

# The Ventura Grade



Volume I



From the Desk of...

*Mandy Loftis*

**CRS, CSP, E-Pro, GREEN**

**Tel: 805.636.9008**

**Fax 805.496.0099**

**mloftis@prucalhomes.com**

*Inside This Issue*

**pg. 1**

*Yard of the Month/Composting*

**pg. 2**

*Stimulus Package/Green Directory*

**pg. 3**

*Spotlight/Coupon*

*Condo Hotline*

**Looking for a Condo?**

**Let us do the work for you!**

**Call the Condo Hotline today and have our team scour the listings and find your perfect condo.**

**Call Toll Free  
1.800.276.0047**

## *Yard of the Month*



Starting in May and running through August, I will be sponsoring a contest for the community of Creekside. Each month, one homeowner will be judged the winner of "Yard of the Month". Front yards only will be considered. I will be selecting great front yards that add to the beauty of our community for 4 consecutive months. The winner

will proudly display the yard of the month sign in their yard during their winning month and receive a \$100 gift card to Loewe's! All aspects of landscape and garden design will be considered, so be creative. I'm proud to be a member of our neighborhood and I know you are too. Winners will be featured in upcoming newsletters. I have clients and connections in many communities. If you don't reside in Creekside and you would like me to start a yard of the month beauty appreciation program in your community you can contact me at 805 636-9008 or email me at mloftis@prucalhomes.com.

## *Conservation Tips - Composting - Black Gold*



Among organic gardeners the term black gold does not refer to hitting an oil strike but the earthy result of composting. Utilizing kitchen scraps, tree trimmings, grass clippings, and other natural debris to create a compost heap is a useful and green way to keep your trash load low and save money on fertilizer. Any fruit or vegetable waste in it's raw state can go in the compost. You do not want to add cooked items or anything with grease or oil in it. Egg shells and coffee grounds are other excellent additions and if you use unbleached coffee filters, those can be added too. A good compost heap has a balance of wet and dry materials. If the pile is too dry it will not break down quickly and too wet a pile can be a bit smelly. But even so, all piles will eventually break down, sooner or later, and become beautiful, crumbly black compost. Compost is perfect for top dressing lawns, gardens, and potted plants. You can make compost tea for watering indoor plants by wrapping compost in cheesecloth and soaking it in a bucket of water. Compost improves the soil and strengthens plants, making them resistant to pest and disease. You can go on the web and find plans for building a simple bin out of wire and stakes or wood or you can go on your local home store website and order one out of recycled plastic that keeps smells contained and critters at bay. Don't forget to aerate or stir your compost to accelerate breakdown and moisten it if it becomes dry. And if you're feeling really ambitious, you can purchase special red worms that will eat your kitchen scraps and produce the finest compost you have ever seen. Composting is one small step in the greening of the planet.

## *Stimulus Package* - How REALTORS are helping

When the current administration's first stimulus proposal appeared, it looked much different than it does today. The National Association of REALTORS lobbied for several improvements that are vital to providing the best results for homeowners. NAR asked for loan limit increases to be raised in high cost areas beyond 2008. Loan limits for these areas have now been set at \$729,750 for FHA, Fannie Mae, and Freddie Mac products through 2009.

The Association also asked for the original \$7,500 tax credit for first time homebuyers to be higher and to be a true credit with no repayment requirement. The credit is now \$8,000 with no payback unless the home is sold within 3 years of the date of purchase. This credit applies only to homes purchased during 2009. If any credit amount remains unused, the unused portion will be refunded as a check to the purchaser. This credit is available to those with a gross adjusted income of no more than \$75,000 for singles or \$150,000 if filing jointly. The credit applies to any single-family residence, including co-ops, condominiums and townhomes that will be used as a principal residence.

If you are a potential homebuyer anxious about your job security, there is more exciting news from The California Association of REALTORS Housing Affordability Fund Mortgage Protection Program; first time homebuyers who lose their jobs may be eligible to receive up to \$1,500 per month for up to 6 months to assist in making their mortgage payments. A qualified co-buyer also can participate in the program for a reduced monthly benefit of \$750 a month for up to 6 months. Program benefits also include coverage for accidental disability and a \$10,000 death benefit. CAR's Housing Affordability Fund is dedicating \$1 million to the program this year, and estimates that as many as 3,000 families will benefit from the program in 2009. To qualify for this program applicant must:

- *Be a first time homebuyer  
(someone who has not owned a home for the last 3 years)*
- *Open escrow from April 2, 2009 and close on or before  
December 31, 2009*
- *Use a California REALTOR in the transaction*
- *Purchase the property in California*
- *Be a W-2 employee (no self employed or military)*

I will tackle the refinancing aspects of the package in the next issue. For more information check out some of these helpful websites:

<http://www.car.org/governmentalaffairs/federal/hrlmp/>

[www.financialstability.org](http://www.financialstability.org)

<http://www.makinghomeaffordable.gov>

## *The Green Directory of* **Valued Vendors**

**Jule Lucero Design**  
*Commercial and Residential  
Design Services*  
Jule Lucero (805) 807-8954

**Ecology Landscape**  
*Design and Construction*  
George C. Kerr (805) 527-8052

**Tacit Electric**  
*Electrical Contractor*  
Tom Van Meter (805) 432-4723

**Healthwise Chiropractic  
and Nutrition**  
Dr. Vera Flannery (805) 991-7455

**Falling Leaf Supply**  
*Green Promotional Supplies*  
Ron Ryan (866) 542-5297

**I need your help to fill my GREEN Directory. If you know a great business that is following Green principles in their operation or sells a product that promotes environmental conservation, contact me by phone or email and I will include them in the GREEN Directory. If you have a business and would like assistance in greening your office or workspace, contact me and I will be happy to help you toward your goal.**





**Spotlight**

Jule Lucero is the owner and principal designer of Jule Lucero Design. An award winning designer, Jule's projects have been featured in publications such as Western Interiors, Hawaiian Style, Coastal Living, and The Hawaiian House Now Abrams 2008. Along with noted residential work, Jule has completed projects for The Hyatt Regency in Maui, Westin LAX, Ojai Valley Inn, PGA private club and Spa and the Marriott Resort in San Diego.

Jule Lucero Design offers a full service design service which includes the following:

- **Renovation design and planning (full scope, phased, and quick fix)**
- **Contractor coordination and review**
- **Construction document details and coordination**
- **Custom cabinets and furnishings**
- **Environment design (interior and exterior)**
- **GREEN design (working toward her LEED's certification)**
- **Curb appeal concepts**

Jule is nationally certified through NCIDQ and professionally recognized by the American Society of Interior Designers.

I am excited to extend a special value to my new clients; if you list your home for sale with me, I will purchase an evaluation service by award winning designer Jule Lucero to help prepare your home to rise above the competition. Contact me directly or fill out the information below and drop it in the mail.



**I've got my designation and I want to help you**

**Go Green!**

**Call me and I will deliver a Bistro Mug for Free! Take this mug to work and ditch the styrofoam cups!**

**Check as many as apply:**

- |   |  |
|---|--|
| <input type="checkbox"/> Interest in buying a home  | <input type="checkbox"/> Interested in selling your home           |
| <input type="checkbox"/> Free personalized web search to watch the housing market             | <input type="checkbox"/> Free copy of easy moves magazine          |
| <input type="checkbox"/> Free market analysis of your neighborhood                            | <input type="checkbox"/> Free mug for home or office               |
| <input type="checkbox"/> Free consultation on home updates/renovation <b>GREEN</b> principles | <input type="checkbox"/> Free office consultation on applying      |
| <input type="checkbox"/> Nominate your community for a yard of the month program              | <input type="checkbox"/> Free consultation on avoiding foreclosure |

Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I want to go all **GREEN** and receiving this newsletter via email Email: \_\_\_\_\_



**Prudential  
California Realty**

*Mandy Loftis*  
2860 E. Thousand Oaks Blvd.  
Thousand Oaks, CA 91362  
805.496.0555



*Mandy Loftis*

**CRS, CSP, E-Pro, GREEN**  
Tel: 805.636.9008  
Fax 805.496.0099  
mloftis@prucalhomes.com

**Statistically, 89% of homeowners in danger of foreclosure never even contact their lender. A REALTOR can help. I am foreclosure and short sale certified. If you or anyone you know needs help to avoid foreclosure you can contact me for a free consultation.**

***Do you have an item to sell or a business or service you would like to promote?  
Contact me and I will advertise it here for free!***

This newsletter is not a solicitation for already-listed properties. Prudential California Realty is an independently owned and operated member of Prudential Real Estate Affiliates, Inc., a Prudential Financial company. Equal Housing Opportunity.

✂

PLEASE  
PLACE  
STAMP  
HERE

*Mandy Loftis*  
**Prudential California Realty**  
**2860 E. Thousand Oaks Blvd.**  
**Thousand Oaks, CA 91362**