

Serra Mesa | Mission Village | Kearny Mesa | January 2022

Happy New Year Serra Mesa!

San Diego Sandwich Co.
Est 1975

Cindy Kunz - Owner,
Sandwich Artisan

Details inside



BIGBLOCK
REALTY

@LISTEDBYDAOUD

DAVID HUSSAIN | 858.215.3512 | COMMUNITY92123.COM



David Hussain - Realtor
Big Block Realty
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What is Community 92123?

Community 92123 is a monthly magazine sent out to our neighborhood featuring local businesses, community events, real estate market reports, news, and fun activities for all ages. It is published by David Hussain, your local 92123 real estate specialist.

If you have questions or feedback about this magazine, you can email or call David directly

858-215-3512
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MARKET REPORT | JANUARY 2022

92123

* Detached homes only

Average Sold Price  \$887,000

% Change in
average price from last
November  17.5%

Sales to List Price %  101%

Active Listings
% Change from last
November  7
-46%

Average Days
on Market  28

Homes Sold
% Change from last
November  16
-16%

Information provided by the San Diego Association of Realtors as of November 2021. 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.





MARKET REPORT | JANUARY 2022

92123

*Condos/Townhomes Only

Average Sold Price  \$650,000

% Change in
average price from last
November  57%

Sales to List Price %  102%

Active Listings
% Change from last
November  5
-17%

Average Days
on Market  12

Homes Sold
% Change from last
November  5
-58%

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JUST SOLD IN SERRA MESA!

SERRA MESA CANYON HOME
3459 DORCHESTER DRIVE
3 BEDROOM | 2 BATH | 1,445 SF \$900,000

SOLD BY DAVID HUSSAIN
HIRE A SPECIALIST!
858-215-3512

Homes Sold 2021-2022



4074 Camino Paz | \$542,000



3814 35th Street #4 | \$396,000



2135 E Valley Pkwy #33 | \$385,000



31136 Calle Aragon | \$537,600



4543 Rainier Avenue #17 | \$644,000

We don't just specialize in 92123, here are some homes we sold throughout San Diego and Temecula! Call us today for a no obligation home valuation!



31388 Byers Road | \$530,000



4647 Pico Street #101 | \$361,000



40268 Rosewell Court | \$523,550



32143 White Spruce Ct | \$410,000



28696 Heather Green Way | \$521,000



3459 Dorchester Drive | \$900,000

SOLD



**GET A CASH
OFFER ON YOUR
HOME!!!**

SCAN CODE TO
GET STARTED



NO REPAIRS

NO COMMISSION

QUICK CLOSE

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Trusted by millions of homeowners nationwide, homebot is a free, monthly, property net worth report specific to you. Homebot shows you real-time property value data. Build more wealth with your home. Understand your property's true potential. Scan the QR Code below with your phone's camera to get started or go to community92123.com to sign up!



SCAN ME



Take control with smart decisions

Track your home wealth

Take control. Keep an eye on your home value, loans, equity, market trends & more.

Save more money

See the power of extra principal payments or refinancing at the right time.

Build wealth faster

Know exactly when to buy, sell, rent, or remodel to maximize your investment.

BEST WAYS TO ACCOMPLISH YOUR

New Year's Resolutions

2022



RESOLUTIONS:

- 1.
- 2.
- 3.
- 4.
- 5.



Every year people promise themselves that they are going to make changes to enrich themselves and turn a new leaf. While the initial excitement fuels them to stick with their plan, that fervor tends to run out and people end up failing or stop trying within 6 months. With some practical tips and tricks, you can make sure you aren't one of the many failing to live up to expectations.

1 Don't commit to multiple resolutions

Having few, or more preferably one, large goals to commit all of your time and energy to is one of the easiest ways to make sure it actually happens. Many people try to work on many resolutions all at once. With not enough time or energy to handle all of their goals, people tend to lose sight of which one is most important and end up becoming stressed out and eventually stop trying all together. Pick the one thing in your life that you think needs the most change and attention and put all of your available time and effort into that.

2 Choose a realistic goal

Another reason people struggle with resolutions, is having vague or unrealistic goals. In order to set well defined and achievable goals, make sure to be SMART about it. SMART is acronym that stands for specific, measurable, achievable, relevant and time-bound. Instead of saying "I am going to lose a bunch of weight" and getting disheartened when you are only down 10 pounds after a couple of months, do some research about average rate of weight loss and see what your goal should be for the year. By saying "I want to lose 50 pounds by the end of the year", you are giving yourself an actual number that can be

tracked and timed against instead of constantly wondering if you are losing enough weight. This strategy can be applied to all other resolutions to. Look up what is average or realistic and set a specific, timed goal to reach for.

3 Let your goals be known

By going public with your goals, you can make sure that the people around you are aware and can help keep you accountable. Humans naturally want to receive praise and avoid criticism. So, by having those closest to you knowing what you are striving for, you have a natural source of healthy criticism and praise to keep you going. If you are the type who truly doesn't care for the opinion of others, this can be supplemented with a monetary punishment system. Try having a well trusted family member hold on to some of your disposable allotment of money, and have them take it away if failing from your goals, or give it to you as a reward when doing well. This can also be done with electronics, tools, or anything else you consider an entertaining or rewarding item.

4 Remove Temptation

The last, but potentially most important tip is to take away the things that tempt you to fail. If you are trying to lose weight and happen to have a severe sweet tooth, then do not keep sweets in the house. Having to drive to a local shop to pick up a scoop of ice cream is much less likely to happen than just walking to the fridge and grabbing the carton. If you are trying to save money, and happen to be a fashionista, tell your friends that you should start spending time with them at your house instead of the mall. Bottom line is making distance between yourself and your temptations.

WHAT WILL HAPPEN IN THE 2022 Real Estate Market

The housing market will cool off in 2022, but not by much, according to Fannie Mae.

Over the past year, U.S. home prices are up a record 19.8%. You don't need to be an expert to understand that the current level of growth - faster than the lead up to the 2008 financial crisis - isn't sustainable.

But where will this historically competitive housing market go next?

According to the latest forecast put out by Fannie Mae, median home prices are expected to rise 7.9% between the fourth quarter of 2021 and the fourth quarter of 2022. While that would mark a slowing from the exponential price growth we saw in 2021, it would still

represent strong growth historically. (On average, U.S. home prices have climbed 4.1% on an annual basis since 1987.) So, put another way: The housing market, according to Fannie Mae, is set to return to a relatively normal level of price appreciation.

Fannie Mae also expects mortgage rates to climb next year, with the average 30-year fixed rate rising from 3.1% to 3.4%. Though the downward pressure on prices from rising rates, the government-sponsored enterprise says, won't be enough to pull prices down.

"Mortgage rates may rise in response to the tighter environment, but we expect the severe shortage of homes for sale to remain the primary driver of strong house price appreciation through at least 2022, limiting interest rate effects on home sales and home prices," wrote Doug Duncan, chief economist at Fannie Mae, in its latest 2022 outlook.

As far as 2022 outlooks go, Fannie Mae's forecast is right in the middle of the spectrum. On the bullish end are Zillow and Goldman Sachs. In the coming 12 months, Zillow foresees U.S. home prices jumping 13.6%. Meanwhile, Goldman Sachs expects home prices to swing up a staggering 16% by the end of 2022. But not everyone sees the frenzy continuing: CoreLogic, a real estate data firm, is far more bearish—forecasting just 2.2% home price growth over the coming 12 months.

Of course, all of these forecasts should be taken with a grain of salt. After all, at the beginning of the pandemic—when some states had banned in-person real estate showings—CoreLogic forecast prices would fall 1.3% between April 2020 and April 2021. For that same 12-month period, Zillow predicted home prices would fall between 2% to 3%. Not only did the housing market not slide backward, it went on one of the biggest runs in U.S. history.



The Real Estate Market is Falling Apart?

What Sensationalist Headlines Fail to Mention

Foreclosures Are Out Of Control

No one would blame you for thinking that foreclosures are flooding the market and people are losing their homes left and right causing the market to be saturated with homes. After all, that is what the news headlines will say. This happens because they are comparing the reported number of 2021 foreclosures to those of 2020. Last year, there was a nationwide moratorium on foreclosures. So, when you compare 2021 to a year when nearly zero foreclosures happen, yes it can seem daunting. Let's look back at a normal year now, and compare 2021 to 2019 when foreclosures were actually allowed to happen. Real estate data provider ATTOM shows that Q3 2021 is actually 60% lower than Q3 2020. This is because that same program that prevented foreclosures in 2020 worked. It allowed those who couldn't make their payments to stay in their houses, making it easier to get back to work in a timely manner and be able to make their payments when the moratorium ended.

Mortgage Rates Are Going Up, and Demand is Going to Plummet

Another recent headline has been that mortgage rates are bound to go up, making housing unattainable and the demand for homes will disappear. To calm those fears, we once again look to historical data. The last 3 times that rates increased, home sales showed little to no change. In fact, the last time that home sales had a drastic decrease, rates were actually going down, not up. The exact same trend can be seen for home values. Every time the rates went up, home values rose, not fell.

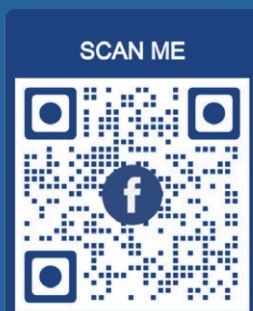
The bottom line is this, news headlines are meant to get an emotional response so you click their links netting them more advertisement revenue. If you want to know what is actually happening in the real estate market, get in contact with your Local Neighborhood Real Estate Expert.



Join the Neighborhood FB Group!

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

Or search
"Serra Mesa 92123"
in FB Groups



Healthy VEGETABLE SOUP

INGREDIENTS

2 tbsp extra-virgin olive oil	8 c no-salt-added chicken broth or low-sodium vegetable broth	4 Roma tomatoes, seeded and chopped
1 medium onion, chopped	2 (15 oz) cans low-sodium cannellini or other white beans, rinsed	2 tsp red-wine vinegar
2 medium carrots, chopped	4 c chopped kale	¾ tsp salt
2 stalks celery, chopped	2 medium zucchini, chopped	½ tsp ground pepper
12 oz fresh green beans, cut into 1/2-inch pieces		8 tsp prepared pesto
2 cloves garlic, minced		

1

Heat oil in a large pot over medium-high heat. Add onion, carrot, celery, green beans and garlic. Cook, stirring frequently, until the vegetables begin to soften, about 10 minutes. Add broth and bring to a boil. Reduce heat to a simmer and cook, stirring occasionally, until the vegetables are soft, about 10 minutes more.

2

Add white beans, kale, zucchini, tomatoes, vinegar, salt and pepper. Increase heat to return to a simmer; cook until the zucchini and kale have softened, about 10 minutes. Top each serving of soup with 1 teaspoon pesto.



january business spotlight...

A wooden sign hangs on the wall with the words "Live Well. Laugh Often. Love Much." Freshly toasted rye bread fills the store with a welcoming aroma, and a smile greets you with a bright "Hello!" when you enter.

When I sat down with Cindy Kunz, the owner of San Diego Sandwich Co, I asked, what is your favorite thing about this restaurant?" Expecting an answer about her sandwiches, she surprised me with, "It's the people. They're just super nice and helpful. I've got a lot of regular customers that have kept me here, through covid and all these years. It was the people of Serra Mesa that forced us to stay in business, and I'm truly grateful for that.

Cindy had just moved back to San Diego in the mid 1990's when she saw a small ad in the local paper, "Deli for sale, 3373 Sandrock Rd." Since 1996, San Diego Sandwich Co has been home for her and helped her support her family.

I sat with Cindy for nearly an hour and listened to her story, all while customers came in and out. She was on a first name basis with nearly everyone. I asked her to sum up San Diego

Sandwich Co in one sentence to which she responded, "It's not all about sandwiches here. I'm in this business because I've realized that I can make people's day better with a smile and a conversation, maybe even sometimes a free sandwich. I always strive to make someone's day a little better.

Small businesses throughout San Diego were hit hard since March 2020, but it's these smaller, neighborhood businesses that truly struggled to survive. Cindy is grateful to have had the loyal customers of Serra Mesa and beyond to help her stay open through the years.

Later this year in March/April, Cindy and her staff will be hosting a celebration of 47 years in Serra Mesa. As a thank you to her patrons she is offering a buy one sandwich get one free at an equal or lesser value with this magazine. Details below.

3373 Sandrock Rd. 92123 • 8582791400 • sandiegosandwich.com • @sandiegosandwich

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Buy One Sandwich Get One Free

Bring in this magazine and buy a sandwich and get one free at an equal or lesser value, One coupon per customer, per magazine.

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business in
this magazine.*



Have a business you'd like to share with the neighborhood? Submit your business to our monthly local business spotlight.
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GUILT FREE ADULT BEVERAGES



You can still be health-conscious with alcohol. While alcohol consumption should be limited to help maintain a healthy lifestyle, sometimes you just want to unwind with a nice drink. This can be done in moderation and without being a serious health hazard. In fact, certain alcohols in moderation can be good for you. As a general rule, the best way to enjoy alcohol in a healthy way is to keep the drink simple. Use as few sugary syrups, sodas, and additives as possible to avoid racking on both the calories and sugars that tend to spike your blood sugar while drinking. Here are some drink suggestions to help you enjoy sipping the guilt free way



RED WINE

Red wine is perhaps the healthiest alcoholic drink that you can choose. On top of being low calorie, many studies have shown that the chemicals in red wine, when drank in moderation, can help promote cardiovascular health. Some studies have even suggested it could help fight cancer. Try picking a red wine that are made from high fiber grapes to also introduce some fiber to the equation.

LIQUORS AND CLUB SODA WITH LIME

These “sodas” are one of the most versatile types of drinks since they can be done with most all liquors and each has a drastically different taste profile. This provides drinkers with the fizz they are looking for without all the chemicals, sugars, and calories that come with mixing a drink with your favorite cola. Plus adding a splash of lime not only gives a pleasant taste, but also introduces Vitamin C into the drink.



BLOODY MARY

Homemade Bloody Marys can be made with a variety of fresh fruits and vegetables that are high in fiber and vitamins and low in calories. Add your favorite hot sauce to the mix for a spicy flair. While premade mixes are easier, they tend to be packed with loads of sodium and chemicals for flavor instead of actual veggies and lack the positives of this drink.





**THE NEIGHBORHOOD
CONNECTION**

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