

BAY AREA REAL ESTATE GAZETTE

Brought to you by Lee Ginsburg - Lee Sells More



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INTERO

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FANNIE MAE’S ‘BLACKLIST’ IS LOWERING HOME PRICES

LEE GINSBURG - Currently, over 170 **condo complexes** in the five-county Bay Area are on the NO LOAN list maintained by Fannie Mae and Freddie Mac—a number that continues to grow. The Wall Street Journal reports that this list is managed by Fannie Mae, a government-sponsored entity that doesn’t directly issue loans but, along with its sister company Freddie Mac, **purchases nearly half of all home loans** and bundles them for sale to investors. Most banks sell their loans, and if they can’t, they typically won’t lend.

When a complex is on the NO LOAN list, it becomes extremely **difficult** for buyers to **secure financing** at standard rates. As a result, home prices in those complexes tend to fall. While loans may still be available, they often come with **higher down payment requirements and increased interest rates**. In most cases, these loans are held in the bank’s portfolio and are not sold on the secondary market.

Fannie and Freddie aim to shield themselves from funding properties they view as **underinsured, unsafe, dilapidated, or lacking adequate reserves**. Since 2021, the blacklist has **expanded significantly**, partly due to the Florida condo collapse that tragically resulted in 98 deaths. That disaster raised alarms about deferred maintenance and safety issues, in condo associations across the country. Often when repairs for deferred maintenance



are discussed at association meetings, **homeowners vote down the expense** to maintain their monthly dues.

In California, the situation has become more stringent. Following a balcony collapse in Berkeley in 2019 that killed six young people, the state enacted a law starting this past January **requiring all condo and apartment associations to inspect balconies** and outdoor stairs every 6-9 years and repair as needed. If safety issues are identified, financing can be blocked until repairs are completed, often forcing associations to **impose special assessments** as they do not have sufficient funds to do the repairs. The **wildfires have caused additional insurance requirements** that many associations can’t meet due to physical location and cost. Another reason for banks to hold off on loaning

It can take associations 18-36 months to meet Fannie and Freddie requirements.

This is impacting many of the **largest condo complexes** in our region, including Shelter Creek, Woodlake, Marina Gardens, Crown Colony, Brittain Heights, and more. Often, homeowners aren’t even aware of these issues until they attempt to refinance or sell, making it difficult to close deals. **As a result, these properties values are dropping by 20% or more**, creating a significant financial headache for owners.

But there’s an upside: **this situation offers opportunities** for patient buyers. As Warren Buffett advises, **“Be fearful when others are greedy, and be greedy only when others are fearful.”** In these challenging times, cautious buyers may find valuable opportunities while others hesitate.

PROPERTY TAX TOO HIGH?

Real estate, much like life, operates in cycles. Although interest rates are currently on the higher side, single-family home prices have remained stable and even increased in some areas. On the other hand, condominiums have faced challenges since the pandemic. The demand for larger living spaces caused many potential condo buyers to move out of the area. Following this trend, higher interest rates, escalating insurance costs, and the new balcony law have further impacted the condo market.



In California, property taxes are based generally on the purchase price. Thanks to Proposition 13, assessed property values can only increase 2% each year. However, in other regions, homes are reassessed annually at their current market value. For the upcoming 2025/2026 tax year, the assessor’s office is in the process of reviewing the value of many properties. Last year 6400 properties were reassessed downward. In the coming 6 weeks the assessor will be mailing out their valuation of your home. Please review and if you think your market value is less thanks to Proposition 8 you can file for a “Decline in Value” reassessment. More information about the appeal process can be found at your county’s assessor’s office. The valuation is calculated using the market value as of January 1, 2025. Most single family homes are not affected but if you purchased a condo in 2018 or later your home’s current assessed value may be above the current market value. If you are not sure of your value, please contact me and I will help.

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HOW TO COMBAT THE CURRENT INSURANCE DILEMMA

LEE GINSBURG - In my previous newsletter, I discussed the ongoing insurance challenges many property owners are facing. Several readers asked about knob and tube wiring—what it is, why it's problematic, and how to identify it. Here's a brief overview of *Everything You Need to Know* about knob-and-tube wiring (sometimes abbreviated as K&T). Please note, I am not an electrician and do not claim to be an expert on this topic.

Knob and tube wiring is an early standardized method of electrical wiring used in buildings. It consists of copper conductors that run through wall and ceiling cavities, passing through joists and studs via protective porcelain insulating tubes. This wiring was common in older homes but is now considered outdated and potentially unsafe, which can impact insurance coverage and property value.

KNOB-AND-TUBE WIRING: WHAT HOMEOWNERS NEED TO KNOW

Although the insulation on older knob-and-tube (K&T) wiring may have degraded over time, the porcelain insulators and copper conductors can last nearly indefinitely when properly maintained. Historically, wiring requirements and usage were less demanding, so K&T was adequate for its time. However, as labor costs increased faster than material costs, the economic advantage of K&T was lost.

Today, most modern homes use far more power—think electric ovens, appliances, HVAC, EV chargers, and more—making K&T systems obsolete. While some old-time electricians praise K&T as safe if in good shape, the reality is that many systems are no longer adequate for today's power demands. K&T wiring is limited to around 60 amps, whereas modern homes often need

100–200 amps.

Insurance companies may perceive K&T as a higher risk due to concerns about improper modifications and increased fire danger. Despite California's modification of the National Electric Code to conditionally allow insulation around K&T (local city guidelines may differ), no fires have been officially attributed to K&T wiring according to California researchers. Some partial upgrades—like replacing wiring in remodeled kitchens or bathrooms—are common and may be acceptable to insurers, especially if low-demand lighting circuits remain intact.

IS IT A BIG DEAL?

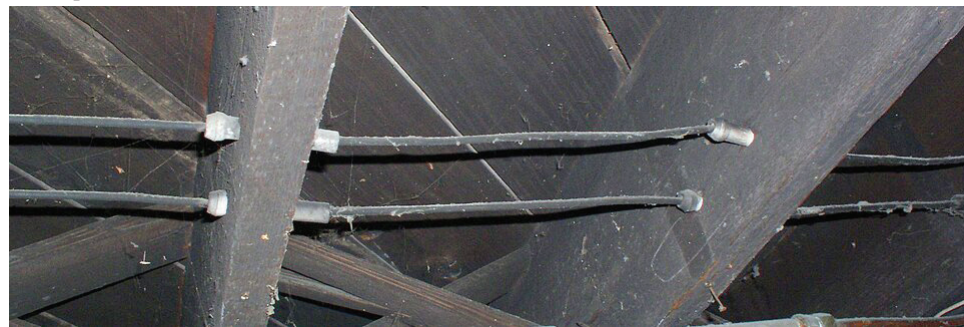
Not necessarily a safety nightmare—but a power issue. Properly maintained, K&T can last a long time; its porcelain and copper components are durable. The main problem is the limited capacity—many homes need to upgrade to 100- or 200-amp service, which typically costs \$2,000–\$4,000. Upgrading may also include replacing exterior components from the main service point outward.

COST CONSIDERATIONS:

Total costs for replacing all or part of the interior wiring can range from \$3,000 to \$10,000 depending on copper prices, labor rates, and circuit complexity.

BOTTOM LINE:

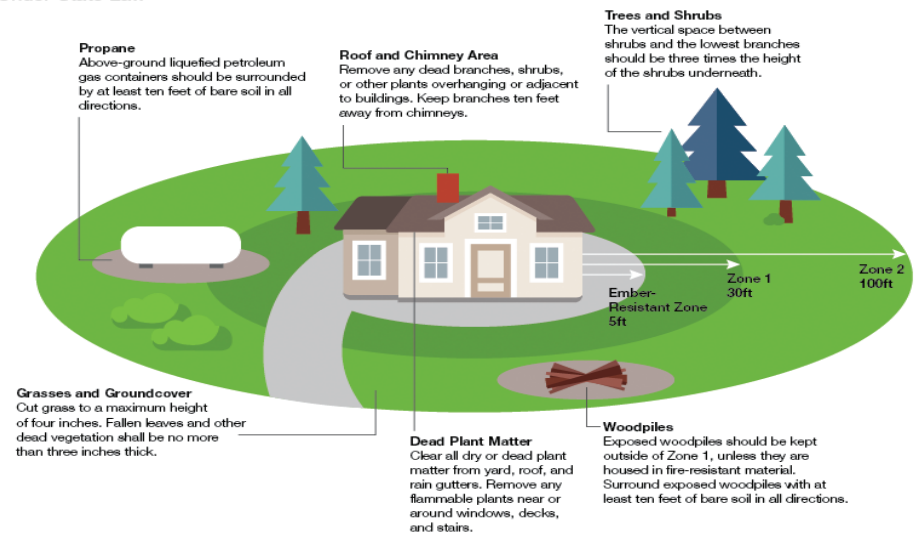
Buying a home with K&T wiring isn't necessarily a nightmare; many old systems still work well if in good condition. However, power limitations mean it's generally outdated. If you plan to upgrade, be prepared for the potential costs—and keep in mind that insurance coverage may become more difficult or expensive if the system remains dated. **Consult with a licensed electrician for an assessment and plan.**



Ceramic tubes protecting wires passing through ceiling joists

Homeowner Requirements in Defensible Space Zones Under State Law

LAO&A



ANOTHER INSURANCE CONCERN IS POTENTIAL FIRE DAMAGE

Now I want to discuss how to minimize it.

POTENTIAL FIRE DAMAGE?

HERE'S HOW TO MINIMIZE RISK

Creating a defensible space around your home is one of the best ways to protect it from wildfire and satisfy insurance requirements. Many of us living in high-density suburban areas—like parts of San Bruno, Pacifica, Belmont, Hillsborough, and Redwood City—are in fire-prone zones. Check with your local fire department or visit www.fire.ca.gov for guidance. Here are some key steps to help defend your home:

WHAT IS DEFENSIBLE SPACE?

A buffer zone created by clearing and maintaining the area around your home to reduce fire hazards. It helps slow wildfire spread and gives firefighters a safe space to defend your property.

HOW TO CREATE DEFENSIBLE SPACE:

- **Clear flammable vegetation and debris:** Remove dead plants, dry leaves, and clutter like fallen branches and underbrush.
- **Maintain a green, well-watered lawn:** Moist grass acts as a natural firebreak. Regular watering is essential.
- **Trim trees and shrubs:** Keep foliage away from your house—cut back branches hanging over roofs or near windows—and ensure sufficient space between trees and the ground

to prevent ground fires from climbing.

- **Use fire-resistant roofing:** Choose materials like metal, tile, or stucco, which resist ignition from embers.
 - **Install fire-resistant siding:** Materials such as brick, stone, or fiber cement help reduce fire risk.
 - **Screen vents and eaves:** Cover these openings with metal mesh to stop embers from entering your home.
 - **Clean gutters and roofs:** Remove dry leaves and debris regularly to prevent fires from igniting there.
 - **Remove dry leaves and pine needles:** Stay vigilant and clear these flammable materials from your yard often.
 - **Store combustible materials safely:** Keep firewood, propane tanks, and other flammables at least 30 feet from your home.
 - **Use non-flammable landscaping:** Replace mulch with gravel or stone to prevent fire spread.
 - **Ensure water access:** Have a reliable water source like hoses, sprinklers, or tanks ready for quick response.
 - **Develop an emergency plan:** Create and practice evacuation routes, communication strategies, and a checklist of essentials to grab in case of fire.
- By taking these steps, you can better protect your home from wildfire and help keep your insurance costs manageable. Stay safe!

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MAYO CLINIC Q AND A:

IS INTERMITTENT FASTING A HELPFUL PRACTICE OR HEALTH RISK?

Dear Mayo Clinic:

My friend swears by intermittent fasting since her recent weight loss. I know it works for some people, but is it actually healthy?

Although it may appear to be a new trend, *intermittent fasting* has been popular for over 1,500 years. While we know that it works for some people to lose weight, the reality is that whether or not it helps organs such as the heart is still to be determined. Early research presented at a recent scientific meeting suggested that intermittent fasting might be harmful or risky in general. It showed that people practicing intermittent fasting are twice as likely to die from heart disease or die in general than those who don't practice.

The main problem is that intermittent fasting is not standardized. There are many ways to do intermittent fasting. Over the past few decades, it has been popularized in the UK as "eat whatever you want for five days, then don't eat for two full days other than fluids and soups." People were losing weight, and from that point on, people



started adapting to fasting in very different ways. Some people will restrict their time for eating to 10 a.m. to 3 p.m., for example. The most common form of intermittent fasting I have seen is that people just skip breakfast.

Whether breakfast is "the most important meal of the day" is still under debate. Skipping breakfast historically hasn't been something necessarily healthy. It is not

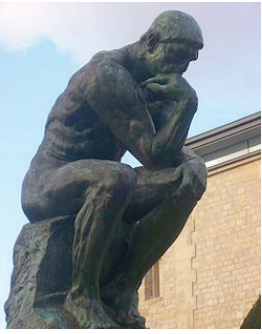
fully understood why, but there are numerous studies showing that people who skip breakfast have an increased risk for heart disease and other ailments. Early morning is the time when people have the most heart attacks. Part of the reason for that is the high-adrenaline state that occurs early in the morning. If you match that with no food, no calories at all, that might be the reason

why studies show that people practicing intermittent fasting are not necessarily healthier or safer. I think that's important to keep in mind.

When patients ask if intermittent fasting is healthy, the response should be, "It all depends." If they start skipping dinner, having very light dinners or just trying not to have dinner too late, that's an excellent way to practice. Or perhaps having a very light lunch or skipping lunch altogether — just not necessarily going for too long with no food.

Studies show that having multiple small meals throughout the day versus just two big meals results in better cholesterol and many other positive changes in the metabolism. So, this idea of not having any food or calories for long periods of time is still under debate. Based on recent evidence, intermittent fasting is particularly unsafe for patients with heart disease or with a history of heart disease. Practicing intermittent fasting can be safer with supervision from your health care team.

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LEE'S THOUGHTS

Below are my brief thoughts on often asked questions. I suggest speaking with an expert in the field to discuss your personal situation. Please do not hesitate to reach out to me to discuss further or to obtain contact info for experts.

LANDLORD WIN! & TENANT WIN!

Although voters once again rejected Prop 33 in the November elections—an initiative that would have **increased rental restrictions**—the trend over the past decade shows voters **consistently defeating rent control and rent restriction proposals**. For example, Assembly member Kalra introduced AB 1157, which would have permanently tightened California's tenant protections, **capped annual rent increases at 2% plus inflation**, and **expanded** rent control and just cause eviction laws to include **single-family homes and condos**. Due to limited support, the bill was pulled from this year's legislative session.

When will policymakers focus on more productive matters? I call this a *Landlord Win* because, in my view, when landlords win, tenants ultimately win also: Costs and restrictions tend to be passed on to tenants eventually.

LIVING TRUSTS AND PROBATE

If you read my newsletters regularly, you know I'm a big advocate for Living Trusts. Prior to April 2025, if your assets (excluding debt) exceeded \$184,500, your estate would have to go through the probate process—even with a will. Probate is costly and time-consuming. However, recent law changes via AB-2016 have increased the threshold for a primary residence only to \$750,000 for what constitutes a *small estate*.

Now, estates with a primary residence valued at or below \$750,000 can transfer property without full probate. For example, if someone named David passes away leaving a home worth \$700,000, his successors can file a small estate petition to transfer that property without waiting for probate, provided the home was his primary residence. Remember, this **applies only to the primary residence**—not second homes or investment properties.

If other assets—bank accounts, stocks, collectibles, crypto—are valued below \$184,500, it is also **exempt from probate**. But if the total exceeds that, you should consider setting up a trust immediately to avoid probate. It's never too early to address estate planning—life is unpredictable. Feel free to reach out to me for recommendations to trust attorneys. I **cannot emphasize enough that the cost of a living trust is far less than the cost of probate and the extended time. Don't put it off.**

SENIORS DRIVE THE HOUSING MARKET

The Baby Boomer generation (ages 60–78) now accounts for 42% of home buyers and 53% of sellers, according to the National Association of REALTORS®. Jessica Lautz, NAR's deputy chief economist, notes that boomers have overtaken millennials as the top home-buying demographic.

Interestingly, it's not just boomers driving the market—

it's also their grandkids! Many boomers want to move closer to family (grandkids) or downsize into smaller homes. What's especially



notable is that about half of older boomers and two out of five younger boomers are purchasing homes entirely with cash, bypassing traditional financing. Recent NAR data shows that all-cash sales remain at historic highs, comprising roughly 32% of transactions in February nationwide.



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6 Ways to Fix a Clogged Drain

1. Pour boiling water down your drains.



2. Use a plunger to remove debris.



3. Check garbage disposal for any potential clogs.



4. Unclog drains with baking soda and vinegar.



5. Purchase a drain snake.



6. Clean your sink's P-trap.



KEEP YOUR DRAINS CLEAN

You can help to reduce and mitigate plumbing backups by adopting behaviors that spare your pipes.

- Limit what you put in disposals (no expandable food like rice/pasta, no fibrous material like corn husks, no bones or coffee grounds, and no oils or liquified fats);
- Don't put food down the disposals: instead, collect food scraps and compost them in the small green totes.
- Use a hair trap in your shower/tub drain.

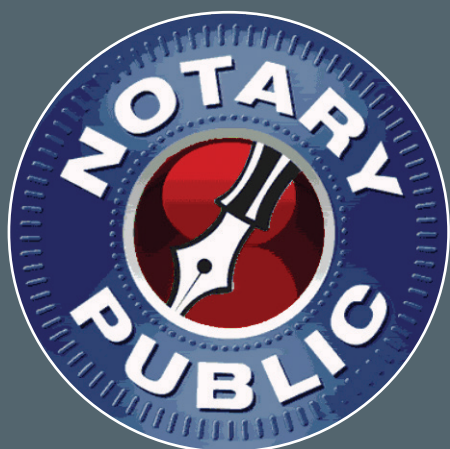
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SUMMER HOME MAINTENANCE CHECKLIST FOR THE BAY AREA

SMART UPKEEP FOR A WORRY-FREE SUMMER

LEE GINSBURG - Bay Area summers bring a mix of sunny skies, microclimates, and long daylight hours, perfect for hiking, heading to the coast, or enjoying your backyard. But as any Bay Area homeowner knows, summer is also a critical time to perform seasonal maintenance. Whether you live in a foggy coastal neighborhood or a warmer inland city like Walnut Creek or San Jose, a smart summer checklist can protect your home and help you enjoy a more comfortable, efficient season.

CLEAN GUTTERS AND INSPECT THE ROOF

Even if your area didn't see heavy rain in the spring, leaves and debris can collect in gutters and downspouts, especially if your home is near mature trees like redwoods or oaks. Clogged gutters not only pose a fire hazard in drier inland areas but can also cause water damage when the fall rains return.

Take time to clear gutters and inspect the roof for signs of wear, such as missing shingles, damaged flashing, or sagging. If your property is tree-heavy, consider adding gutter guards to make upkeep easier and reduce debris-related fire risk.

SCHEDULE AN HVAC TUNE-UP

Bay Area homes often rely on a mix of central air, heat pumps, or even just windows and ceiling fans for summer cooling. But when a heatwave hits, especially inland, your HVAC system can be pushed to its limits. If it hasn't been serviced in a year or more,



schedule a professional tune-up. A technician can clean or replace filters, inspect ducts, check refrigerant levels, and clean condenser coils to help your system run efficiently and avoid breakdowns.

PREVENT SUMMER PESTS

Warmer weather brings out ants, spiders, and occasional rodent activity, especially in shaded or damp areas. Walk around your home and seal gaps around doors, windows, and foundations. Trim vegetation that touches the home, and empty any standing water in planters, birdbaths, or unused containers. If you spot signs of termites or rodents, early treatment is better than costly repairs later.

MAINTAIN YOUR YARD AND LANDSCAPING

With ongoing drought concerns

across California, many Bay Area homeowners use native and drought-resistant plants. Still, regular upkeep is key. Trim overgrown trees and shrubs, especially near your home or roofline, and check that your irrigation system isn't leaking. Water in the early morning or after sunset to minimize evaporation.

If your home borders open space or wildland areas, such as parts of Belmont, Redwood City or Half Moon Bay, be sure to create defensible space per local fire safety guidelines. Clear brush and keep vegetation trimmed at least 30 feet from your home to reduce wildfire risk.

CHECK WINDOWS, DOORS, AND SCREENS

Summer is the perfect time to seal up cracks and gaps that may be letting in warm air. Re-caulk around

windows and add or replace weather stripping on doors to improve your home's energy efficiency. Many Bay Area homeowners rely on cross-breezes for cooling, so inspect and clean your screens to keep airflow moving while keeping insects out.

INSPECT PATIOS AND OUTDOOR LIVING AREAS

Outdoor spaces are a major part of Bay Area living. Inspect decks and patios for loose boards, mildew, or signs of wear. Power wash surfaces to freshen them up and reseal wood if needed to guard against moisture damage. Clean and inspect your outdoor furniture, especially cushions that may have developed mold in the spring. These small updates go a long way toward creating a more comfortable and inviting space for summer gatherings.

STAY AHEAD OF REPAIRS THIS SEASON

With so much to enjoy about a Bay Area summer, don't let preventable issues get in the way. Proactive home maintenance protects your investment, keeps your living space comfortable, and helps you avoid surprises. If you're unsure where to begin or need reliable contractor referrals, reach out to me at Lee@leesellsmore.com or 650-888-5662.

WAYS TO GET RID OF DUST AND DUST MITES IN YOUR HOUSE

MARY CORNETTA - Dusting is one of those household chores it's easy to skip over, but dust can cause allergies, respiratory problems, and other unwanted complications. Whether you suffer from an obvious allergy or not, it's still necessary to keep dust at bay because it can affect others in the house—including pets and guests—and cause long-term health complications that slip under the radar. Monika Stuczen, senior research scientist at Dyson, breaks down the most common cause of dust and dust-related allergies: The pesky dust mite.

WHAT ARE DUST MITES?

Many people assume dust and dust mites are one in the same, but Stuczen explains that dust mites are actually tiny creatures living in your home. She describes them as "microscopic arachnids that have lived on earth for millions of years." She goes on to explain that they feed mostly on dander (i.e. dead skin cells) and thrive in warm, humid conditions. Depending on your home's environment, millions of dust mites can be present.

Ways to reduce indoor dust and eliminate dust mites:

MAINTAIN A NO-SHOE POLICY

If you haven't converted by now, take this as your sign to implement a no-shoe policy inside your home. Shoes track in outdoor dust, which joins forces with indoor dust to create an allergen-filled environment. But, dust can be drastically reduced if you leave your shoes at the door. Set up shoe storage in your entryway or mudroom and get into the habit of kicking them off as soon as you walk in the door.

CLEAN FROM TOP TO BOTTOM

As you tidy your home, make sure that you work from the ceiling down so you can be sure to get any dust that falls as you clean. Employ as many cleaning hacks as possible to minimize dust from flying around: Try using a damp microfiber cloth to clean extra-dusty surfaces, or use a pillowcase to trap the stuff on ceiling fan blades as you wipe them down. Don't overlook areas that tend to collect dust quickly, such as electronics and baseboards.

VACUUM FREQUENTLY

Since dust tends to fall and settle on surfaces, it makes sense that your floors, rugs, and carpets hold the most dust. To combat

this, vacuum frequently—but not with any old vacuum.

Consider investing in a high-quality HEPA filter vacuum, as they're much more effective at removing dust mites. Stuczen recommends using a vacuum with powerful suction. "This reduces the number of skin flakes in the home, effectively starving dust mites to prevent their reproduction," she says.

CHOOSE YOUR BEDDING WISELY & WASH IT REGULARLY

One of the easiest things I did to help my allergies was to swap out my pillow and mattress covers for an allergen-proof version. It has helped nighttime allergies so much, and is a relatively inexpensive fix. And if you're anti-top sheet, you might want to reconsider using one, as studies have shown that they help to protect against dust mites amongst other allergens.

Weekly loads of laundry are sufficient for many households, but if you suspect a dust mite infestation or are prone to allergy symptoms, take it up a notch. Wash linens more frequently and always on the hottest water setting (if the material allows).

For fabric items that can't be



washed—like stuffed animals or decorative throw pillows—seal them in a plastic bag and place in the freezer for at least 24 hours to kill off any mites.

RETHINK YOUR FLOORING

Plush rugs and carpet provide a soft spot to land when you get out of bed in the morning, but did you know your flooring choices might actually be contributing to dust allergies? If possible, opt for hard floors and rely on washable rugs to keep your feet warm. If you must have carpet in some areas of the house, be sure to clean it regularly and vacuum as often as possible.

USE AN AIR PURIFIER

This is another low-lift solution that has significantly improved how I feel. Plugging in an air purifier is an easy way to clean the air in your home and reduce

dust. A good air purifier will help to remove dust, dust mites, and other toxins from the air. Look for one that specifically targets allergens so you know you're getting the most bang for your buck. And for large rooms, make sure the air purifier you pick will handle the load.

DECLUTTER YOUR HOME

As a professional organizer, this is my favorite tip—and it's one that many people overlook. Having an excess of clutter around the house not only invites dust to collect, it also makes it significantly harder to clean. Dust—or, worse, mold and mildew—could be hiding in crevices or corners that will go undetected until you make the effort to remove the clutter in its way.

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WE INHERITED A HOUSE—SHOULD WE RENT IT OR SELL IT?



Q *Dear Lee,*
 My siblings and I recently inherited our parents' home. It's a three-bedroom on a quiet street here in town, and it's in good condition but it hasn't been updated since the late 80s. Two of the three of us siblings live nearby, but all three of us are emotionally tied to the house and want to make the best decision. We've discussed idea of turning it into a rental (either a long-term or an AirBNB), but we're also considering selling it and splitting the proceeds. We're not sure which direction is best, and don't want to make a mistake we'll regret later. What would you recommend? — Aaron J.

A **Dear Aaron,**
 First, I want to acknowledge how emotional this decision can be. Inheriting a family home is rarely just about the property; there are memories tied to every room. The fact that you're thinking it through carefully and communicating with your siblings is a great first step. It's imperative you keep this up, making sure the three of you stay on the same page to avoid conflict later.

Let's look at each option in turn: selling, renting long-term, or going the short-term rental route.

SELLING: A CLEAN BREAK

Selling is the most straightforward option most property heirs choose, especially when multiple beneficiaries are involved.

To get the best price in today's market you'll want to get the "80s" out as much as possible. That doesn't mean doing a full reno; fresh paint, modern window treatments, new countertops, refinished or repainted cabinets, and maybe a little TLC in the bathrooms will go a very long way. These are what we call "low cost, high impact" updates; they tend to generate a much better return than full-scale remodels.

You also have the option of listing it with minimal preparation, but discuss this first with your siblings to make sure everyone is okay with a potentially longer

sale time (and the holding costs involved in that) and a lower price.

Regardless, this option avoids the time and stress of being a landlord or AirBNB host. It also eliminates ongoing costs like maintenance and property taxes, and it prevents disputes over who's responsible for what.

RENTING TO LONG-TERM TENANTS

Turning the home into a rental can be a smart long-term investment, especially if it's owned free-and-clear and the rental market is hot. You'll likely still need to do some upgrades if you want to maximize the rent potential.

That said, it's a bigger commitment than most realize. I'd strongly encourage hiring a management company; they handle tenant screenings, leasing, repairs, and eviction assistance. Most companies charge a percentage of rent and bill you for any repairs or costs, then they send you a check for the net proceeds. This makes it easy; you each split the profits Even-Steven without having to squabble about who does what and what that work is worth.

This option is good if the rental income is substantial (or if the home is in a high-growth market). It may not be great though when split three ways; you each may net a few hundred dollars a month or it may even cost you if things go south with a tenant.

Further, if it's mortgaged you'll need

to work with the bank to assume the mortgage or refinance, which can be a hairy ordeal with three siblings.

SHORT-TERM RENTING

Finally, there's the AirBNB route. This I'd rarely recommend, especially to a group of three siblings who may not have landlord experience.

Hosting a short-term rental is different from hiring a management company to lease out the home long-term. It's like running a business, and while there are services that can help it'll be far from effortless. Guests will be checking in and out constantly, risking significantly more repairs or problems. You'll make more in rent if it's in a place a lot of families travel to, but the higher costs associated with short-term rentals and all the time it takes to manage eat into that profit.

And it may not be an option at all. These days many places ban short-term rentals, so you'll need to check on that first.

I CAN HELP!

I've worked with many clients who have inherited property. The best option is the one that fits you and your siblings' goals, finances, and mental bandwidth.

I'm happy to provide a complimentary in-depth valuation and help you run the numbers on the rental side so you can make an informed decision. Give me a call today!

LEE GINSBURG

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You can reach him at: 650-888-5662.

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FREE LOAN OF MEDICAL EQUIPMENT

I just heard of this organization. I thought it was great and wanted to share it.

The Medical Equipment Loan Program (MELP) improves lives by providing used durable medical equipment to anyone who needs it. While helping others they are also helping the environment through re-use and recycling. The Medical Equipment Loan Program is entirely volunteer run and serves clients primarily from San Mateo County, but also from other locations. MELP is funded mainly by private donations, endowments and foundation grants. Together with donations of equipment, these gifts enable us to continue providing services to those who need them.

**To learn more please go to:
www.freemedequip.org**

HOW TO START SAVING

(EVEN IF YOU'RE STARTING FROM SCRATCH)



KAREN BENNETT - Saving money can feel like an uphill battle, especially when you're starting from zero. But here's the good news: No matter how small your bank balance, it's never too late to start building your savings. With the right mindset, tools, and strategies, you can transform your financial future one dollar at a time.

About 4 in 10 U.S. adults (44%) could cover the cost of a \$1,000 emergency with savings, according to Bankrate's recent annual emergency savings report.

You might think you need to make more money in order to save, but there are actually plenty of other ways you can start your nest egg today rather than tomorrow. Here are seven tips.

SET CLEAR SAVINGS GOALS

The key to successful saving? Knowing what you're saving for. Whether it's an emergency fund, a down payment on a house, or a dream vacation, having specific goals can keep you motivated and on track.

Start by writing down your savings goals, giving them names (like "new car" or "wedding"), and setting deadlines for when you want to achieve them. Then, calculate how much you need to save each month to reach your target amount by your deadline.

CREATE A BUDGET THAT WORKS FOR YOU

Budgeting doesn't have to be scary. At its core, a budget is simply a plan for making sure you're spending less than you earn. While spreadsheets can be helpful, the key is finding a budgeting method that works for your lifestyle and personality.

One popular approach is the 50/30/20 rule. Here's how it works:

- 50% of your income goes to needs (like housing, food, and health care)
- 30% goes to wants (like dining out, hobbies, and streaming services)
- 20% goes to savings and debt repayment

To get started, track your income and expenses for a month, then categorize them into needs, wants,

Write down your savings goals and set deadlines for when you want to achieve them. Then, calculate how much you need to save each month to reach your target amount by your deadline.

and savings. If your spending doesn't align with the 50/30/20 split, look for areas where you can cut back or adjust.

Another helpful strategy is the 30-day rule. Before making any non-essential purchases, wait 30 days. This gives you time to assess whether the item is truly worth the cost and can help curb impulse buying.

TACKLE HIGH-INTEREST DEBT

High-interest debt, like credit card balances, can be a major obstacle to saving. According to a recent Bankrate survey, over half of American credit cardholders carry a balance from month to month, with APRs often ranging from 20 to 30%.

Let's say you have a \$5,000 credit card balance with a 25% APR. Even if you pay \$300 per month, you'll end up paying an extra \$1,579 in interest before reaching a zero balance. That's money that could be going into your savings instead.

While it might not feel like paying off debt is helping you save, eliminating those costly interest charges can free up more money to put toward your goals in the long run.

BUILD YOUR EMERGENCY FUND

Life has a way of throwing curveballs when we least expect them. Whether it's a car repair, a medical bill, or a job loss, having an emergency fund can help you weather financial storms without derailing your savings progress.

Aim to save enough to cover 3-6

months' worth of essential expenses in a separate, easily accessible account. Start small if you need to, even if it's just \$50 or \$100 a month. The important thing is to make saving for emergencies a regular habit.

AUTOMATE YOUR SAVINGS

One of the easiest ways to save more consistently? Make it automatic. Set up recurring transfers from your checking account to your savings account each payday, so you're saving without even thinking about it.

Many banks also offer tools like round-up programs, which automatically round your debit card purchases to the nearest dollar and transfer the spare change to your savings. Over time, those small amounts can really add up.

You can also take advantage of money-saving apps like Digit or Qapital, which can analyze your spending habits and automatically move small amounts of money into your savings when you can afford it.

SEPARATE YOUR SPENDING AND SAVING

If you struggle with the temptation to dip into your savings for impulse purchases, consider keeping your checking and savings accounts at separate banks. This creates a psychological barrier between your spending money and your savings, making it less likely you'll raid your savings on a whim.

"When you open your bank account

app and your checking and savings numbers are in there, you kind of add those numbers together, and you're like, 'Oh, that's how much money I have to spend,'" says Pamela Capalad, a certified financial planner and owner of Brunch & Budget. "But if they are totally separate, you kind of forget."

FIND EXTRA MONEY TO SAVE

Saving more doesn't always mean earning more. Take a close look at your spending habits and see if there are any areas where you can cut back, like subscriptions you don't use or impulse purchases you later regret.

If combing through your expenses sounds tedious, try temptation bundling — pairing a task you don't enjoy with a reward you do enjoy. For example, only listen to your favorite podcast while reviewing your budget and canceling unused subscriptions.

"You create a way to reward yourself for doing an unpleasant but important activity," says Mariel Beasley, co-director of Common Cents Lab, a financial research lab at Duke University.

You can also look for extra cash streams to boost your savings, like a side hustle, selling unused items, or depositing gift money directly into your savings account.

BOTTOM LINE

Starting to save can feel daunting, but the most important thing is to just start. No amount is too small, and no goal is too insignificant. By setting clear goals, creating a budget, tackling debt, and automating your savings, you can build a solid financial foundation one dollar at a time.

Remember, everyone's financial journey is different. Stay open to trying new strategies and tools until you find the ones that work best for your unique situation and personality. With persistence and creativity, you can turn saving from a chore into a rewarding habit that pays off for years to come.

LEE CARES: HOW TO PROTECT YOURSELF FROM SCAMS AIMED AT EVERYONE!

LEE GINSBURG - Scams are getting smarter, sneakier, and more frequent, and they're not just targeting older adults. Whether its toll charge texts, strange voicemails sent to your email, or fake invoices, many of us are seeing suspicious messages pop up in our inboxes and phones almost daily. Even tech-savvy folks can fall victim. So how do you protect yourself?

TOLL CHARGE AND FAKE INVOICE SCAMS

One popular scam going around involves small toll charges, often under \$10. The messages might claim you owe a fee and provide a link to pay. These are designed to seem legitimate and catch you off guard.

Don't click any links. Instead, go directly to your toll service provider's website if you think you may have a balance due. Always check the sender's email or phone number. Scammers often use addresses that look close to the real thing but may include odd characters or strange domains.

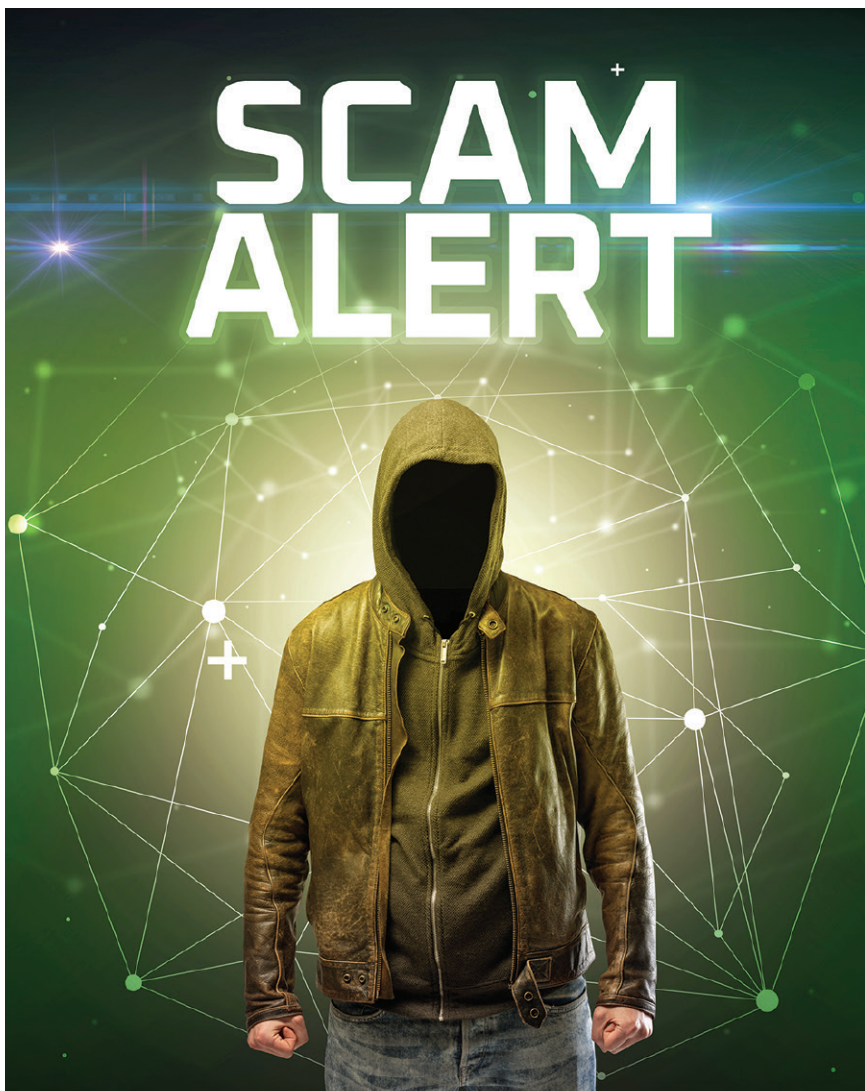
VOICEMAILS SENT TO YOUR EMAIL

Many people have recently reported getting emails with audio attachments labeled as voicemails. It might seem harmless or even important, especially if you're waiting for a call, but these are often phishing attempts.

Most voicemail services don't email you unless you've set that up yourself. If you get a voicemail by email and it seems suspicious, don't open it. Instead, check the sender's email address. If it doesn't match your phone provider or looks unfamiliar, it's best to delete the message without clicking anything.

"URGENT" MESSAGES THAT CREATE PANIC

Scammers rely on urgency. You



might get a message saying your Amazon account has been locked, a package wasn't delivered, or you owe money to the IRS. These messages often include a link or phone number and demand immediate action.

Poor grammar, strange formatting, and threats of consequences are red flags. If you're unsure whether the message is real, go to the company's official website yourself or call their verified customer service number—not the one in the message.

SMART HABITS FOR SCAM PROTECTION

Even when scams look convincing, there are ways to stay a step ahead. First, always scan the sender's email address. Legitimate companies won't use Gmail accounts or unfamiliar domains. Avoid giving out personal information like your password, Social Security number, or banking details via email or text.

Enable two-factor authentication on important accounts such as email, bank apps, and social media

platforms. Keep your phone, browser, and antivirus software up to date to patch security gaps. Many email providers and phone carriers also offer scam filters; check your settings to make sure they're turned on.

SCAMS CAN FOOL ANYONE

It's common to talk about protecting seniors from scams, and that's important. But don't assume age is the biggest factor. These days, some scam messages look pretty convincing. Even younger, tech-literate people get caught off guard.

I have had buyers receive scam emails saying to wire their downpayment to this account. It's a scam. Most financial institutions do not send a direct email requesting payment. They send a secured email. Call the company prior to wiring. Not the number on the email. Go to your account or google for a phone number. The number on the email is often a scam also.

The best protection is staying informed and taking your time. If something feels off, it probably is. Pause before clicking, opening attachments, or responding to anything unexpected.

Talk to friends and family about what you're seeing. Share strange messages you've received so others know what to look for. And if someone close to you isn't as tech-savvy, help them recognize the signs.

Scammers don't discriminate. But with a little awareness and caution, we can protect ourselves and each other.

US HOME PRICE INCREASE - WHEN DID YOU BUY?

I BOUGHT A HOME IN 1982 AND INTEREST RATES WERE 18%. I needed a home and was able to afford it so was not concerned with the rate.

- Look at 2007-2011. 5 Years of home prices decreases. That was the GREAT RECESSION!

- Look at Home Price Increase in 2021 (19%) during the high point of Covid and the low point (2.77) of interest rates.

*These are National numbers!

YEAR	HOME PRICE INCREASE %	MORTGAGE RATE %	YEAR	HOME PRICE INCREASE %	MORTGAGE RATE %	YEAR	HOME PRICE INCREASE %	MORTGAGE RATE %
1975	6.8		1992	0.8	10.13%	2009	-3.7	
1976	8.2		1993	2.2		2010	-4	5%
1977	14.7		1994	2.5		2011	-3.8	
1978	15.7		1995	1.8	8.79%	2012	6.5	
1979	13.7		1996	2.4		2013	10.6	
1980	7.4	14.42%	1997	4		2014	4.4	
1981	5.1		1998	6.5		2015	5	3.72%
1982	0.6		1999	7.7		2016	5.2	
1983	4.7		2000	9.3	8.26%	2017	6.2	
1984	4.7		2001	6.7		2018	4.6	
1985	7.5		2002	9.6		2019	3.8	
1986	9.6		2003	9.8		2020	10.6	2.77%
1987	7.9		2004	13.7		2021	19	
1988	7.2		2005	13.6	5.77%	2022	5.8	
1989	4.45		2006	1.8		2023	5.8	
1990	-0.7		2007	-5.3		2024	4	6.97%
1991	-0.2		2008	-11.9		2025	-	-



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SLIDING DOORS ARE SMART HOME DESIGN DETAILS

ALLEN NORWOOD - A sliding door—say, a door of planks hanging from exposed hardware—transforms a room. It’s so eye-catching, so unexpected, that it invites closer looks. It brings smiles.

There are also practical reasons for choosing sliding doors. They can be larger—taller, wider and heavier—than hinged doors. They don’t require open floor space like swinging doors. But mostly, architects and designers love them for their looks.

A sliding door softens a formal room, said Charlotte, N.C., designer Emily Bourgeois, who used sliding pantry doors in an award-winning kitchen she created for a Charlotte townhouse. The doors were painted a vivid blue and featured exposed hardware.

Any door delivers a message about the space, she said. “So what’s it saying? Let’s all sit up straight?”



Or please feel free to put your feet on the table?”

Architect Ken Pursley of Pursley Dixon Architecture says a large sliding door doesn’t just create an opening in a wall—when opened, it removes the wall. And, like Bourgeois, he appreciates the look: “There is a charm to it. It ‘de-suburbanizes’ the door.”

For all those reasons and more, interest in sliding doors is growing. You’ll find sliding doors at Lowe’s and Ikea, and the California-based Sliding

Door Company hopes to expand along the East Coast. What are the basics?

For interiors, architects and designers typically use custom sliding doors built by local craftsmen or, perhaps, vintage doors. Familiar door makers such as Marvin and Jeld-Wen make quality exterior sliding doors, Pursley said. They’re a good choice, because the barn door style can be hard to seal tightly.

Whatever the style, a sliding door needs to operate smoothly. It’s going to invite attention—and tempt people

to give it a try. “It’s very important, if you’re going to use one of these doors, that you use good hardware,” Bourgeois said.

Stanley makes sliding door hardware that’s widely available. At the upper end, the German company Hafele makes sliding door hardware that’s both sculptural and sophisticated. Bourgeois and Pursley prefer hardware from Crown Industrial, a California company.

Crown Sales Manager Beverly Morgan said residential sales have been growing the past few years.

The familiar barn door look is especially popular. In that system, the door is hung by rollers from an exposed bar across the top of the door. The exposed hardware—like the hardware on Bourgeois’ award-winning doors—is an important part of the look.

There might be a visible track at the bottom of a sliding door, or there might be a pin on the floor that fits into a slot on the bottom of the door. It’s important to keep heavy sliding doors from swinging and banging to the wall or door frame.

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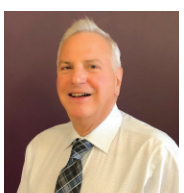


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— Kara M.



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ORGANIZE CLOSETS TO MAKE ROOM FOR SUMMER MUST-HAVES



SOFIA WACKSMAN - While many women dream of having the spacious closet of a Hollywood starlet, the truth is that most are working with pretty compact spaces. As new must-haves are added each season, small closets can start to look cramped and messy. To help maximize closet space and make way for new summer must-haves, below are a few simple and affordable tips and tricks:

EDIT SESSION

After room has been cleared in the closet, it's time to get spring apparel and accessories in check. Go through each item to decide to keep it, toss it or donate it. Once the "keep" items are ready, categorize them by type—dresses, pants, sweaters, skirts—and then color-code each category. Having a system like this will make it easier to find every item in the closet quickly.

OUT WITH THE OLD, IN WITH THE NEW

As the weather heats up, pack away everyday wear to make room for summer staples. Fold and store cooler-weather clothes and accessories, such as scarves and boots, in storage boxes and stack them on high shelves.

MAKE A LIST

This is the fun part! Once the wardrobe has been sorted, make a list of essentials for the season, such as a lightweight tops, cut off denim, strappy sandals or basic ballet flats. And don't forget to add a few of summer's must-have pieces to the list, such as a

'60s-inspired shift dress, a colored lace tops or a metallic clutch, to stay on-trend and stylish for the season.

HANG IN THERE

While it may not seem like a big deal, investing in the right kind of hangers is important for keeping clothes looking their best. Satin-padded hangers are perfect for items like delicate blouses and sundresses, while sturdy wood hangers keep the shape of blazers and jackets, which are necessities for transitional layering in the summer.

clear up essential space at the bottom of the closet. This will also keep shoes in full view, making it easier to pick out the perfect pair to complement any outfit.

BEHIND CLOSED DOORS

Maximizing closet space means utilizing every square inch, even the doors. Use over-the-door organizers and hooks to store and display favorite spring accessories like brightly colored handbags, statement jewelry, oversized hats and printed scarves.

IF THE SHOE FITS

Everyone is guilty of carelessly tossing shoes into the closet at the end of the day, only to have them eventually end up in a cluttered pile on the floor. However, when shoes are kept off the floor and neatly organized on a tiered shoe rack, it will

Even the smallest closet will seem more spacious when properly organized. With these simple solutions, it's easy to make the most of any space for a more functional and fashionable closet.

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KATHRYN WEBER - With a small kitchen, you might think your decorating possibilities are limited, but that's short-sighted. Small kitchens have a cozy, inviting charm of their own and there are many ways to stretch your space and add flair.

EMBRACE LIGHT

1 While color is fun, it can quickly chop up a small kitchen. Instead, opt for a clean palette of white, tan, or another neutral color. Bathing the kitchen in a pale shade brightens up and visually expands the space. If you have a window in the kitchen, make the most of the sunlight streaming in by limiting window dressings. Add more interior lights. Brighten things up with recessed or can lights combined with an over-the-sink fixture, an island light and lighting under counters.

PLACES, EVERYONE

2 While it's common to place the sink and stove opposite each other, this is a risky proposition in a small kitchen. When two people are working back to back, they risk bumping into each other. Instead, place the sink well away from the range. To cut down on sink clutter, install a single-handle faucet with pull out sprayer. Invest in a refrigerator that's the same depth as the counters, maintaining a smooth, uninterrupted line along the wall of cabinetry.

SHELVE IT

3 In a small kitchen, even a dish towel casually tossed on the counter can make the room look messy. And unless you have time to keep things neat, open shelving is not a good option. The more items you can stash behind cabinet doors, the neater and larger your kitchen will feel. Use organizers in both drawers and cabinets. Plate stackers, spice racks, and the like will help you stay organized. Maximize storage by using the backs of cabinet doors to store things like dish soap, plastic wrap and pot lids.

GO FOR STYLE

4 Even if your kitchen is tiny, you can still go big on style. Opt for one standout decorating feature—maybe a patterned floor, beautiful glass tile backsplash, a unique island, lighting fixture, or set of bright, quirky bar stools. With some creativity, you can make a small kitchen captivating. Look for decorating items at architectural salvage stores, shop online, or visit your local Habitat for Humanity Restore Outlet (www.habitat.org/restores) for one-of-a-kind items that will give your kitchen panache.

CREATIVE DECORATING CAN GIVE YOUR SMALL KITCHEN PANACHE



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CRUISING THE COOL COASTLINE TO SPITSBERGEN IN NORWAY'S ARCTIC NORTH



VERENA WOLFF – BERGEN, Norway – It's late morning on board the MS Trollfjord when the announcement comes through: "Land in sight!"

Welcome news after sailing 523 nautical miles – 970 kilometers – the distance between Honningsvåg and Longyearbyen, between the North Cape and Spitsbergen of Norway's remote polar north.

It's the last major stage on the Spitsbergen route of the Norwegian shipping company Hurtigruten. The company discontinued the service in the 1980s, but resumed it this past summer. You can only book a trip aboard the MS Trollfjord from May to September.

The cruise starts in Bergen on Norway's southwestern coast and heads some 3,000 kilometers to the island group of Svalbard – Norwegian for "cool coast" – in the Arctic Ocean.

The 500 passengers can still use their mobile phones and laptops thanks to the ship's reliable wireless network. But the need to explore worlds online seems absurd when sailing through a landscape of towering mountains and archipelagos, romantic lighthouses and large sailing ships. Who would want to miss that?

Nor is this the end of the natural wonders. In the summer, once the vessel on the third evening has crossed the Arctic Circle near Gjernvikgrenda, the sun never sets below the horizon. A strange, mystical light bathes the world any time of day, even if the skies are covered in clouds and the sun only occasionally peeks through.

"Up here, the weather is constantly changing," says captain Geir Eriksen, who has skippered Hurtigruten ships for decades now. And still: The conditions are hardly ever predictable. From a smooth-as-glass surface to thundering high waves, anything is possible.

"We're sailing along the boundary between the

Norwegian Sea and Barents Sea," Eriksen reports. Here, a stiff wind is normal. Yet now, on stretches along the coastline, the weather is mostly calm, at least in the summer.

First stop: Andalsnes on Svalbard's Isfjorden fjord. To explore the scenery a gondola takes you up a mountain, a good 700 meters elevation, with exciting, stupendous views of the fjord, the so-called Romsdal Alps and the emerald-green Rauma River.

BETWEEN HEART-STOPPING MOUNTAIN PASS AND THE POLAR CIRCLE

But a real heart-stopping experience is on a road negotiating one of Norway's best-known mountain passes, the Trollstigen. Eleven hairpin turns must be overcome before visitors can virtually float above the abyss on the viewing platforms of the plateau.

Back on board ship, there's time to recover from the adrenaline kick, with the vessel next taking nearly 24 hours to sail some 333 nautical miles to Traena, an archipelago of around 500 islands that stretch through the Arctic Circle.

Only four of the islands are inhabited, reports Marit Bertheussen, who serves as a guide during shore leave on one of the islands, Selvaer, home to around 40 people. The other three inhabited islands are Husoy, Sanoy and Sanna. On the last one, explorers found remnants indicating human habitation going back 9,000 years, and so Sanna claims to be "Norway's oldest fishing village."

You can't see it, but with the right geographical orientation you feel it all the more – the Arctic Circle – as the MS Trollfjord glides quietly over it in the evening. It goes through the Lofoten in the direction of Trollfjord, after which the ship is named. More spectacular scenery awaits.

The strait in Raftsund between Lofoten and Vesterålen is one of the narrowest fjords in Norway.

No road leads to the bay. The entrance is only 100 meters wide. Rugged mountains rise steeply up to 1,100 meters above sea level. High up, eagles are circling overhead.

At the island of Stokmarknes we change to a speedboat. After all, Hurtigruten does not miss the opportunity to show passengers Stokmarknes, the birthplace of the shipping company 130 years ago.

DREAM DESTINATION: 71°10'21" N

From here, you have to cross the island once from south to north, and then reach the coordinates 71°10'21" N: The North Cape, which is the northernmost point in Europe that is accessible by road. The plateau lies high above the sea, and it is still a good 1,600 kilometers to the North Pole.

It takes another 36 hours to reach the next port, with the map coordinates 78°15' N: Longyearbyen, the main town of Spitsbergen.

Along the way, you can see humpback and fin whales. Passengers might also spot walrus, but only during excursions from Longyearbyen. The large creatures with their massive tusks are seen searching for shellfish and fish or lounging in groups on the long-since abandoned shores of the coal mines on the Polar Sea.

While puffins and other Arctic birds buzz overhead and reindeer trot through the village, you see nothing of the largest, but threatened, land predator that is still native here: Road signs warn of polar bears.

Back on board, there's no further worry about polar bears, nor for the remainder of the cruise – seven days' return voyage to Bergen. Time to just take in the breathtaking scenery of Norway's cool coast.

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SAN MATEO COUNTY HOUSING MARKET - SINGLE FAMILY HOMES

MONTH	2022			2023			2024			2025		
	#ACTIVE	#SOLD	MEDIAN PRICE	# ACTIVE	# SOLD	MEDIAN PRICE	# ACTIVE	# SOLD	MEDIAN PRICE	# ACTIVE	#SOLD	MEDIAN PRICE
JAN	268	219	\$1,888,000	373	162	\$1,485,000	337	146	\$1,842,500	334	157	\$1,795,000
FEB	339	224	\$1,950,000	368	179	\$1,950,000	348	210	\$1,884,444	407	204	\$2,107,500
MAR	359	424	\$2,037,500	409	255	\$1,750,000	352	274	\$1,990,000	496	282	\$2,062,500
APR	421	451	\$2,250,000	448	233	\$1,800,000	477	340	\$2,050,500	615	374	\$2,094,444
MAY	534	471	\$2,080,000	493	348	\$1,855,000	545	375	\$2,300,000	701	371	\$2,068,000
JUN	673	376	\$2,047,500	524	372	\$1,950,000	550	356	\$1,932,500			
JUL	670	335	\$1,800,000	492	281	\$1,800,000	542	319	\$2,002,000			
AUG	611	341	\$1,831,000	491	323	\$1,785,000	531	334	\$1,780,000			
SEP	674	368	\$1,737,500	595	309	\$1,835,000	589	330	\$1,935,000			
OCT	690	298	\$1,800,000	596	309	\$1,930,000	542	364	\$1,900,000			
NOV	556	254	\$1,705,000	465	286	\$1,710,625	415	303	\$2,030,000			
DEC	360	247	\$1,540,000	272	255	\$1,655,000	256	238	\$1,710,000			
AVERAGE	513	344	\$1,888,875	460	276	\$1,792,135	457	299	\$1,946,412	501	277	\$2,025,489

Inventory has increased 20% in 2025 over the previous 3 years and 30% as compared to a year ago April.

Sales has increased in the first 4 months of 2025 by about 5% over 2024

Prices have increased 3.5% in 2025 as compared to 2024

Please note these dates is when the property officially transfers ownership

Realistically the offer was accepted 30 days prior and marketed 45 days prior

If you would like to see similar stats for your particular area, just let me know.

Stats From the MLS. This list of sales is public record and not a list of agent represented sales. Purpose is for area market knowledge.



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