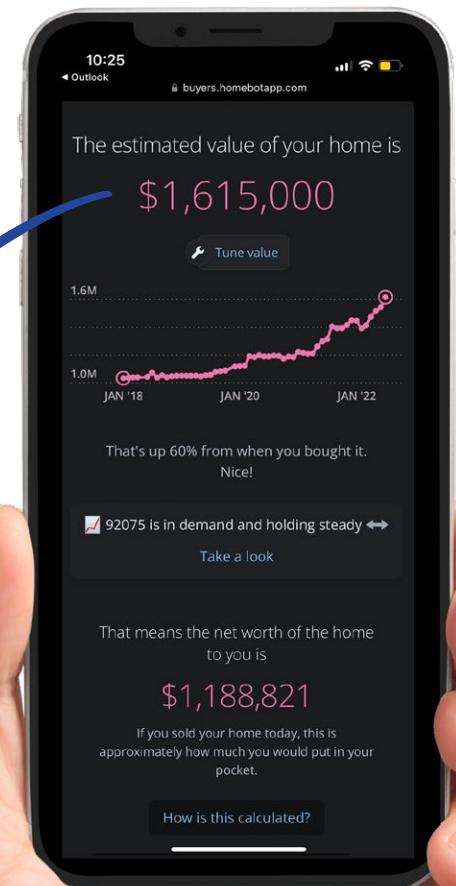
GET YOUR HOME'S TRUE VALUE FROM YOUR NEIGHBORHOOD'S #1 AGENT



SCAN THIS QR CODE NOW
For Your Instant Home Value Estimate.



With your phone's camera scan the code above.



Thursday Morning Coffee w/ David Bear Buns Bakery

8:30am - 9:30am
(Every Thursday Morning)

See Pg 12 for details



We're hosting a hike at Cowles Mountain

Saturday morning at
9:00am (Dec 3rd)

All are welcome!

Meet at Barker Way Trailhead
6941 Barker Way, San Diego
CA 92119 - Call or Text David
with any questions
858-215-3512



Community 92123 Bonfire Night - Firepits, Hot Cocoa, S'mores, and a great time!

When Wednesday,
Dec 28th,
4:00pm-7:00pm

Where 9320 Success Ave #2630,
San Diego, CA 92123

Bring Blankets!

Holiday Decorations Map & Contest

Happening
Throughout Dec.

See pg. 18!



Food Truck Fridays

Return March of 2023!



Find out about local Community 92123 events:

Join the Community
92123

Facebook Group

Search "Community
92123" on Facebook or
Scan here:



SCAN ME



David Hussain's Local Market Update

HOMES SOLD IN THE LAST 30 DAYS:
CURRENT MARKET REPORT | OCT/NOV 2022

FULL ADDRESS	BR	BA	SQ. FT.	DOMLS	LIST PRICE	SOLD PRICE
8621 Neva Ave	3	1	1,000	15	\$779,000	\$790,000
3040 Forrester Ct	3	2	1,053	132	\$812,000	\$800,000
8859 Sandmark Ave	3	2	1,668	45	\$894,888	\$867,000
8714 Raejean Ave	4	2	1,790	7	\$899,900	\$950,000
9741 Stonecrest Blvd	3	3	1,307	90	\$924,900	\$924,900
2916 Larkin Pl	4	3	1,824	11	\$940,000	\$935,000
2649 Marathon Dr	4	3	1,688	9	\$1,099,000	\$1,175,000
3103 Mobley St	4	3	1,794	7	\$1,099,000	\$1,065,000
2908 W Canyon Ave	3	3	2,166	31	\$1,300,000	\$1,250,000
2750 W Canyon Ave	4	3	2,242	12	\$1,425,000	\$1,370,000
2902 Epaulette St	5	4	2,610	7	\$1,649,000	\$1,740,000

December Coloring Page

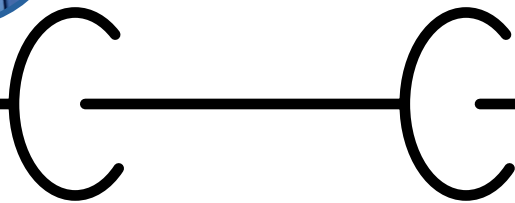
For Adults And Children To Enjoy



David's Local Office Hours



I am inside Bear Buns Bakery every Thursday from 8:30am - 9:30am. You can find me working on my laptop at a table near the window. I would love to chat with you about Serra Mesa, the local community and how we can improve it, or answer any of your real estate related questions.



What: Coffee w/ David
When: Thursday 8:30-9:30am
Where: Bear Buns Bakery
3251 Greyling Dr



David Hussain

Call or text: 858.215.3512
David@community92123.com
Community92123.com

Coffee and Pastry is my treat if you bring this magazine with you



Sell your home off-market

- No open houses
- No sign
- No hidden fees
- No nonsense
- All cash

Call Dave:
858-215-3512
Scan Code To Get Started





Tips for buying a home in a cooling market

according to top-ranked financial advisors

1 Decide what you can afford

According to experts, figuring out your finances is the first step to knowing how much you will be able to afford when buying a home. To do this, you need to understand what your current budget and expenses include and if there are any changes that need to be made. Next, you need to consider how much you are able to spend monthly, which is recommended to be no more than 25% to 28% of your gross monthly income. Finally, you need to understand how much you will need for the home-buying transaction including a down payment, mortgage fees, closing costs, transfer taxes and ongoing costs such as maintenance and repairs the home may need.

2 Improve your credit score

Credit scores influence the interest rates of your home, which could greatly affect your monthly mortgage payment. For example, a credit score of 740 or higher produces some of the best interest rates, while lower credit scores can result in home buyers paying around \$100,000 plus over the life of a 30-year fixed-rate mortgage on a home of around \$350,000. To help improve your credit score you should start by checking your FICO score and see if there are any improvements that need to be made such as paying down high credit card debts and paying bills on time.

3 Plan for a down payment

Down payments are another great determiner of how much your monthly mortgage payment will be and how much interest you will pay over time. It is usually advised that you are able to put down at least a 20% of the cost of the home. This will help to lower your monthly mortgage by decreasing the amount of the loan, decreasing interest, and avoiding the private mortgage insurance fee.

4 Build an emergency stash

Remember that becoming a home owner comes with other expenses beyond the home-buying transaction that you should be prepared for. As you will quickly learn owning a home has its responsibilities and can sometimes need maintenance and repairs that can set you back if you are not equipped with an emergency stash. It is advised to try and have at least three to six months' worth of income kept in your savings for such emergencies. This can help you feel confident in your home buying experience and help you avoid any unnecessary setbacks.



92123 HOLIDAY DECORATIONS MAP & CONTEST SIGN UP!



Sign up to be featured on the map!

BROUGHT TO YOU BY DAVID HUSSAIN & COMMUNITY 92123



Win a \$150 Gift Card - submit a photo of your home and we'll announce the winner in the January 2023 issue!

Scan code
or Call/Text
858-215-3512





Christmas

TABLE DECORATIONS

As the holiday season rolls in, your table will be one of the most heavily used parts of your home. Between family dinners and get-together with friends, the right table setting will be imperative. Follow these guidelines below to create your perfect winter table.

Warmth

As the cold winter breeze chills the outside, it's important to create a warm, inviting atmosphere for your guests. There are many things that can both physically bring warmth as well as things that invoke the feeling of warmth. Use plenty of candles, thick-knitted fabrics, and warm colors like browns and reds to create that warm feeling.

Work in Some Nature

A cheap, but highly effective way to decorate your table in the winter is to bring some of the outdoors in. Things like pine cones, dried leaves, and pine needles can give you that rustic, log cabin feel without breaking the bank.

Lure Them in With Snacks

You want to make sure that your table is seen as more than just the final destination as the meal starts. People should see it as a gathering place where they can hold conversations all through the night. A great way to do so is to have snacks laid out prior to the meal that entices traffic toward the table. Go for an overall feel of warm, aromatic, and visually appealing with snacks like snicker doodles, gingerbread men, and peppermint candy canes that will not only feed your guests but enhance your table.



Here Are Ways for You to Close the Deal

The days of guaranteed buyers and raging bidding wars are no more. The market has noticeably changed since the height of the pandemic where sellers were at an overwhelming advantage. One of the main factors causing potential buyers to back out of deals is a fear of a recession. As a seller, it's important to know how to vet potential buyers to ensure they're prepared for any unforeseen hiccups during the closing process. Here are a few different scenarios that you can plan for that could cause a buyer to back out at the last minute.

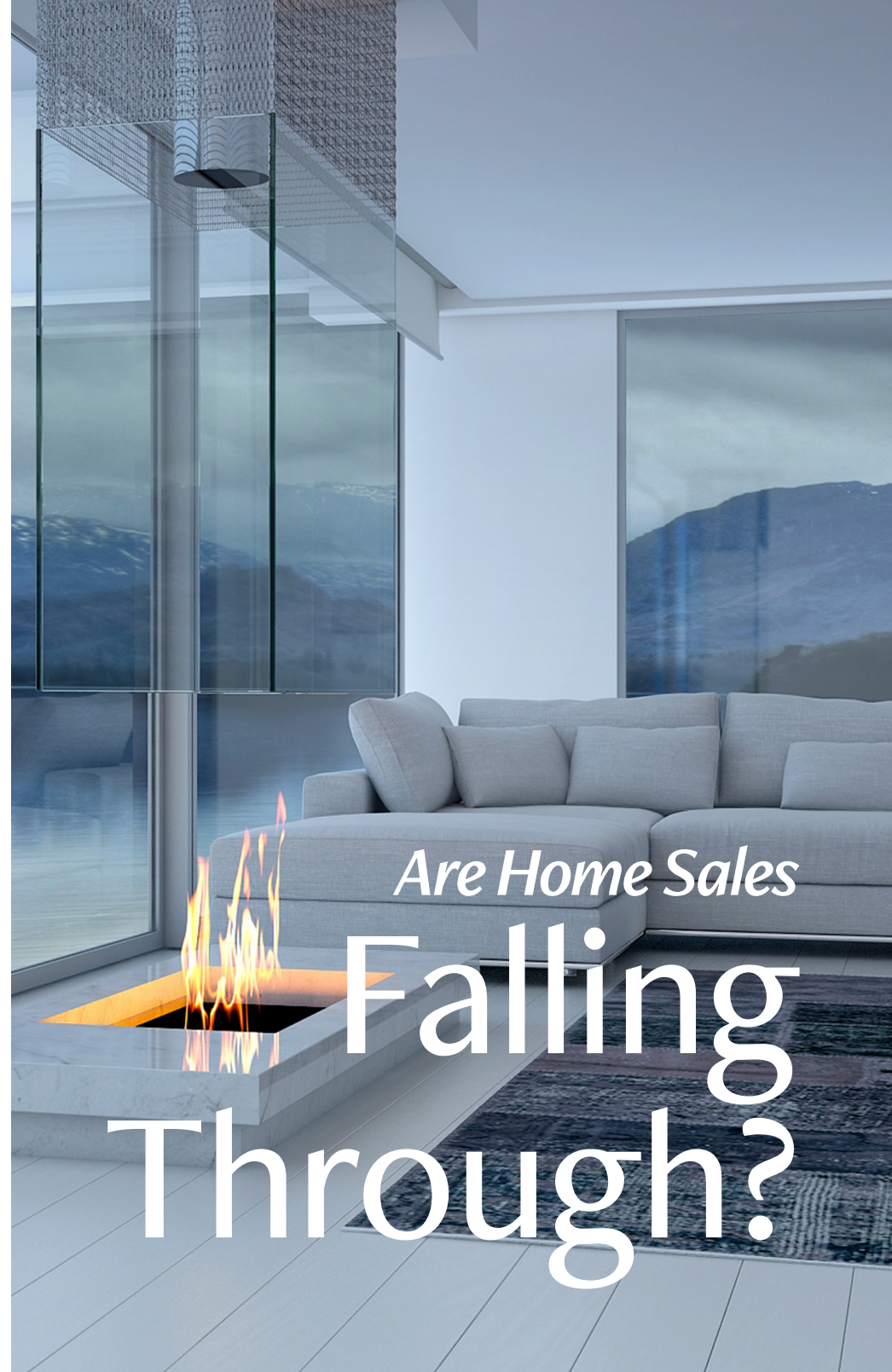
1 Interest rates are high and they're only continuing to increase. Due to this, affordability is harder to come by for buyers. For a seller, it's best to require a pre-approval letter from the last 30 days. It would also be beneficial to ask buyers to lock their interest rate, which can eliminate the risk of fluctuation during this time of rapidly rising interest rates.

2 There may be an appraisal gap that can open the door for negotiations that favor the buyer. If your home is appraised significantly lower than the buyers offer then concessions will need to be made for the deal not to fall through. As a seller, it's best to check in your area for similar listings that've been appraised within the past three months. As a general rule, your home should be priced within 10% of these numbers. Another thing to consider is that the market is cooling so if you're unwilling to be flexible in your pricing then you may be chasing a declining market.

3 Contingencies are back, expect buyers to no longer be pushovers when trying to purchase your home. When rates were low, buyers were waiving the need for home inspections, appraisals, and financing. The main contingency that is back in full swing is home inspections. If any problems do arise then you'll most likely have to make repairs or other compromises to ensure that the deal doesn't fall through. The best piece of advice is to work with the buyer. You want to sell your home and they want to buy it, be open to renegotiate if any issues surface. That doesn't mean you need to concede to all of their demands but as long as their requests are fair for both parties, you will still come out of the sale elated.

For more information on how to list your home and navigate the market please contact your Neighborhood Expert today!

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Are Home Sales
**Falling
Through?**



5-Star Mortgage and Lending AT YOUR FINGERTIPS

Your go-to solution for every lending need. Next Level Lender is a San Diego family owned Mortgage Brokerage with over 100 5-star reviews on Google. They pride themselves on providing their clients with white-glove, end to end service. Below you can find examples of just some of the lending products available to you from the Next Level Team:

Conventional Home Financing

Reverse Mortgages

Home Equity Lines of Credit

Cash-out Refinancing

VA Home Loans

FHA Home Loans

Self-Employed Home Financing

Here's what everyone is saying about the Next Level Team:



"The Next Level Lender team helped me figure out the right options for me to reach my goals. They put together a great plan for me to be able to get the cash I needed out of my home so that I take advantage of other investments. No one else was able to help me and creatively find a solution that would work but here I am now with our loan funded and my next transaction on the way! I am so happy I was able to work with them and looking forward to working with them on all of my future transactions."

Jean Nguyen



"I am truly grateful for Shyam! He was extremely helpful during the whole house buying process! I was extremely stressed dealing with selling our current home while buying a new home for our upcoming assignment change to Cali. Shyam has been working with my husband from the start, ensuring the process went smoothly - which in turn lessened my stress, I'm happy he was able to help me and my husband get a new home!"

Jackyy Estrada



"This review deserves MORE than five stars! My experience with Next Level Lending has always been smooth, punctual, and fast.

Having a financing team like Next Level Lending is essential for a realtor's career. Especially in this forever changing market. Working with Next Level Lending gives me peace of mind.

I know they will care for my clients and will get the job done on time. Communication is also a big factor when it comes to finding the right lender to work with.

AK, Shyam, and the rest of the team are always easy to contact and their response speed is always efficient. I would highly recommend them to anyone!"

Rona Mercado



Akshay Patel

Loan Originator/CEO

www.nextlevellender.com

858.207.8436

ak@nextlevellender.com



Join the Neighborhood FB Group!

**Stay up to date with local activities,
community news, local businesses to
support and get to know your
neighbors!**

**Or search
"Community 92123"
in FB Groups**



COMMUNITY 92123



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JUST SOLD

JUST SOLD



8182 BEAVER LAKE DR

3 BD | 2 BA | \$885,000

I met Whitney and Kevin at an open house on Mission Village Drive. A few weeks later we sat at Bear Buns Bakery and discussed their goals in real estate. They've been living in San Diego as renters since 2020 and realized how much they love this city. They weren't ready to buy a home right away and had some questions around financing. I introduced them to my trusted lending team at Next Level Lender for a strategy call.

We also discussed what areas they wanted to live in and what areas to avoid. They hadn't heard about San Carlos but when they were describing what they were looking for my Realtor brain dropped a pin on 92119.

As time went on we viewed several homes, some as far as Mt. Helix. They were torn between a large single story home that needed a TON of love and a smaller, updated home. We looked at the pros and cons of both homes and realized their quality of life would be higher in the smaller home.

We secured 8182 Beaver Lake Dr for \$10,000 below asking price and now Whitney and Kevin are able to turn this house into a home!

Who you work with matters!



**THE NEIGHBORHOOD
CONNECTION**

David Hussain

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David Hussain, Publisher & Real Estate Pro

Community 92123 is a labor of love and an effort I have personally put together in an effort to help connect neighbors, businesses, and organizations here in 92123. My goal was and always will be that our community uses this magazine and brand, as a medium where we can all connect and get to know one another.

The magazine and events are completely self funded and produced. If you appreciate our mission, please don't hesitate to reach out to us or refer us to your friends and family for our Real Estate Services.

Warmly,

David Hussain

858.215.3512

David@listedbydavid.com

www.community92123.com

