

Tips and trends for homeowners, buyers and sellers

How to Start a Container Vegetable Garden

With planting season starting, it's important to remember that you don't need a large yard to grow fresh herbs and vegetables. Container gardening makes it easy to garden on patios, balconies or small outdoor spaces while keeping maintenance manageable. It's also a flexible option for beginners since containers can be moved to adjust for sunlight or changing weather.

Start by choosing containers with drainage holes. Nearly anything can work—pots, raised boxes or repurposed buckets—as long as excess water can escape. Use high-quality potting mix rather than garden soil to ensure proper drainage and nutrients.

Follow these basics to get started:

- 1 Pick a sunny location with at least 6 hours of light
- 2 Choose easy starters like lettuce, tomatoes, peppers or herbs
- 3 Match container size to plant type
- 4 Water consistently, but avoid overwatering
- 5 Add fertilizer every few weeks

Group plants with similar needs together. Taller plants like tomatoes can share space with compact herbs or greens to maximize room. Container gardens warm up faster in spring, allowing for earlier planting. With regular care, you can enjoy fresh produce just steps from your door all season long.



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What Are Closing Costs?

A Simple Breakdown for Buyers and Sellers

As the spring housing market heats up, understanding closing costs helps buyers and sellers avoid surprises at the final stage of a transaction. Closing costs are the fees paid when a real estate deal is completed. They are separate from the down payment and vary based on loan type, property location and the terms negotiated in the contract.

For buyers, costs often include lender fees, appraisal costs, title insurance, inspections and prepaid expenses like property taxes or homeowners insurance. There may also be charges for credit reports, loan origination and recording the deed. In most cases, buyer closing costs range from 2 to 5 percent of the purchase price.

Sellers also face expenses. These commonly include real estate commissions, title transfer fees and agreed-upon credits to the buyer. In competitive markets, sellers may offer to cover a portion of the buyer's closing costs to make their offer more attractive.



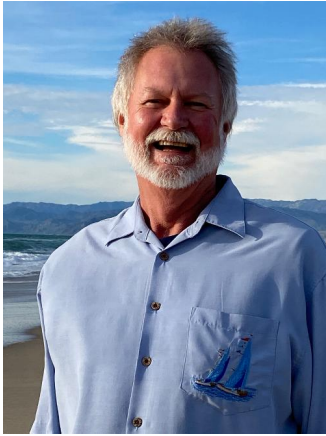
Tip: Ask for a detailed loan estimate early in the process. Reviewing projected costs upfront helps you budget accurately and compare lender options with confidence.

While the list of fees can feel overwhelming, most are standard parts of a home sale. Working with an experienced agent or lender can clarify each charge and keep your move on track.



DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.

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RALF MOLL

REAL ESTATE

Office: 805-985-Ralf (7253)
Cell: 805-207-Ralf (7253)
Email: Ralf@RalfMoll.com
Web Site: www.ralfmoll.com



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Landscaping with Native Plants

March is the perfect time to plan a garden that works with nature rather than against it. Native plants are adapted to your region's climate and soil conditions, which means they typically require less water, fertilizer and long-term maintenance once established. They also provide essential habitat for pollinators like bees and butterflies, as well as birds and other local wildlife.

Native gardens bring texture, color and seasonal variety to your landscape without demanding constant

upkeep. Because these plants evolved in your area, they are often more resilient during droughts, heavy rain or temperature swings compared to non-native varieties.

Here's how to get started:

- ▶ Research plants native to your region and select varieties suited to your climate.
- ▶ Assess sunlight and soil conditions in your yard.
- ▶ Prepare the site by removing invasive plants and loosening soil if needed.

- ▶ Plant in clusters to mimic natural growth patterns and attract pollinators.
- ▶ Water consistently during the first growing season to help roots establish.

After the first year, native plants generally need less watering and fertilizer than traditional landscaping. By choosing plants that belong in your ecosystem, you create a yard that is beautiful, resilient and supportive of wildlife. Spring planting allows roots to establish before summer heat arrives.



Buying or selling a home can seem like an overwhelming task. A Certified Residential Specialist (CRS) can make the process easier—and more profitable. A CRS, with years of experience and success, will help you make smart decisions in a fast-paced, complex and competitive marketplace.

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