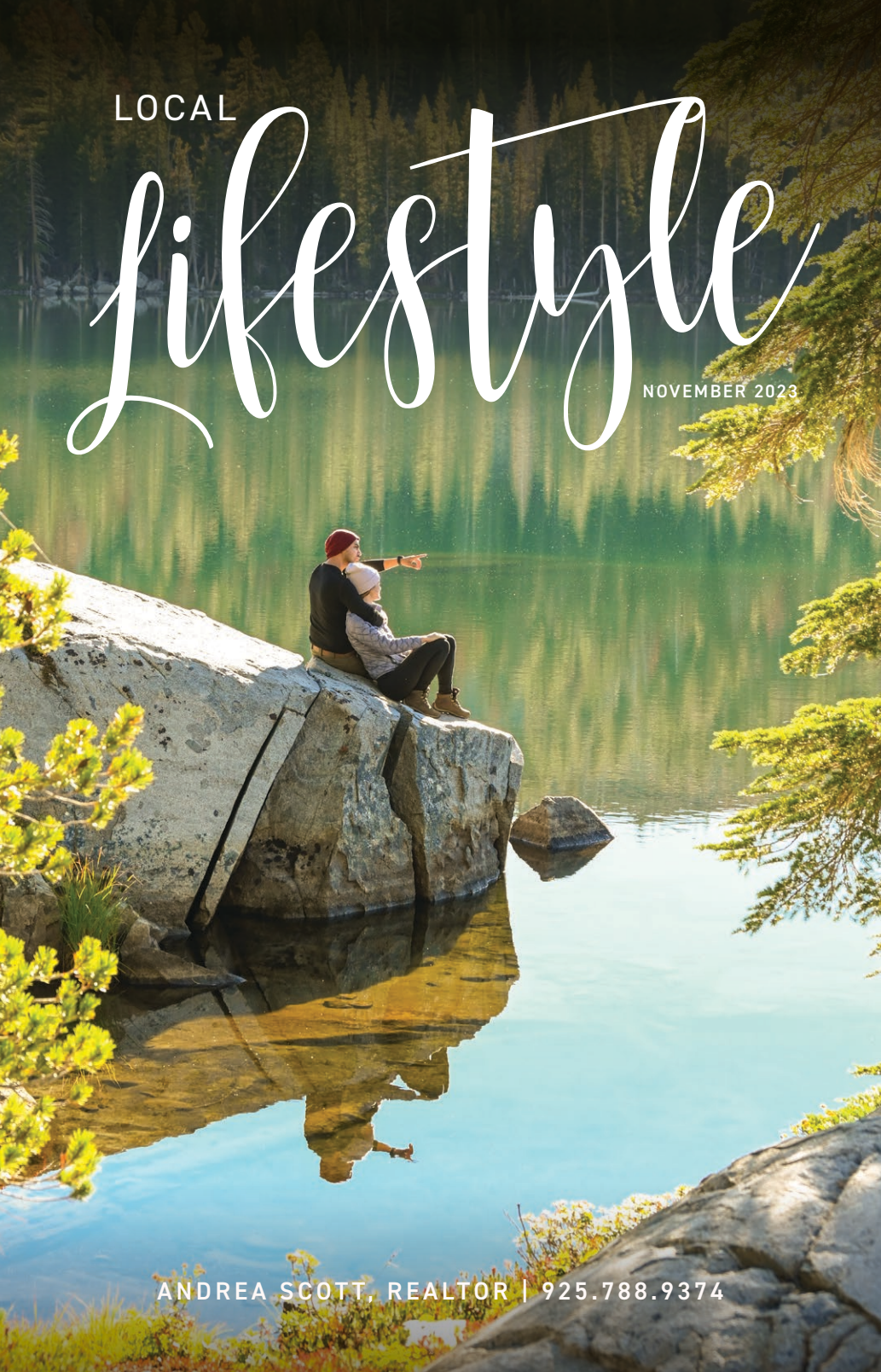


LOCAL

lifestyle

NOVEMBER 2023



ANDREA SCOTT, REALTOR | 925.788.9374



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Andrea Scott

REALTOR

925.788.9374

Andrea@Alamo.RealEstate





Dear Friends and Neighbors,

Happy November and Happy Thanksgiving. The outside world has turned into a neutral palette of autumnal colors. The leaves have met the sidewalk and sun tucks beneath the horizon a little earlier each night.

This month serves as the perfect reminder to be thankful for the good things in our lives, no matter how big or small. It reminds us to be thankful for the home we are living in, the food on our tables, but most importantly - the loved ones around it.

As I start to welcome friends and family into my home, I appreciate each shared meal, each champagne toast. Each moment being lived and memory being created is priceless. This Thanksgiving, I want to encourage you to pull out the old photo albums and share your fondest memories with your children. Tell them about your own childhood home and the events that shaped you into who you are. Tell them your parents' love story for the hundredth time. Tell them about the first time you looked into their eyes while they were wrapped in that tiny hospital blanket. Remind them how precious their existence in your world is. These little conversations will be the stories passed to future generations. The moments of family crowded around the coffee table, looking at old photos, will be the memories they photograph in their minds.

Together, we can find your family's forever home. I make it my priority to serve this community in every way that I can. If you have any questions about the buying or selling process, please reach out to me. I am available via email or telephone. I look forward to connecting with each of you, and I appreciate you entrusting me with such an important part of your life.

Happy November!

Warmly,

Andrea Scott

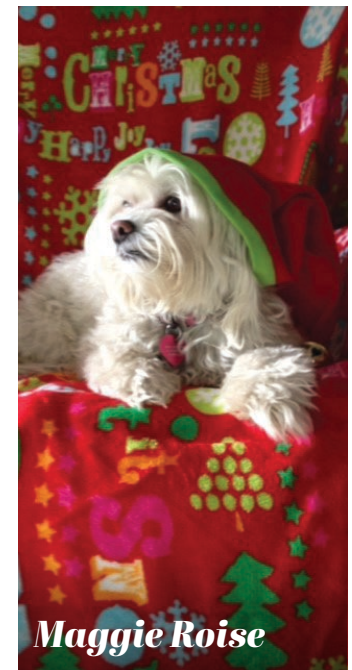
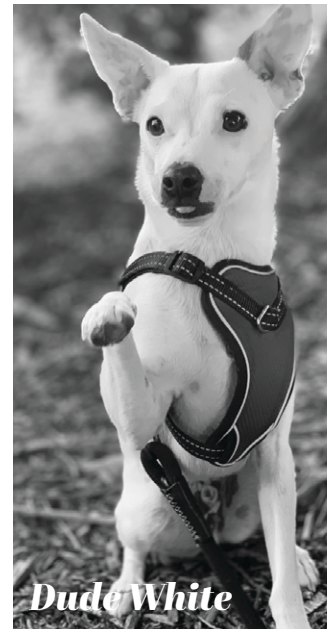


Cutest Pet Contest



Please send a photo of your pet with *"Pet Contest"* in the subject line to: Andrea@Alamo.RealEstate to have them featured in the next magazine.

If you sent a photo and it hasn't been featured, please send again with *"Pet Contest"* in the subject line.





Hard Cider Sangria

In lieu of the usual wine, this flavorful sangria features hard cider infused with the zing of lemon juice and the warmth of apple brandy. With holiday festivities on the horizon, this beverage is the ideal addition for the season to impress your guests!

Ingredients

- 1 cup unpeeled green, yellow, red apples (thinly slices & quartered)
- 1 orange (quartered & thinly sliced crosswise)
- 1 cup apple juice
- 2 tablespoons fresh lemon juice
- ¼ apple brandy
- 22-ounce bottle hard apple cider
- Ice

Instructions

In a pitcher, mix together the apples, orange, apple juice, lemon juice, and brandy. Right before serving, introduce the

hard cider. Pour this refreshing concoction into tall glasses over ice.

Apple Cider Sangria

Apples, oranges, pears, pomegranate seeds, and cinnamon sticks paired with apple cider bring a DELIGHTFUL twist to the classic sangria. It's incredibly SIMPLE to make and something the whole family can enjoy this season!

Ingredients

- 2 large apples
- 1 large pear
- 1 large orange
- 2 lemons
- ¾ cup pomegranate seeds
- 3 cups apple cider
- 4 cinnamon sticks
- 2 cups sparkling water

Instructions

1. Slice apples, pear, and orange. Mix together the sliced apples, pear, orange, and pomegranate seeds in a large pitcher. Slice one of the lemons and add it to the pitcher, reserving the other lemon for juicing.

2. Start by pouring the apple cider into the

mixture, followed by the lemon juice. Then refrigerate for a minimum of one hour, up to 8 hours.

3. When serving, fill a glass about two-thirds full with the sangria and its fruit. Finish it off with a splash of sparkling water and garnish with a cinnamon stick. Enjoy!



Delicious Cream of Turkey & Wild Rice Soup



Prep: 35 Min



Cook: 40 Min



Total: 1.15 Hours



INGREDIENTS

- 1 tbsp extra-virgin olive oil
- 2 cs sliced mushrooms (approximately 4 ounces)
- ¾ c chopped celery
- ¾ c chopped carrots
- ¼ c chopped shallots
- ¼ c all-purpose flour
- ¼ tsp salt
- ¼ tsp freshly ground pepper
- 4 cs reduced-sodium chicken broth
- 1 c quick-cooking or instant wild rice (see Ingredient Note)
- 3 cs shredded cooked chicken or turkey (about 12 ounces; see Tip)
- ½ c reduced-fat sour cream
- 2 tbsp chopped fresh parsley

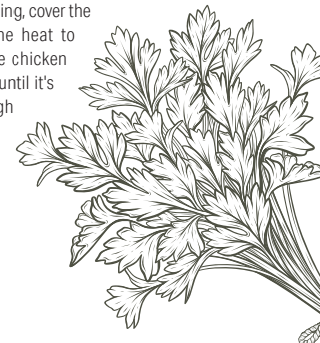
DIRECTIONS

1. Heat olive oil in a large saucepan over medium heat. Once it's hot, add sliced mushrooms, celery, carrots, and shallots. Stir and cook until tender, which should take about 5 minutes.
2. Add flour, salt, and freshly ground pepper to the mixture. Continue stirring for an additional 2 minutes.
3. Pour reduced-sodium chicken broth into the saucepan and bring the mixture to a boil, making sure to scrape up any browned bits from the bottom of the pan.
4. Add the quick-cooking or instant wild rice to the pot and reduce the heat to a simmer. Cover the saucepan and let it cook until the rice reaches a tender consistency, typically taking around 5 to 7 minutes.
5. Once the rice is ready, stir in shredded turkey or chicken. Then, add reduced-fat sour cream and chopped fresh parsley. Continue cooking until everything is heated through, which usually takes about 2 minutes more.

Ingredient Note: Quick-cooking or instant wild rice has been partially cooked, which significantly reduces its cooking time. Conventional wild rice can take up to 40 to 50 minutes to cook. When selecting your rice, be sure to check the cooking directions, as some brands labeled "quick" may take approximately 30 minutes to cook. If quick-cooking wild rice is not available, simply add already cooked conventional wild rice along with the turkey or chicken at the end of Step 2.



Tip: To poach chicken breasts for this recipe, place boneless, skinless chicken breasts in a medium skillet or saucepan. Add lightly salted water to cover the chicken and bring it to a boil. Once boiling, cover the pan, reduce the heat to low, and let the chicken simmer gently until it's cooked through and no longer pink in the middle. Takes about 10 to 12 minutes.



Dutch Apple BREAD

This recipe is a homemade delight crafted with butter, sugar, and fresh apples. It boasts exquisite flavors, crowned with a cinnamon streusel topping, and adorned with a luscious drizzle of warm vanilla glaze.

Batter

½ cup softened butter
1 cup granulated sugar
2 large eggs
½ cup milk
1 teaspoon vanilla
2 cups flour
½ teaspoon salt
1 teaspoon baking powder
1 ½ cups green apples
(peeled & diced)
½ cup chopped pecans

Topping

5 tablespoons cold butter
1/3 cup flour
2 tablespoons brown sugar
2 tablespoons granulated sugar
2 teaspoons ground cinnamon

Glaze

1 tablespoon melted butter
½ cup powdered sugar
1 tablespoon milk
¼ teaspoon vanilla

Directions

1. Preheat oven to 350 degrees Fahrenheit. Prepare a bread pan by lining with parchment paper or non-stick baking spray.
2. Peel and dice apples into small square pieces, set aside for step 4.
3. In a large mixing bowl, blend the butter and sugar until creamy. Then, introduce the eggs, milk, and vanilla extract, and stir thoroughly to combine the ingredients.
4. Incorporate the flour, salt, and baking powder into the mixture, and gently fold in the apples and nuts.
5. Transfer the prepared mixture into the baking pan.
6. To prepare the Dutch topping, combine cold butter, brown and white sugars, flour, and cinnamon. Use a fork or pastry blender to blend the ingredients until they form a crumbly mixture. Next, evenly sprinkle this topping over the batter in the pan.
7. Bake for 55 to 60 minutes or until a toothpick inserted into the bread comes out clean. Allow it to cool before applying the glaze.
8. Whisk the melted butter, powdered sugar, and milk until you achieve a smooth consistency. Remove the bread from the pan, then drizzle the glaze over the top. Slice and serve for a delightful treat.

Enjoy!





CLIMATE CHANGE IMPACT

1. INCREASED IMPORTANCE OF HOMEOWNERS INSURANCE

Historically, homebuyers rarely considered homeowners insurance when purchasing a house, focusing mainly on mortgage costs and property features. However, climate change has shifted the landscape, making insurance a critical consideration for prospective homeowners.

2. DECLINING DEMAND FOR WATERFRONT PROPERTIES

Coastal states like Florida have witnessed rising home values, but this trend may reverse as climate-related risks intensify. With the growing threat of wildfires and hurricanes, people may migrate from vulnerable coastal regions to safer areas in the Midwest and Rust Belt.

3. RISING INSURANCE PREMIUMS

Homeowners insurance premiums have surged by approximately 21% since 2015, with even steeper increases in states like Texas (40%) and Florida (57%). These hikes are attributed to heightened catastrophe risks and new requirements for higher deductibles, driven partly by investors' reluctance to risk money on weather-related damages.

4. HIGHER PROPERTY TAXES

Climate change is predicted to lead to higher property taxes in areas frequently affected by natural disasters.

Shrinking tax bases due to resident migration from disaster-prone regions could result in increased taxes to fund infrastructure and climate change mitigation efforts.

5. TOTAL COST OF HOMEOWNERSHIP

As insurance costs rise, the overall cost of homeownership increases. This can negatively impact a property's market value since a larger portion of a homeowner's budget goes toward insurance, leaving less for mortgage payments, taxes, maintenance, and furnishings.

6. INVESTING IN RESILIENCE

Homeowners are encouraged to invest in climate-resilient measures to reduce insurance risk and maintain property value. This includes elevating homes above flood plains, relocating structures away from fire or water hazards, and other risk mitigation strategies.

7. CONSULTING REAL ESTATE AGENTS

Real estate agents are becoming valuable resources for potential buyers concerned about climate change. They can provide information on fire, flood, tornado, and other risks in specific communities. Additionally, buyers should explore whether their community has a climate action plan to address future climate-related challenges.

In summary, climate change is reshaping the landscape of homeownership by emphasizing the importance of insurance, altering property demand dynamics, increasing insurance costs, potentially raising property taxes, and impacting the overall cost of owning a home. To navigate these changes, prospective homeowners are advised to consider climate-related risks, consult with real estate professionals, and invest in climate-resilient measures. Ignoring the implications of climate change may result in financial and property value setbacks.



ALAMO MARKET REPORT Q2 VS Q3

Q2 2023	Q3 2023
HOMES SOLD 62	HOMES SOLD 41
DAYS ON MARKET 23	DAYS ON MARKET 18
LIST PRICE \$3,028,461	LIST PRICE \$2,494,142
SOLD PRICE \$3,014,692	SOLD PRICE \$2,520,634 ↓ 16%
ASK V. SOLD 100%	ASK V. SOLD 101%
\$/SF \$815	\$/SF \$850 ↑ 4%

Prices are down but the price per square foot is up, indicating that larger – and pricier - homes sold in Q2 than in Q3, not necessarily that home values fell. Homes are selling quickly at or above ask – my last 3 sales sold pre-market for an average of 106% of asking. Give me a call to learn how I do that even in a softer market.



ALAMO MARKET REPORT LAST YEAR V THIS YEAR

Q3 2022	Q3 2023
HOMES SOLD 39	HOMES SOLD 41
DAYS ON MARKET 25	DAYS ON MARKET 18
LIST PRICE \$3,143,060	LIST PRICE \$2,494,142
SOLD PRICE \$3,107,700	SOLD PRICE \$2,520,634 ↓ 19%
ASK V. SOLD 99%	ASK V. SOLD 101%
\$/SF \$817	\$/SF \$850 ↑ 4%

2022 was the result of Covid's extreme boom to real estate, but homes sold for a higher price per square foot in Q3 of this year than even last year, indicating that the large homes sold in 2022 and smaller homes sold in 2023, skewing the sold price results downward. This is a terrific time to be a seller, let me know if you've considered making a move.



Addressing Home Repairs

That Shouldn't Be Delayed

Home repairs often don't elicit cheers of excitement; they're usually seen as annoying, costly, and time-consuming tasks. Consequently, we tend to procrastinate on them, convincing ourselves that they can wait. A non-functional light switch or squeaky floors? We may rationalize, "Not a big deal; we rarely use that room."

However, certain home improvement projects demand immediate attention to prevent more significant problems and higher expenses down the line. Here are a few essential home repairs that experts strongly advise against postponing:

- **Leaking/Sagging Roof:** If you spot water stains on your ceiling or walls, don't delay roof repair. Neglecting leaks can lead to mold growth, structural damage, water damage, and even electrical fires.
- **Damaged or Missing Shingles:** After severe storms, inspect your roof for displaced shingles. Ignoring this could result in future leaks.
- **Cracks in the Foundation:** Small foundation cracks may develop over time. Repair them early to prevent costly foundation

replacements or structural failures.

- **Gas Leaks:** Gas leaks are dangerous; if you detect a gas odor, evacuate immediately and contact your gas company to avoid explosions or fires.
- **Plumbing Leaks:** Water leaks can cause mold, structural issues, and health problems. Regularly inspect under sinks for leaks and call a plumber if needed.
- **Mold:** Regardless of the type of mold, address it promptly. Identify and fix the underlying issue causing mold growth for a comprehensive solution.
- **Electrical Issues:** Faulty electrical systems are a fire hazard. Signs like circuit breakers tripping, flickering lights, or hot outlets should prompt a call to an electrician.
- **Clogged Gutters:** Neglecting gutter cleaning can lead to water damage

and wood rot around the fascia and foundation. Clean gutters at least twice a year and ensure proper drainage.

- **Clogged Dryer Vents:** Regularly clean your dryer vent to prevent lint buildup, which can become a major fire hazard.
- **Cracked Driveways:** Cracked driveways can create tripping hazards and potential water damage to your home. Address these issues to maintain proper drainage.

While these repairs may not need frequent attention, it's crucial to act swiftly when warning signs appear. Delaying these repairs could lead to more extensive and costlier issues in the long run. Prioritizing timely maintenance can protect your home and your wallet.



HOUSEHOLD RESOLUTIONS TO CUT COSTS IN 2024

As the challenges of economic inflation and rising energy prices persist, it's crucial to discover ways to save money within the comfort of your own home. Whether your aim is to trim utility costs or explore cost-efficient methods of maintaining your home, consider these household resolutions to adhere to your budget in the new year.

1.

Adjust the Thermostat

Trim heating and cooling expenses by reducing the thermostat by one or two degrees in the winter and raising it in the summer.



2.

Lights Off

Remember to turn off lights when leaving a room. Consider motion sensor light switches for added convenience and savings.

3.

Cold Wash

Switch to cold water for laundry cycles. It not only reduces energy costs but also extends the lifespan of your clothes.



4.

Meal Planning

Create a meal plan and shop only for necessary groceries. Allocate a day for takeout to satisfy cravings while sticking to your budget.

5.

Tool Rentals

Instead of buying specialized tools for occasional use, rent them from local home improvement stores. Save money and space.

6.

Curtain Control

Close curtains and lower blinds at night to improve insulation and reduce heating and cooling expenses.



7.

Off-Peak Usage

Utilize appliances like washers and dishwashers during off-peak hours to cut down on utility costs.



8.

Grow Your Own

Plant vegetables, herbs, and spices in your yard or indoors to save on grocery bills and reduce food waste.



9.

LED Light Bulbs

Switch to energy-efficient LED bulbs, reducing energy consumption and lasting significantly longer.

10.

Toaster Oven Use

Opt for a toaster oven for small meals as it consumes less energy than a full-size oven.



11.

Ditch Disposable Items

Invest in reusable plates, cups, cutlery, and towels to cut down on recurring costs of disposable items.



12.

Slow Cooker Savings

Prepare bulk meals in a slow cooker to reduce dishwashing, energy use, and overall food expenses.

By implementing these resolutions, you can significantly reduce household costs while contributing to a more sustainable and budget-conscious lifestyle in 2024.



giving TUESDAY

GivingTuesday is a global day of generosity that will take place on November 28, 2023. It was created in 2012 as a simple idea: a day that encourages people to do good.

Over the past decade, this idea has grown into a global movement that inspires hundreds of millions of people to give, collaborate, and celebrate generosity. It is a global generosity movement, unleashing the power of radical generosity to transform communities and the world. This is an opportunity for people around the world to come together to thank, help, give, show kindness, and share what they have with those in need.

People can show their generosity in a variety of ways during GivingTuesday—by helping a neighbor, advocating for an issue, sharing a skill, or giving to causes—everyone has something to give and every act of generosity counts. There is no cost to associate with the movement, and no limits to what can or cannot be done to participate. Simply think of a way you can give back to charities, people, or your community as a whole on November 28th or on every Tuesday!

To find your local GivingTuesday initiative visit givingtuesday.org/united-states/#USmap. Also, be sure to follow on twitter using the hashtag #GivingTuesday for updates or to share your own activity!



Unique

Holiday Gifts

Finding meaningful holiday gifts can be a daunting task, thankfully, home and decor gifts are often a reliable choice. Items like art pieces, serving ware and bed linens have universal appeal and can elevate the everyday living experience for anyone. Whether shopping for a spouse, a close friend or a colleague, here are some unique holiday gift ideas.

1. Mujen Shochu: While you shouldn't choose liquor solely for its bottle, Mujen's exquisite bottles make it hard to resist. This zero-carb, sugar-free shochu is known for its smooth, light taste.

2. State Cashmere The Solid Fringe Throw Blanket: Spoil your loved ones with the gift of cashmere. State Cashmere's generous 60 x 50-inch throw blanket comes in various beautiful colors, providing cozy warmth during the winter months.

3. Our Place Always Pan: A versatile gift for home chefs or kitchen enthusiasts, the Our Place Always Pan replaces multiple cookware items.

4. Crow Canyon Lasagne Pan: Perfect for moms, in-laws, or anyone who appreciates vintage aesthetics, this lasagne pan features a fun splatter design in vibrant hues.

5. Birch Lane Osya Bamboo Cutting Board: Customize this bamboo cutting board with initials and text for a thoughtful gift, perfect for holiday parties or corporate gifting.

6. Vivian Howard & Haand Intimate Cocktail Party Collection: For the consummate host, this serving dishes set offers everything needed for a cocktail party, available in stylish colors.

7. Weston Table Mosser Glass Jade Cake Stand: For bakers with classic tastes, this vintage-inspired cake stand adds a touch of elegance to any dessert presentation.

8. Boll and Branch Signature Hemmed Sheet Set: Give the gift of restful sleep with these ultra-soft organic cotton sheets, available in various sizes and colors.

9. Chefanie Baseball Cocktail Napkins: Perfect for baseball fans, these embroidered linen cocktail napkins add a sporty touch to any bar cart or coffee table.

These thoughtful and diverse gift ideas are sure to delight your friends and family, making their homes even more special during the holiday season.

Think Your Home Isn't Photo Ready?

Let Me Get It Into Shape
With No Upfront Cost!

Services Include: Fresh paint, new or refinished flooring, new light fixtures, staging, landscaping, decluttering, deep cleaning and so much more!

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CLIENT TESTIMONIALS



Andrea Scott is absolutely the best Realtor in Alamo California. Andrea has a heart of gold and she puts her clients interest above her own! She is very knowledgeable, a savvy negotiator, and an all around go getter! My time spent with Andrea was amazing! Andrea is dedicated to her clients and her relationships with her clients are more important than just a sale! Andrea is my Alamo go to Realtor!

- Gayle W, Alamo



Andrea made a complex listing and sale go quite well. She skillfully handled many complicated offers. She took care of numerous details that would have required much time and effort on my part. I would recommend her and use her again for a future sale.

- Tom H, Alamo



Andrea was a pleasure to work with. We were in a situation that called for us to sell a home from across the country. She kept us informed every step along the way and treated the home as if it were her own she was selling. Even despite a difference in time zone, she was available and ready to work whenever we needed her. We were very impressed and would absolutely have her represent us again.

- Kelly R, Alamo



Andrea Scott gave us amazing guidance on what to do to sell our home in a changing environment. She gave us a very extensive list on what we would need to sell our home that included great recommendations for staging, touch up work, inspection reports, etc.. All this resulted in getting our home sold at full price at a time when a number of homes in Alamo were being sold at reduced prices. There was not a time that Andrea didn't call or email us back and did so in a timely fashion. It can't get any better than that!!! Thank you Andrea!

- Carol S, Alamo

About The Agency

The Agency is a full-service, luxury real estate brokerage and lifestyle company representing clients worldwide in a broad spectrum of classes, including residential, new development, resort real estate, residential leasing and luxury vacation rentals.


Since its inception in 2011, The Agency has redefined the business of real estate, modernizing and advancing the industry by fostering a culture of partnership in which all clients and listings are represented in a collaborative environment by all of its agents. Shunning the traditional model of how real estate is practiced, our agents share their knowledge, spheres of influence, contacts and expertise, ensuring our clients better representation and a true competitive edge.


This approach has proven highly successful. Four years after its inception, The Agency was L.A.'s most outstanding real estate brokerage, with 13 of our agents ranked among the top 250 realtors in the United States, as measured by total sales volume by the Wall Street Journal and REAL Trends, Inc. To date, The Agency has closed more than \$9 billion worth of real estate transactions and established itself as a preeminent player in the luxury real estate market, representing many of the country's most visible and high-end properties.




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FindAndreaScott.com



**THE NEIGHBORHOOD
CONNECTION**

Andrea Scott

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Scan to learn more



HAVE WE MET?

Buying and Selling a Home is one of the most important decisions you make. Let me guide you through the process. Call us to set up an appointment to meet in person or via Zoom.

- 5 Star Award Winner
- Forbes Magazine Real Estate Market Leader
- RealTrends America's Best Real Estate Agents
- SF Business Times Top 50 Bay Area Agents
- Top 100 Real Estate Agents
- #1 Realtor, Westside Alamo, 2013-2021

Cumulative, per MLS



Andrea Scott | 925.788.9374 | Andrea@Alamo.RealEstate

www.Alamo.RealEstate