

# Spring Issue



Re/Max Gold in Monterey, I'll smile the whole time I promise!



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**SAWYER**  
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"Blessed again, I thank YOU for a wonderful year in business and warm friendships, Happy New Year!"

## CALIFORNIA HOUSING AFFORDABILITY

California housing affordability holds steady in third quarter as rising wages and lower interest rates failed to improve purchasing power for home buyers.

- Thirty-one percent of California households could afford to purchase the \$515,940 median-priced home in the third quarter, unchanged from second-quarter 2016 and up from 29 percent in third-quarter 2015.
- A minimum annual income of \$100,290 was needed to make monthly payments of \$2,510, including principal, interest, and taxes on a 30-year fixed-rate mortgage at a 3.76 percent interest rate.
- Forty percent of home buyers were able to purchase the \$418,230 median-priced condo or townhome. An annual income of \$81,290 was required to make a monthly payment of \$2,030.

LOS ANGELES (Nov. 9) - Rising wages and slightly lower interest rates did little to improve California's housing affordability, which remained flat compared to the previous quarter, the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) said today.

The percentage of home buyers who could afford to purchase a median-priced, existing single-family home in California in third-quarter 2016 remained at 31 percent, unchanged from the second quarter of 2016 but was up from 29 percent in third-quarter 2015, according to C.A.R.'s Traditional Housing Affordability Index (HAI). This is the 14th consecutive quarter that the index has been below 40 percent and is near the mid-2008 low level of 29 percent. California's housing affordability index hit a peak of 56 percent in the second quarter of 2012.

C.A.R.'s HAI measures the percentage of all households that can afford to purchase a median-priced, single-family home in California. C.A.R. also reports affordability indices for regions and select counties within the state. The Index is considered the most fundamental measure of housing well-being for home buyers in the state.

Home buyers needed to earn a minimum annual income of \$100,290 to qualify for the purchase of a \$515,940 statewide median-priced, existing single-family home in the third quarter of 2016. The monthly payment, including taxes and insurance on a 30-year, fixed-rate loan, would be \$2,510, assuming a 20 percent down payment and an effective composite interest rate of 3.76 percent. The effective composite interest rate in second-quarter 2016 was 3.85 percent and 4.15 percent in the third quarter of 2015.

Homes were slightly more affordable in third-quarter 2016 compared to third-quarter 2015, when the affordability index stood at 29 and the

## FAMILY & FRIENDS FOOD NIGHTS

Don't forget...Family and Friends Night at 6:30 PM. Call 559-436-6976 before noon the day of to confirm your visit. Check the newsletter for the dates! We appreciate your loyalty and business so let us provide you some good food, great friends, a casual night out and Dave's cookin' at his house (looks more like a sports bar!) Entrance fee is a cheap bottle of wine or 6 pack of beer. Everything else, is well, cheap (free!) Suggestions for the nights fare are considered.



(\*Dates May Change; Check Calendar for Details.)

Case De Layna  
2544 E. Granada  
Fresno, CA 93720  
559-436-6976

Dress Code:  
Very casual, unless you're just stopping by, then it's formal.

Directions  
From 41, Friant Road North, Right on Shepherd, Left on Perrin, Left at Somerville, Right at Chestnut, Right on Granada.

Bon appetite (good food or your money back)

We Make Fun Stuff for YOU at F&F Dinner Nights!  
Dave Sawyer, VAC  
(Very Amateur Chef)  
davesawyerrealtor.com for more info

## NEWS IN THE NEIGHBORHOOD



Declan, we have the same hair, tummy, chins... must be my grandson right?

# JANUARY 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 Happy New Year!	2	3	4 Family & Friends Dinner 6:30 PM	5 Happy B-day Kira! She's 4!	6	7
8	9	10	11	12	13 Friday the 13th!	14
15	16 I Have a Dream... Martin L. King Day!	17	18 Family & Friends Dinner 6:30 PM	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2 Spouse's Day		

## NEWS IN THE NEIGHBORHOOD...CONT'D



Camden, look out it's a multi colored Christmas T-Rex!



Enjoy Family & Friends Dinners, Rollys Place ads some more fun!



Lost some loved ones, had some birthdays, bless us all in the new year!

## CALIFORNIA HOUSING AFFORDABILITY... CONT'D

median home price was \$487,420. An annual income of \$98,350 was needed to make monthly payments of \$2,460.

The affordability of condominiums and townhomes also were flat compare to the previous quarter. Forty percent of California households earned the minimum income to qualify for the purchase of a \$418,230 median-priced condominium or townhome in the third quarter of 2016, and an annual income of \$81,290 was required to make monthly payments of \$2,030.

Key points from the third-quarter 2016 Housing Affordability report include:

- Compared to affordability in second-quarter 2016, 13 of 29 counties tracked saw an improvement in housing affordability (Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Sonoma, Orange County, Riverside County, Ventura, Santa Cruz, Kern, and Kings), seven experienced a decline (Los Angeles, San Bernardino, San Luis Obispo, Madera, Merced, San Joaquin, and Tulare), and nine were unchanged (Napa, Solano, San Diego, Monterey, Santa Barbara, Fresno, Placer, Sacramento, and Stanislaus). Seven of nine Bay Area counties recorded higher affordability numbers than the previous quarter, while affordability results in Southern California and Central Valley regions were mixed. During the third quarter of 2016, the most affordable counties in California were Kings (57 percent); Kern (56 percent); San Bernardino (55 percent); and Fresno and Merced, both at 50 percent. San Francisco (14 percent), San Mateo (15 percent), and Marin (19 percent) counties were the least affordable areas in the state.

# FEBRUARY 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			 1 Family & Friends Dinner 6:30 PM	2 Ground Hog Day!	3	4
5	6	7	8	9	10	11
 12 Lincoln's Birthday!	13	14 Valentine's Day!	 15 Family & Friends Dinner 6:30 PM	16	17	18
19	20	21	 22 Washington's Birthday!	23	24	25
26	27	28	1	2		3

## BUSINESSES IN YOUR AREA

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Our great friends at the restaurant "FIVE" have generously offered a "Free Appetizer" with the purchase of a dinner entrée!  
Bring this newsletter into the restaurant to dine.

**5**  
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Class schedules and descriptions are available at [www.fresnodogtraining.com](http://www.fresnodogtraining.com)  
Brittany is also available to board your dogs when you go out of town. Call or email for more details.

# MARCH 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			 1 Family & Friends Dinner 6:30 PM	2	 3 Dave's BIG Day! 60 yrs. young!	4
5	6	7	8	9 Panic Day!	10	11
12	13	14	 15 Family & Friends Dinner 6:30 PM	16	 17 St. Patrick's Day!	18
19	20 Extraterrestrial Abduction Day!	21	22	23	24	25 Waffle Day!
26	27	28	29	30	31	1

 **Disclaimers:** All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another broker, this is not a solicitation of that listing.

## HOLY COW CINNAMON ROLL CASSEROLE

Cooking Time: 25 min.

Cooking Vessel Size: 9 x 13 inch Baking Pan

### INGREDIENTS

- 2 tubes of refrigerated cinnamon rolls with icing
- 4 eggs
- 1/2 cup whipping cream
- 2 teaspoons ground cinnamon
- 2 teaspoons vanilla
- 1/2 cup chopped nuts
- 1/4 cup maple syrup

### INSTRUCTIONS

1. Preheat oven to 375 degrees F. Spray a 9 x 13 inch baking dish with cooking spray.
2. Lay the refrigerated rolls into the bake dish (see note) and set icing aside.
3. In a medium bowl, beat eggs then beat in cream, cinnamon, and vanilla. Pour over the rolls and sprinkle with the nuts. Drizzle syrup over the top.
4. Bake for 20-25 minutes. Cool for 15 minutes, then drizzle warmed icing over the top.

Here's to a NEW YEAR!