



Eco Friendly Improvements that Add Value

As sustainability becomes increasingly important to

homebuyers, eco-friendly improvements can boost your property value while reducing utility costs. Here are the most impactful green upgrades:

- **Smart thermostats** and energy-efficient HVAC systems save 10-15% annually on heating and cooling.
- **Window and insulation upgrades** maintain comfortable temperatures and reduce energy loss, often paying for themselves in a few years.
- **Water-conservation features** like low-flow fixtures and smart irrigation systems are valuable in drought-prone areas and may get tax incentives.
- **Solar panel installation** yields the highest return on investment, with homes selling for 4% more and owners recouping costs in 5-10 years.
- **Native landscaping** and rain gardens create attractive outdoor spaces while supporting ecosystems and managing stormwater runoff.

These improvements offer immediate utility savings and potentially higher resale values. When selecting upgrades, balance environmental impact with practical benefits and market appeal.

Dreaming of a New Home in 2025?

As we embrace 2025, many are considering their next real estate move. Whether buying or selling, here's your guide to navigating the first steps successfully.

For home buyers:

- Assess finances, work with a financial professional for a budget plan, and monitor credit score and debt reduction.
- Get pre-approved for a mortgage and explore special programs.
- Consider different properties and communities.



For home sellers:

- Declutter, depersonalize, and make repairs.
- Consider minor upgrades like fresh paint or new lighting.
- Deep clean windows, rugs, and appliances.
- Document cleaning methods and maintenance routines.

Working with experienced professionals can provide clear and trustworthy market information. Thorough preparation and attention to detail will help you achieve your real estate goals in 2025.

What We've Been Up To:



In Escrow | Offered at \$570,000



Sold | Sold at \$1,150,000



Sold | Sold at \$1,565,000

FJR & ASSOCIATES UPDATE

Winter Home Maintenance Checklist

Rainy Season Prep:

- ☐ Clean gutters and check drainage to prevent flooding from sudden winter storms
- ☐ Inspect roof for loose tiles that could be damaged by Santa Ana winds
- ☐ Trim branches near house and power lines

Climate Control:

- ☐ Service heating system and replace HVAC filters
- ☐ Check door/window seals to keep heating bills down
- ☐ Consider a smart thermostat to manage mild winter temperature swings

Safety:

- ☐ Test smoke/CO detectors as heating use increases
- ☐ Update outdoor lighting for earlier sunsets
- ☐ Check fire safety equipment

Plumbing:

- ☐ Insulate exposed pipes for occasional cold snaps
- ☐ Inspect for window/door leaks before rain
- ☐ Check water heater function



Local Activities and Events

- Now - March 1: LA Sanitation Clean New and Gently Used Clothing Drive for Children and Adults
- Now - March 2: Architectural Pottery: Ceramics For a Modern Landscape at American Museum of Ceramic Art
- January 24 - February 7: Dine LA Restaurant Week
- January 26: Run / Walk for WeSpark 5K / 10 K - Balboa Park
- February 1: WeHo Movies in the Park
- February 8: Westlake Village Library Presents: Westlake Village Discovers
- February 14: Night Dive at the Aquarium of the Pacific
- February 14: Tiny Tot Tea-Rex Party in El Segundo

Oh by the way... We're never too busy for your referrals



FJR
& ASSOCIATES
REALTOR®

info@FJRassociates.com

818.253.1120

Kathleen Finnegan | DRE# 01193021

Marcel Jany | DRE# 02057294

Jimmy Rashid | DRE# 02130355



SCAN FOR INFO

© 2024 Berkshire Hathaway HomeServices California Properties (BHSCP) is a member of the franchise system of BHH Affiliates LLC. BHH and the BHH symbol are registered service marks of Columbia Insurance Company, a Berkshire Hathaway affiliate. Properties may or may not be listed by the office/agent presenting this information. Based on information obtained from the MLS as of (include the date data was obtained). Display of MLS data is deemed reliable but is not guaranteed accurate by the MLS.

FJR & ASSOCIATES UPDATE

Dreaming of a **New** Home in 2025?

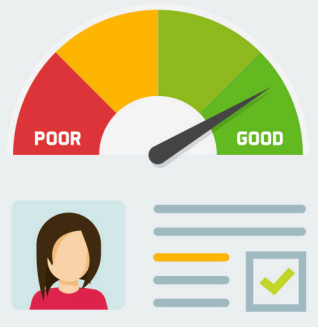
If you're considering buying or selling your home this year, check out these ideas to help get you started.

Thinking of Buying?



Assess Your Finances

Review your income, savings, and expenses. *Consider a financial professional to help you create a budget and plan.



Check Your Credit Score

Monitor your credit and address any errors. *Pay down debt and avoid any major purchases.



Get Preapproved for a Mortgage

Let me connect you with a great lender. *Ask about programs you might qualify for, such as those for first-time buyers, veterans, etc.

TIP: Keep an open mind about types of homes or communities. You might find something unexpected that you love!



If you or someone you know is considering a move, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust.

Thinking of Selling?



Declutter and Depersonalize

Organize closets and storage to create a sense of spaciousness. Reduce the number of personal photos and items displayed.



Make Necessary Repairs

Address obvious issues such as leaky faucets, broken fixtures or damaged walls. *Consider minor upgrades like paint, lighting, or replacing worn carpets.



Deep Clean Your Home

Schedule big cleaning projects including windows, rugs and appliances. Document major cleanings and methods used to give to new owners. They'll appreciate it!

TIP: Consider investing in hiring a professional cleaning company!

The Story of Homeownership in the United States

Owning a home has long been a cornerstone of the American Dream. Although the market has shifted over the last century, homeownership continues to be a goal many hope to ultimately achieve.

1890-1930



65%
of the
population
was rural.



From 1890 to 1920, homeownership hovered around 47% with the majority living in rural areas. Farm ownership started to decline in the early part of the 20th century as more people, especially immigrants, moved to cities. The government did not set policies — housing at that time was dictated by the market.

1930-1960



The Great Depression saw 100s of 1000s lose their homes.



In 1937, the federal government implemented programs to reduce foreclosures and aid new construction.

Homeownership rose post-WWII, climbing to 64% by the end of 1969.



1970 to today



After the 2007-2008 subprime mortgage crisis, regulatory changes were created in 2010 to protect consumers.

The Federal Reserve raised interest rates in March 2022 in an attempt to corral inflation after rates hit record lows during the pandemic years.



Looking Ahead — 2025 Market Projections

Median Home
Sales Price:

\$404,000

Existing
Home Sales:

5.4 million

Mortgage
Rates:

5.4%-5.9%
by the end of 2025.

New Housing
Starts:

1.5 million

Buying or Selling a Home in 2025?

Preparing ahead of time as much as possible will help make the process go smoother.

If you're looking to buy



Get preapproved by a qualified mortgage lender.

Start a designated down payment account.

Hold off on other major expenses.

If you're looking to sell

- Start getting organized and declutter.
- Spruce up your curb appeal.
- Make needed repairs and cosmetic updates.



If you're a renter the number one thing you can do is improve your credit by paying down debt. Be sure to research first-time buyer programs.

If you or someone you know is considering a move, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust.

SOURCES:

1. [Fdrlibrary.org/housing](https://fdrlibrary.org/housing)
2. nber.org
3. huduser.gov/periodicals/ushmc/summer94/summer94.html
4. businessinsider.com/personal-finance/mortgages/will-mortgage-rates-go-down-this-year
5. narealtor.com/magazine/real-estate-news/contract-signings-reach-a-new-high-for-2024
6. nradarealestate.com/blog/experts-predict-housing-market-recovery-in-late-2024-through-2025
7. nradarealestate.com/blog/housing-market-outlook-2025-key-trends-and-predictions/