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2016 Home Buyers & Sellers Guide



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How and why to choose a REALTOR

For most people, buying a home is the largest financial investment they will ever make. It is the one time you can say you went shopping and spent a quarter of a million dollars (or more).

So shouldn't you work with a REALTOR® to get the best advice possible for that investment?

REALTORS® Facilitate the Process

A REALTOR® is a client advocate, the market expert and the negotiating tiger all wrapped up into one independent contractor. Because REALTORS® are usually solo practitioners, they wear many hats. They are sales people, but they are also marketing directors, social media managers and data analysts all in one.

A rising number of home buyers are using REALTORS®. About 88% of home buyers purchase their home through a real estate agent or broker—a share that has steadily increased from 69% in 2001, according to the National Association of REALTOR®'s 2013 Profile of Home Buyers and Sellers.

Homeowners rely on REALTORS® to help them find the most qualified buyer and to navigate the home selling processes. Rules regarding home sales are always changing, and it is the REALTOR®'s job to stay on top of those market dynamics and pass along their expertise to their clients.

REALTORS® direct their home-buying clients to the best financing options for their situation, and they



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steer all their clients to make better decisions in preparation for the home buying or selling process.

For instance, a homeowner who wants to list their home might be advised to take a home equity line of credit (HELOC) before listing to make necessary repairs—because once the property is listed, a bank will not lend on that property. A buyer might be advised not to buy a car before starting or closing on a home purchase, because such a big ticket purchase would change their debt-to-income ratios and might disqualify them for a home loan.

REALTORS® Offer Great Resources

REALTORS® know the best contractors and can refer them easily to new homeowners and potential sellers. They are the link between all things real estate and the novice.

One of the REALTOR®'s most important roles is as the unbiased voice of reason. The REALTOR® is the objective set of eyes in the transaction. They help sellers see outside their personal connection to a property, and they help buyers stay level when faced with a multiple-bid situation.

A REALTOR® can help a buyer save money and help a seller to make the most money. Because they go through the home buying and selling process daily, they can warn clients of potential dangers and looming changes.

For instance, when Congress threatens to eliminate the mortgage-interest deduction, REALTORS® are at the forefront of the fight rallying to voice their support and save the measure. They are the link between housing policy and the consumer.

A REALTOR® maintains a customer-focused approach. Showing properties and writing offers is just a percentage of what happens in the course of the typical REALTOR®'s day: no two days are alike, and no two transactions are alike.

The REALTOR® is the only constant in the real estate transaction. Can you afford not to have that experience on your side?

What to Consider When Choosing a REALTOR®

When you're choosing a REALTOR® to represent your interests as a buyer, your choice should be based on strong recommendations from a reliable source about your prospective agent's attention to detail and communication skills.

You will likely rely a lot on your own instinct, too, to decide whether you are compatible with a particular agent and will feel that he is someone you can trust.

One more step you can take is to understand your REALTOR®'s training. In fact, the first step is to check that your sales agent is indeed a REALTOR®, which means she is a member of the National Association of REALTORS® and therefore adheres to NAR's code of ethics.

Designations REALTORS® Hold

While all licensed real estate agents must meet the minimum requirements of their state laws, you may also have noticed a string of letters attached to the REALTOR®'s name on a business card. These abbreviations mean that the agent has taken additional courses, has documented experience and has passed a test to earn a particular designation. The

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following list of designations shows the most common designations and what they mean to you as a buyer.

ABR—Accredited Buyer

Representative: As a buyer, you may want to look for someone with this designation since it means the agent has taken a course in buyer representation, passed the test and has extensive experience with buyers.

ABRM—Accredited Buyer

Representative Manager: This designation is for brokers, owners and managers who have documented experience and education managing agents who represent buyers.

ALC—Accredited Land Consultant: If you're looking for land to build a custom home, you may want to consider this type of specialist.

CIPS—Certified International

Property Specialist: If you want to buy overseas or you're from another country and want to buy in the United States, a CIPS designation means the REALTOR® has specialized in the international marketplace.

CRB—Certified Real Estate Brokerage

Manager: This designation means that



the broker or owner of a real estate company has completed advanced classes and has extensive experience.

CRE—Counselor of Real

Estate: Membership in this elite group of REALTORS® is by invitation only to professionals with extensive experience.

CRS—Certified Residential

Specialist: If you want a REALTOR® with more experience and access to a

network of other highly successful agents, you may want to look for one with a CRS who therefore has advanced training as a listing agent and buyers' agent.

Green Designation: Buyers interested in finding an environmentally friendly home can work with an agent with a green designation who has more knowledge about this type of dwelling.



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GRI—Graduate REALTOR®

Institute: Graduates of the REALTOR® Institute have received extensive additional education related to residential real estate.

MRP—Military Relocation

Professional: This certification emphasizes experience and education with current and former military personnel and their families.

**SRPS—Resort &
Second-Home Markets
Certification:** If you're in the market for a vacation home, look for an agent with this certification.

**SRES—Seniors Real
Estate Specialist:** REALTORS® with this designation have expertise meeting the needs of buyers and sellers over age 50.

Your choice of a REALTOR® should be based on interviews and research, but you can also check on their designations to see whether their experience and education meets your needs as a buyer. ❖

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is a client
advocate, the
market
expert and
the
negotiating
tiger all
wrapped up
into one.**

Tips for first-time homebuyers



How Much Home Can You Afford?

Looking at sprawling villas in the suburbs and 2,000-square-foot condos in the middle of downtown is one thing. How much home you can afford may be entirely different.

Of course, there's nothing wrong with looking. But when it comes down to finding a place that fits perfectly in looks, size and price, you need to know your affordability factor.

What Is Your Family Plan?

It's not just how much you make; it's also what you plan to do with it.

Do your best to anticipate what the next five years or so will be like for you and your family. Are you planning to have kids in the next few years? Is your teen graduating from high school? Will they need you to co-sign for a college loan? Are you planning for a wedding?

All these can raise your debt-to-income ratio. Even if you can afford a mortgage with a 40% debt-to-income ratio now, life events like having children can bring that ratio up to and over 50%.

Do your best to map out what the next five years or so will look like and keep an emergency fund for the unexpected.

Plan for the house you can afford today—not what you can afford a few years from now when the raise kicks in.

What Is Your Payment Approach?

Do you want to plan conservatively, moderately or

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aggressively? The difference can determine the type of home within your ballpark range.

For example, if you make \$73,000 a year, have a \$40,000 down payment, \$350 in monthly debts and want to buy a house in Ridgefield, CT, these are the scenarios to consider:

- The conservative approach: no more than 28% of your income goes to housing expenses and 36% goes to debts. House affordability range: \$303,000

- The moderate approach: no more than 33% of your income goes to housing expenses and 38% goes to debts. House affordability range: \$349,000

- The aggressive approach: no more than 36% of your income goes to housing expenses and 41% goes to debts. House affordability range: \$362,000

The more aggressive the approach, the more budgeting discipline you need.

You also will need better credit, as you will be taking on more debt

for a more expensive home. Figure out which works best for you—remember, it's better to err on the safe side rather than be strapped for cash each month.

Check out the realtor.com® affordability calculator to see what spending approach looks like for you in the area of your choice.

What Is Your Preferred Location?

You might not have the means to afford a house in a central location. If that's the case, consider a ZIP code in a neighboring area.

To get a feel for houses in your price range, use our affordability calculator for a nearby area and then check the listings at the bottom of the page.

If you can't find something you like, you can always go down in price or continue to rent until you have the means to afford that dream home.

What Are Other Homeownership Costs?

Home ownership isn't as simple as paying the mortgage. You can be sure other expenses will pop up.

For example, if you can't make at least a 20% down payment, you will need private mortgage insurance. If you have an FHA loan, you will have to budget for premiums.

There's also property tax and home insurance on top of closing costs. Repairs, general maintenance, condo fees, utilities and buying new furniture for your new home also need to be anticipated.

The more thorough your budgeting, the more comfortable you'll be when shopping for a home.

The more aggressive the approach, the more budgeting discipline you will need.

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How to Prepare Yourself for Making a Down Payment

Down payments frustrate a lot of would-be homeowners. Coming up with a large sum of cash can seem impossible, but it doesn't have to be.

Fortunately, today most lenders offer a wide range of down payment choices that include options for 5%, 10%, 15%, or 20% down. And for many first-time buyers, a government-backed FHA loan can be obtained for as little as 3.5% down. If you are a military member or veteran, there are even more options available to you. Check with your Realtor® for more details.

Regardless of what kind of loan you choose, setting up a savings plan now will help you get the down payment you need and show lenders you're a responsible borrower.

For down payments, bigger is better

Sound financial planning can help you amass a large down payment, which has several benefits:

- Homeowners with small down payments will find themselves with larger monthly mortgage payments.
- While low down-payment loans are available, lenders prefer to write loans with larger down payments. The larger the down payment, the less risk for the lender.
- You'll increase your chances of getting a loan with a lower interest rate.
- When you put 20% or more down, your loan won't require mortgage insurance, or a second mortgage to avoid mortgage insurance. (If you choose a loan with less than a 20% down payment, your lender may require you to pay private mortgage insurance. The PMI is usually tacked on to your monthly payment until you've built 20% equity.)

Your options for making that down payment

Many buyers tap their savings to procure the funds for a down payment, and often they postpone large outlays in order to save money. But there are other ways.

• Some types of loans allow "gift" funds to be used for a down payment—money that is given by a family member. In order for the gift funds to be used, the family member must have no financial interest in the property and the funds must be a true gift. Banks won't allow "gift" funds if it's actually a loan that has to be repaid.

• Many local and state government programs offer down payment assistance for borrowers in need, so check with your lender or state housing commission for more information.

• There are a few loan options that allow you to put down less than 20% without the added PMI cost. Check with your lender to see if it offers a low down-payment, no-PMI product if a 20% down payment seems too challenging.

Make saving a habit

The surefire way to make your down payment, however, is to start saving now. Saving for a down payment is tough, but there are some strategies you can use to make saving money



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a habit—not a chore:

- Budgeting is important, because if you don't know where your money goes, you won't know where you can cut back.
- Set up a payroll deposit into your savings account or an automatic checking-to-savings transfer on payday to make things easier.
- Consider certificates of deposit, money market funds, and other low- to no-risk savings or investment vehicles to help your savings accumulate faster.

Give yourself a boost

Saving for a down payment one paycheck at a time can be frustrating. To help you get there faster, use some of these tricks:

- Cut back on nonessential spending. Do you really need to pay for Starbucks, name-brand items, or subscriptions to magazines and cable TV? There could be many items you can eliminate from your budget, and the savings would be substantial.
- Reduce your credit card debt by using credit cards only for emergencies.



- Adjust your tax withholding to make sure you're not overpaying. It may feel good to get a tax refund in the spring, but that really is a free loan to the government. The money you get back is cash on which you could have been earning interest. The IRS website has a calculator to learn how much in taxes you should have withheld from your income.
- Liquidate expendable assets. Saving

for a home may be just the reason you've been looking for to unload stamp, coin, baseball card, and comic book collections or other items that are collecting dust in your closets, safe-deposit box, or storage space.

- Organize. That's right: Sell all that stuff you never use that won't be a good fit for your new home. Clear the clutter—an organized home is a time-saving home, and time is money. ♦

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solar and saving energy

Going solar can be a great option whether you lease or buy. But for many, the up-front cost of buying the panels is out of the question. That's where lease programs come into play.

Although leasing the solar panels still gets you many of the benefits, such as lower electricity bills, there are also some things to look out for.

**The first step
... is to find
out where
your home is
losing
money.**

First of all, the leasing company owns the solar panels, and that means the leasing company gets the tax breaks, not you. You also lose out

on any sales of energy to the utility company.

But another pitfall to look out for is that leased solar panels on the roof can complicate, or even kill, the sale of a home.

Would-be buyers would need to qualify on credit to take over a solar lease, if they're willing to do that. They might not be — they may feel the monthly lease payments are too high, or worry that the solar equipment will become obsolete or won't save as much on electric bills as promised.

Homeowners with leased solar systems have sometimes found themselves paying upwards of \$20,000 to get out of a lease to complete the sale.

But this isn't to say that leased solar will necessarily kill a deal. It

just means a homeowner needs to be aware of the potential pitfalls.

Understand long-term obligations, find out from your local utility about the savings claimed, and if you have a leased system and plan to sell, get in touch with the leasing company far in advance to find out the lease transfer and buyout options. A little planning can go a long way should a buyer balk at the leased panels on the roof.

Simple steps to save energy that don't require solar

Renovations that take inventory of energy use and strive toward efficiency have grown increasingly popular over the years. Homeowners fed up with high utility bills want to conserve costs, and there are a number of



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ways to revamp a home to be more energy efficient.

The first step in a home energy makeover is to find out where your home is losing money. Certain municipal and environmental agencies offer home assessments, during which they will do a complete walk-through of your home and highlight areas that can be improved. Private companies also perform energy audits on a home. They may be able to point out appliances, windows or landscaping issues that could be compromising the efficiency of a home. These people may have a more intimate knowledge of insulation ratings and window efficiency ratings than the average homeowner.

In addition to having an energy audit on your home to save money on utility bills, a professional audit may make you eligible for tax incentives and

rebates. That can mean even more savings and may even increase the value of your home.

Until a thorough energy assessment can be made, there are some easy and relatively inexpensive fixes any homeowner can undertake to help improve energy efficiency.

- Clean air filters. Trapped dust and debris in a filter makes furnaces and air conditioners work harder. Once filters are free from dust, air can blow more smoothly through the system.

- Plug leaks. Air leaks could be sucking energy out of your home and money out of your wallet. Once you find any leaks, you can use weather stripping and caulking to seal up breaches and save energy and money.

- Invest in insulation. Install high-efficiency insulation in attics and between walls to prevent energy loss and keep more warm or cool air in the home. A well-

insulated house requires less heating and cooling to keep the temperature indoors stable, and that translates to less money spent on utilities.

- Swap out light bulbs. Switching bulbs from incandescent to more efficient LED or CFL bulbs can save money in the long run.

By making a few simple changes, homeowners can increase their energy savings around the house. Investing in an energy audit and makeover can pinpoint key areas that need improvement. ♦

By making a few simple changes, homeowners can increase their energy savings around the house.



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DEBORAH MILLS/DAILY INDEPENDENT

Yes you can still have a lawn ... Really!

BY PETER BROWN
The Earthman

The world of watering our beloved lawns has certainly changed since we were kids. Back in the Ozzie and Harriet days, it was mom or dad standing in the lawn blissfully watering each and every blade of grass and endless flower gardens by hand, taking great pride in the American dream of having their own patch of heaven.

We would proudly display and celebrate with our neighbors and friends. Back then, the water might have cost as much as \$5 a month, but you didn't mind because you could use as much as you wanted. Why heck, let's put the hose in the front planters and let it run until we get back from church and the family picnic. Those shrubs are going to grow up big and strong some day.

Later mom and dad would take the garden hose and screw on one of those new-fangled sprinklers and begin the daily routine of systematically moving the contraption around the lawn until they were certain the lawn received the soaking it deserved. They even watered the neighbor's lawn just for fun.

Then they would screw on the hose-end soaker and deluge the shrubs and flowers at full blast. The new bubblers could now diffuse the raging torrent where there was no way Mr. Hose could wiggle its way back into the lawn.

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This was indeed a time saver as you could water the entire garden in just a few hours, watch Gilligan's Island, I Dream of Jeannie, Batman and still have time to hear "And that's the way it is. This is Walter Cronkite, CBS News; good night!" Back then our water bill might have been \$15 a month ... a drop in the bucket compared to the new credit card debts we had now accumulated.

Now here we are. Until yesterday we may not even be aware that we had to water. Once the new, totally automated, unseen and unheard state-of-the-art irrigation system was installed and deployed, there wasn't much need to do anything except fix that pesky leak your neighbor said had been shooting 30 feet into the sky every morning before sun-up or you noticed the ground giving way under foot sounding like a peat bog in Scotland.

But today the world of free unlimited water is gone, and now it's up to us to give our most

precious resource the respect and reverence it has always deserved.

YOU CAN STILL HAVE A LAWN! YES YOU CAN!

Here in the Indian Wells Valley, we were first mandated by the State of California to reduce our water consumption by 20 percent. Hip Hip Hooray! We did it, and five years ahead of schedule mind you. That's definitely something to be proud of as it took the combined effort of all of us to get it done. Now Mr. Governor is mandating that we cut our usage back another 36 percent making this a whopping 56 percent reduction. What?

In order to achieve Jerry Brown's new mandate, the Indian Wells Valley Water District has asked that we all adopt even more austere watering habits — way beyond anything we've ever seen in our entire state history. And, yes, it's true we really are not part of the state's problems as we have our very own 100 percent

guaranteed water supply right under our feet.

We affect no one but ourselves as we water our lawns, fill our tubs, swamp our coolers and occasionally wash our cars.

Here's how to water ...

Before you can begin, it is imperative that you have already physically turned on and inspected your existing irrigation systems to make sure you have no leaks, plugged or

... today the world of free unlimited water is gone, and now it's up to us to give our most precious resource the respect and reverence it has always deserved.



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turned heads, etc. If you are looking at a lawn mottled with green and brown spots, you already know that you need to do a little fixing. That would be called increasing your uniformity, and that's another article. For now, just fix what's broken.

Since we are limited to watering three days per week between the hours of midnight to 8 a.m. and 8 p.m. to 11:59 p.m., the first thing we need to do is think of days in a different context. Our timers don't really want to do that, but we do have the power to convince them otherwise. We need to think of one day as being two. In essence, we are stacking our water time for the entire week into three days. And, yes, you will use less water because much less will be lost to evaporation and run-off.

Because of the odd/even mandate and three-days-a-week limit, you now need to think of your water day as being two days in one: a.m. and p.m. This will allow you to pre-water enough to compensate for the 100-plus-degree weather and endless summer winds.

Your first water day starts at 12 a.m. (midnight) and ends 8 a.m. Your second water day starts again at 8 p.m. and ends at 11:59 p.m. Depending on your timer (and you might need to get a new one), you can usually have four start times in a day per program.

Most timers have two programs: A and B, while others have four programs: A, B, C, D. Programs are like a super set that allow you to water one or more stations at a given start time. This was done because lawns need water more often than flowers, flowers need water more often than shrubs, and shrubs need water more often than trees. Ergo the "Magic Number Four."

Morning ... Lawns only

Let's say you have four lawn stations, so your total run-time will be 60 minutes. Set your timer to begin your first start time, watering your lawn at 12 a.m. on your odd or even days. Set the run times as long as possible (try about 15 minutes) without creating runoff. Puddles are not a problem unless you can sail in them.

Set your second start time at 6 a.m. This will allow plenty of time for the first wave of water to soak in and make room for the second. Remember, we are storing water for future use. Because you only need 60 minutes to water all of your lawns, the water will be off well before the dreaded 8 a.m. cut-off, and that pesky neighbor won't be glaring at you for breaking the rules.

Evening ... Lawns only

This is pretty much the same as the morning. Set your third start time to begin watering at 8 p.m. Total run time for the lawns will be the same. Set your fourth start time at 10 p.m. All will be finished before the dreaded next day.

It is important to change the duration, up or down, depending whether you are again walking on a peat bog or straw ready to burst into flames. Also remember it's OK and cheaper to run out with a hose (Ozzie and Harriet) and hand water that three-square-foot dry spot of lawn on the southeast edge of your sidewalk. We will call it nostalgic watering.

It's all in the roots ...

Visualize this: Your current grass roots are shallow, say
The Daily Independent



DEBORAH MILLS/DAILY INDEPENDENT

The advertisement for Bernie's Landscaping features a collage of three photos showing different landscaping projects: a front yard with a lawn and walkway, a side yard with a lawn and garden bed, and a back yard with a lawn and garden bed. The text "Bernie's LANDSCAPING" is prominently displayed at the top in a stylized font. Below it, a green banner reads "COMPLETE RESIDENTIAL & COMMERCIAL LANDSCAPING DESIGN AND CONSTRUCTION". A green starburst graphic in the center says "WE INSTALL SYNTHETIC TURF!!". To the left, a red starburst says "Call for a Free Consultation". To the right, a red starburst says "Prices Start as Low as \$700 sq ft.". A list of services is provided in two columns: Xeriscaping, Drip System Install & Repair, Sod Installation, Lawn Removal, Yard Maintenance, General Yard Clean-up & Trash Hauled Away, and Landscape Design. A black starburst graphic says "Free Estimates". At the bottom, a green banner reads "I will give your yard the help it needs to make it the most beautiful yard on the block!". The phone number "(760) 382-3883" is displayed in large black text. A black starburst graphic says "Senior & Military Discount!". The license number "CA LIC. 990399" is also present.

one to four inches, and grass loves to drink, even more so when you hack off its head every week in the mowing ritual. So living in the desert makes keeping a lawn a challenge.

To have a lawn you need to keep the ground wet enough for Mr. Lawn to be happy. By following this watering formula you will stay in compliance with all the rules and allow more time for the water to move its way deeper into the soil thus training grass roots to go deeper.

Deeper roots, along with water in storage, allow your lawn to tolerate much greater spans of time between water cycles and weather our infamous blow-dryer winds. This is and always has been the Holy Grail of what we really needed for our lawns. We just didn't need to pay much attention since water was free and wasting was a right. Nature does this the best; naturally occurring grass roots can easily go over 18 inches deep.

Flowers and shrubs and trees ... Oh my!

Nope, I didn't forget those guys, but the lawn programs and run times are the starting place and dictate how much time we have left to work in the a.m. and p.m. water windows.

The three days a week mandate pretty much forces us to move our flower and shrub beds into the lawn programming (Program A). In this case, you have to add the total run time for these stations to the total run times of the lawns and that becomes your new dividing line.

So if your total run times for lawns was 60 minutes and your total run time for your shrubs is 45 minutes, then you would have a total run time of 1 hour 45 minutes. Yes, there is waste in this equation because your deeply rooted shrubs don't really need to be watered as often; however, the three-days-a-week requirement takes this flexibility away. You can compensate by keeping the shrub

station durations low and subsidizing them with a deep soak as needed by hand much like we will do for trees.

Morning lawns, flowers and shrubs ...

Set your timer to begin watering your lawn at 12 a.m. on your odd or even days. Set your second start time at 5 a.m. This will allow plenty of time for the first wave of water to soak in and make room for the second.

Evening lawns flowers and shrubs ...

This is pretty much the same as

Deeper roots, along with water in storage, allow your lawn to tolerate much greater spans of time between water cycles.

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the morning. Set your third start time to begin watering at 8 p.m.

A 30-foot tree would love to see a nice moist ring eight feet out in all directions at least two feet deep.

Total run time for the lawns will be the same, 1 hour and 45 minutes. Set your fourth start time to begin at 9 p.m. Your irrigation will be done before midnight and you will be in full compliance with "The Rules."

Trees ... The most valuable asset in our gardens ...

Trees, by all measure, give us the greatest plant benefit with their presence. Besides the precious cooling shade they bless us with, they also offer protection from the sand, wind and dust while cleaning the air. They also generate oxygen for us to breathe. Now that's a heck of a deal.

It is a good thing if you follow these watering guidelines, chances are that your trees will actually be much happier as they will be getting the deepest soaking they've ever had. Trees have the deepest root systems so they prefer, by far, deeper watering, and that's the best way to keep them healthy and happy.

It is important to know if you have already killed your grass or converted to crushed rock, you will definitely need to supplement your mature trees with a totally separate process of watering. Since your trees were established with surface roots throughout the lawn and the lawn no longer exists, they will quickly go into decline and begin to die back. Some trees can withstand this water loss and some cannot. It doesn't take very long to kill a 30-year-old best friend when it's 110 outside and he's not getting a drink anymore.

Watering Mr. Tree ...

The easiest way to keep Mr. Tree

alive would be to place a hose about three feet away from the trunk and let it slowly soak in until you can verify that you have saturated the entire root zone all the way around the tree. This could be water dribbling from a hose for one to three days or more. It all depends on your soil and soil compaction.

Capillary action through the soil will evenly distribute the water in all directions so relocating the hose a couple times would speed up the process of getting a 360-degree soaking. If you have the ability to create a watering basin around the tree then you can slowly fill that to achieve the same results.

Always remember that the slower you water, the deeper the water will go before you have a puddle and runoff. Ergo dribbling is the key word here.

The bigger the tree, the bigger the root zone, and the bigger the watering ring will have to extend. A 30-foot tree would love to see a nice moist ring eight feet out in all

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directions at least two feet deep.

Depending on the type and size of tree, soil conditions, wind and heat your mature tree should require this bonus water every two weeks in the summer months tapering off to monthly in the fall. I often shut off our tree watering systems for three months in the middle of winter with no degradation of tree health. After all, they were actually made to live on their own without any well-intentioned help from us.

As a related subject, trees only need to be pruned if they are having a problem, have broken dead or dying limbs, crossing branches, or the infamous encroachment into your eaves or your neighbors' invisible

property line. Please stop topping Mr. Tree; it's killing him and does no good whatsoever.

In fact, I dare you to find this horrible butchering practice in any recognized pruning guide. Did you know, years ago someone started topping mulberry trees to create a yearly supply of hand-size fire wood for their wood-burning cook stove. Last time I checked we now use gas.

**Trees only
need to be
pruned if
they are
having a
problem ...**

Besides letting a hose dribble and moving it around the tree

**Please
remember
that all of
these
suggestions
are the
beginning
guidelines of
where to
start and not
the
conclusion.**

If you have many trees you can link them all together with one continuous length of poly tubing

base several times to get even saturation, it is quite easy to rig up a poly pipe drip ring with a female hose adapter.

Here you can cheat a bit by installing an eight foot diameter circle of poly pipe around the tree trunk with gallon-per-hour emitters evenly spaced every 12 inches to uniformly soak Mr. Tree.

winding rings around each tree and going to the next. I strongly suggest staking down the poly tubing with turf staples to keep the large rings from moving around.

Keep in mind the poly pipe should be no closer than 24 inches from the trunk and no further than 48 inches. This is by far the best way to deep water a tree and be confident that the water is being used as efficiently as possible.

Don't freak about watering for eight or more hours. Drip systems use gallons per hour, not gallons per minute, so eight hours would only be eight gallons of water per emitter, about as much as a toilet flush. If you go this route you can install a hose-end battery timer that will do this for you. Please note these timers have limited programming so you might have to get a bit creative to get the required super soak.

Warning: please remember that all of these suggestions are the

beginning guidelines of where to start and not the conclusion. If your trees look unsatisfactory then increase the watering duration and frequency.

Smaller, less-established trees will need water more often. As a rule I like to establish a baseline. This means to fill soil with as much water as possible in the root zone until you hit full saturation (when water puddles on the surface). This helps overcome the chronic drought that's already killing your plants.

From there your job is much easier, now you only have to maintain the soil moisture to the extent needed to keep Mr. Grass, Mr. Shrub and Mr. Tree happy and healthy.

Think of it this way: the soil is a fuel tank. Grass and flowers cannot run on empty, but shrubs and trees are good to a quarter tank. Your job is to keep the tank topped off every time you water and not fill from empty each time.❖



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FILE PHOTO/DAILY INDEPENDENT

RidgeProject, others show community spirit

BY JESSICA WESTON
The Daily Independent

Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.

— Margaret Mead

Ridgecrest has the reputation of being a friendly community. Even casual visitors are struck by the level of politeness and concern shown by residents here.

In addition, the community is unusually cohesive. Many thriving community groups exist. Churches; civic organizations; sports, scientific and theatrical groups; those supporting the the visual arts and historical preservation the list seems endless.

“We have more volunteer groups here than any city I’ve ever seen,” said Kathy Vejtasa of Coldwell Banker. “If you compare our town with other towns this size, we have more than them.” Vejtasa singled out Ridgecrest Regional Hospital and Cerro Coso Community College as particular beneficiaries of local involvement and also mentioned the China Lake Alliance and the Museum Foundation as contributing much to the area.

Ridgecrest can even boast organizations dedicated to creating a positive mindset conducive to community improvement.

The RidgeProject

The RidgeProject is one such organization. The quote above is featured on their website, and the group has been helping to improve the community for many years.

“The RidgeProject is far greater than just community cleanups and beautification projects; it is a mindset. The sole purpose of the project is to create a belief system that we, the community, have the opportunity and the resources to produce what we want,” according to their website.

The idea was first hatched in 2011, inspired by volunteer cleanups in areas such as Ridgecrest Boulevard and Downs Street over the years. The project was first known as C.U.R.E. (Clean up Ridgecrest’s Environment). The name was changed to the RidgeProject to avoid confusion with medical research fundraising.

The RidgeProject branding was arrived at in January of 2012. The hammer was chosen as the group’s symbol to “inspire and empower people and to help build a new way of thinking: ‘Our city, our responsibility,’” according to the

The Daily Independent

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website.

Several successful cleanups followed. Eventually the group decided to allow a larger number of residents to contribute. By July 2013 a fully functional website was in use, along with hundreds of followers, a clothing line and more projects in the works.

Specifically, the group is working toward better roads, sidewalks and bike paths, as well as better maintenance of ball parks and "an enhanced appearance of the city which will not only attract new business opportunities and amenities to the area, but also appeal to new families and the talented minds of tomorrow – the possibilities are unlimited."

Its a philosophy that RidgeProject partner Ryan Charlton knows well. His father, Gary Charlton, is one of the leading lights behind the

project and Ryan is also involved with the program.

"I would just say that it's community involvement," he said. "It empowers people to get involved with civic pride."

The group he said is supportive of families in more than one way.

The community improvement projects are designed to make for a more attractive, family-friendly community. "The goal is to try to create an overall better appearance to get people to come and want to stay and want to raise families, to draw more people into Ridgecrest and help it grow."

In addition, volunteering for the project can be a family affair, with many of the parents using community projects as a way to involve their kids and teach them about civic pride.

Vejtasa also praised RidgeProject for their work with young people. "They've mobilized the youth," she said. "It has youth, youth leadership and youth enthusiasm and that's really nice to see."

The group hopes to both enhance the area's appearance and to empower its citizenry, Charlton said.

Recent projects have included sidewalk repair on Upjohn Avenue; cleaning up Ridgecrest Cinema Islands; Desert Memorial Park cleanup, as well as manning a booth at the recent Inspire Volunteer Fest at Village Retreat.

The group accepts donations. For more information, see their Facebook page or go to www.ridgeproject.net. ❖

"The goal is to try to create an overall better appearance to get people to come and want to stay and want to raise families ..."
Ryan Charlton

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Buying a new home is so personal. Yet, to sell yours, you'll want to remove so many of your homey, personal touches. This is part of staging your home: buyers should be able to picture themselves living in your house—not picture you living in your house.

Successful staging will boost your home's appeal—and your chances of selling. And there are two rooms that often need the most staging: bedrooms and bathrooms.

You might decide your house looks good enough as-is. But even in a strong market, a little staging could boost the offers you receive.

Think like a buyer

Staging lets you see your house with fresh perspective and helps you correct any eyesores you may have become used to over the years. It helps you to view some of your beloved items as clutter and gives you the initiative to clear away unneeded items.

Staging will also help you in the packing process, which inevitably involves streamlining and downsizing.

Bedrooms equal comfort

A bedroom should be a place of serenity. Stage your bedroom to convey a tone of comfort and relaxation. You want it to appear spacious. Here are some tips for presenting your bedroom:

- Paint it in soft, neutral tones
- Remove all furniture other than a bed, a dresser and a few knickknacks
- Remove at least half of your wardrobe from your closet to make the closet seem larger

Buyers have to imagine themselves living in your home, and they will have a hard time picturing themselves living in a dirty house.

- Clear away clutter, shoes, reading material and family photos

- Invest in new linens and throw pillows
- Steam clean the carpets, clean the windows and dust the shades

Bathrooms can be beautiful

Purchasers don't spend a lot of time in bathrooms, so your bathrooms have to make a great first impression. Bathrooms should be impeccably clean and somewhat modern. Here are some bathroom

staging tips:

- Replace old bathroom fixtures, such as towel rods and faucets,

with sleek new ones

- Hang luxurious-looking towels to match the bathroom's color scheme

- Layer towels on the rack, smaller towels over larger towels

- Before an open house, put a bouquet of fresh flowers in the bathroom

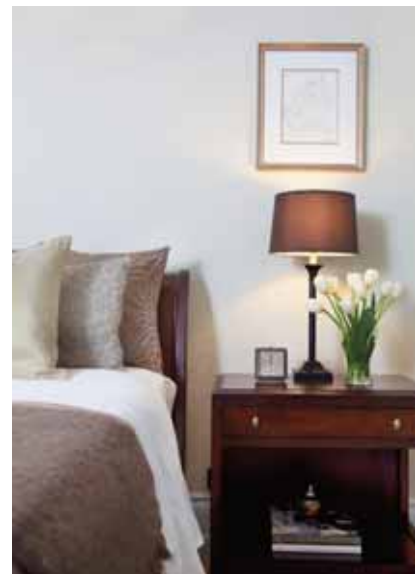
- Ruthlessly clean mold and dirt from tiles and shower doors

- Add spa-like accessories, such as candles, scented soaps in baskets and glass containers holding cotton balls

Cleanliness is a virtue

Cleanliness trumps all. Buyers have to imagine themselves living in your home, and they will have a hard time picturing themselves living in a dirty house. In fact, the top of your to-do list when you list home to sell should be a deep, thorough clean, like your house probably hasn't seen since you moved in.

- Remove mold and mildew
- Scour away lime stains left by hard water



- Clean windows inside and out
- Steam carpets
- Wash all linens and curtains

If you smoke or have a pet, be especially vigilant about eradicating those odors—because a clean, well-staged home should bring you a quick and profitable sale.

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