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*To view all of the reasons you should be working with Willis Allen Real Estate go to www.WillisAllen.com/AboutUS



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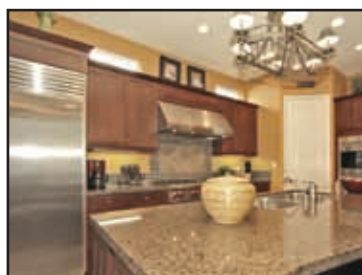
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Home improvement projects can add value to your home

Better weather makes almost all home improvement projects more enjoyable. Take advantage of the season and add value to your home! Here are a few tips on home improvement projects that can help bring top dollar from your real estate investment.

Adding an extension, sanding wooden floors or replacing a roof are a lot easier when you're not worried about the weather and diminished day light. Also, contractors are less likely to have weather-related delays that blow timelines, making spring renovations run more smoothly.

Here are a few home improvement projects you may want to consider:

- **Replace the Roof:** Have you noticed any leaks during the recent rains or notice dramatic increases in heating or cooling bills? It could be time to replace your roof. The best time to do so is when the weather is warm and dry. Keep in mind the U.S. Department of Energy recommends light roofing colors, which will keep down cooling costs and help reduce global warming. Green energy-saving home improvement tips can be found at: www.energy.gov.

- **Add a Fireplace:** Fireplaces are great focal points to any home, and now homeowners can double their impact by adding see-through fireplaces that can be installed between rooms or even to warm a patio. Versatile fireplaces, like the Montebello See-Through by Lennox Hearth Products, can be installed between a kitchen and dining room or between a living

room and patio, creating a dramatic effect. You don't have to spend a lot to add a lot with a fireplace feature. You can learn more at www.lennox.com.

"An indoor/outdoor installment is a great way to enjoy your fireplace year-round, especially in Southern California" says Bill Wetzel, product manager of Fireplace Systems for Lennox. "After all, who wants to spend money on home improvements you can only use half the year?"

- **Tinker with Plumbing:** Because bathroom and kitchen renovations often require plumbing changes, the warmer months are the best for these projects. Now's the ideal time to expand that half-bathroom with a shower stall, or to upgrade your master bathroom with a whirlpool tub. And there are many choices of eco-friendly fixtures from such brands as Delta, Kohler, American Standard and others.

- **Install Skylights:** With longer days and clear, starry nights, it's the season for gazing at the sky. But allergens can make sky gazing difficult for some. Consider installing skylights in your home this season.

- **Sand the Floor:** Most people think of floor maintenance as a cool weather activity, but floor sanding kicks up incredible amounts of dust. In warmer weather, you can throw open doors and windows and set up fans to suck the dust outward. You can rent the equipment you need at your local rental store. They can provide you with good tips to get the job done right.



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The loan modification myth

If you survived a temporary modification and have a permanent one, you may make the Guinness Record book.

If you got one, you're in rarified air. If you survived a temporary modification and have a permanent one, you may make the Guinness Record book. According to the U.S. Treasury Department, about 9 percent of home owners who need relief have received a modification, whether a government or non-government program. Less than 25 percent of those have been made permanent. One company vying for clients to help modify, states that 43% of all modifications in the U.S. are in California. The new federal HAMP program, Home Affordable Mortgage Program, allows eligible borrowers to be put into trial modifications sooner to see if they can keep up reduced payments. Only 29% of the loan modifications completed in 2010 were done through HAMP. The percentage of homeowners getting the help compared with those who really need it still remains negligible.

According to CNN Money the largest loan servicers are among the worst offenders in actually completing modifications. They include: Bank of America, Wells Fargo, JP-Morgan Chase, and Citigroup. 72% of those fortunate enough to receive a trial modification from Chase have remained in the trial period for over 6 months. It is becoming more and more apparent that lenders are dragging homeowners through months and months of repetitive paperwork to no avail.

After polling borrowers, mortgage professionals, attorneys, real estate agents and short sales specialists, here is a typical scenario of a distressed home owner. Borrowers called the lender, filled out proscribed forms, sent them along with four months of liquid and semi liquid asset statements – all pages on all accounts, insurance and property tax information, a balance sheet, list of debts, income information, tax returns, and an explanation of changed circumstances requiring a modification. Every three to four months upon request sent updated and "missing" information for as much as 24 months awaiting help. May have even been told to start the process again as paper work was lost, expired or forms changed. Many times mortgage payments were hard to make or not accepted during this time. Getting help from the institution was almost impossible as no department claimed to be able to help while the loan was in the modification department, which never returned calls and required a 45-minute wait time on hold. When the homeowners finally got a call that they were in underwriting, they were told not to make payments during the underwriting process, which would be quick. After credit was ruined and several more months of waiting and resending documents,

some received foreclosure letters without a decision on the modification being rendered. In at least one case, a modification turn down came a month after the foreclosure letter, saying the loan amount was too high for the program. Mind you, the loan amount had not changed in the two years the bank ran that poor home owner around. That bank was Chase.

Unemployment, underemployment, illness, changed relationship status, and job transfers are major reasons why borrowers have needed their mortgages modified. Homeowners have suffered the double whammy of reduced household income combined with home value reduced to the point of negative equity, while banks have been replacing lost capital with increased fees and the larger spread between the cost of money and interest received.

Just as it almost feels like foreclosure is the new form of Imminent Domain, foreclosures have started to decline in some areas. According to Associated Press reported comments by Rick Sharga of Realty Trac, three California metropolitan areas are down:

Riverside / San Bernardino / Ontario, 20 percent, San Diego / Carlsbad / San Marcos, 17 percent, and LA / Long Beach / Santa Anna, 16 percent. Lenders took over 1 million properties in 2010. The worst repossession area was Phoenix / Mesa / Scottsdale Arizona in which about 55,372 properties were repossessed. According to CoreLogic, about 2,400,000 homeowners have 5 percent or less equity in their homes.

Be prepared for the foreclosure rate to increase again in 2011 for a time as the home modification failures work through the market.

THERE IS GOOD NEWS. Data Quick reports that overall California home sales declined in 2010 while homes sales over \$1 million increased for the first time in five years. About 1 in 25 homes sold for over \$1 million in 2010, with 1 in 20 in 2009 and 1 in 16 in 2008. In our community of La Jolla, fourth quarter 2010 saw the lowest levels of foreclosures in three years. This was the result of shifting market conditions combined with changing lender / servicer policies.

Interest rates are up. If your credit has not been ruined, it is time to buy. Short sale values appear to be more closely related to home values. As long as the over \$1 million market is picking up, we're back. We're seeing purchases proliferate compared with a year ago at this time. The folks that have been abused by lenders unable or unwilling to modify the mortgages will probably sell.

Watch for some really good buys, and get back in the game. As the inventory gets absorbed, there will be a lack of available housing since few new units are being built. Rents will be going up. Interest rates will continue to increase.

Let's not let home ownership become a myth. – Nancy Gardner



GUEST EDITOR

Nancy Gardner

The Secret is out...

LA JOLLA HISTORICAL SOCIETY PRESENTS ITS 13TH ANNUAL

Secret Garden Tour of Old La Jolla

Blossoming into its thirteenth year, the Secret Garden Tour of Old La Jolla has become a much anticipated perennial event that allows you to wander through the garden gates and enjoy some of La Jolla's most cherished Secret Gardens.

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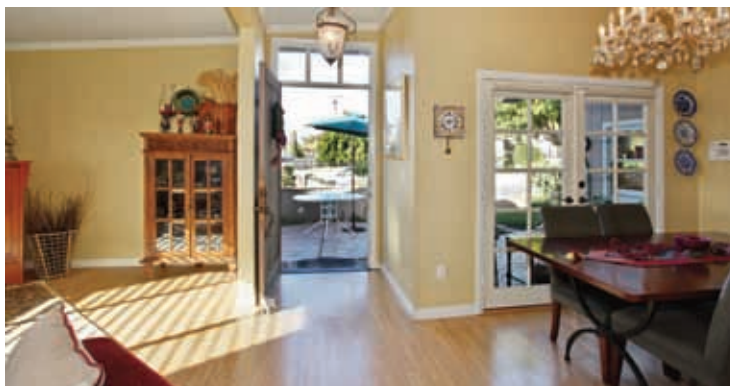
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KB Property Group, LLC is not a "flipping" firm. The prestigious company was co-founded by an award-winning designer who has over fifteen years' experience within the home renovation industry. The company is unique because their approach is tailored to incorporate applications for web 2.0-savvy home buyers and investors.

KB Property Group, LLC is geared towards preserving the integrity of each project's neighborhood. Apart from the seedy market of "flipping," KBPG takes pride in their hands on approach. The company uses all the latest materials, has a "green" philosophy, and works towards energy conservation with each project.

KB Property Group, LLC is using architectural and interior design techniques to redevelop the true characteristics of distressed properties. By utilizing unique space planning methods, KBPG is one of the few companies creating architectural, and lifestyle enhancements to outdated properties in San Diego, California.

KB Property Group, LLC was co-founded by Gary Kirkpatrick, Certified Graduate Remodeler. Kirkpatrick is also the owner of Classic Design and Remodeling. Gary is famous for his signature projects. As a member of NKBA (National Kitchen & Bath Association), Kirkpatrick is able to enhance the value of a home through design techniques. Kirkpatrick's work has been featured in San Diego Home/Garden Lifestyles Magazine and Remodeling Magazine. In addition, Kirkpatrick's projects have won an array of national, and local, awards including Best Residential Single Space.

KB Property Group, LLC's projects are always permitted and inspected by the city of San Diego before placement within the real-estate market. The company is also making the buying process easier by offering EZ Code. EZ code is a 2D barcode accessible through printed marketing and press collateral. As an example, a specific home may be advertised in a local publication and/or with property signage. Interested parties can scan the EZ Code using a smartphone. Once the code is scanned, all the information on the property is instantly accessible. The company will be adding EZ Code to property press releases too.

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Yard and garden water conservation strategies

By Steve Jacobs

Amid a burgeoning water crisis there's much individuals can do to conserve this precious resource, starting with their own yards and gardens. Here are some key considerations to help "green thinkers" conserve water while still keeping their lawns and gardens in tip-top shape:



Irrigation control

Overwatering due to poor irrigation system management is a major culprit of water waste, and offers the largest potential for conservation. A minimum of each quarter as the seasons change, homeowners should reprogram their irrigation controller to optimize water run time and frequency schedule to avoid watering too much or too little. They can also hire a certified water manager (CWM) to audit the landscape and expertly program the irrigation timer.

Know your soil

The type of soil you have and the type of irrigation system you use will help determine how often and how long you should water. Depending on your location, you may have clay, sand, silt, loam or a combination of these. Heavy soils such as clay have very tiny pore spaces and take in water very slowly so water runoff is more likely. Sandy soils have large pore spaces which allow water to pen-

etrate quickly but don't retain water, so you may need to water more often.

Assess the terrain

The steeper the terrain, the greater the potential for water runoff. To avoid runoff, have an irrigation system with a low precipitation rate and/or to set short run times.

Get zoned

Ensure your irrigation system is property "zoned" based on exposure to sunlight, wind and other elements. For example, you would not want to water sunny and shady zones at the same time, for the same frequency and length of time, because the water needs greatly differ in these two areas.

continued on page 7

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COAST BLVD.
We have just listed this 7th floor studio condo for sale at only \$545,000! Great ocean views are enjoyed from this great condominium! Call today! Tenant occupied. Sale is subject to existing lease.

RENTALS

1. We are offering this spacious 1 bedroom walk up apartment for a 1 year lease at \$1,600* RPM! The apartment is in a building in the Old La Jolla Village near the beach and park. Sorry, no pets and no smokers, please.
2. \$9,750* RPM: This fully furnished beautiful Ocean View home in Prestwick Estates has a panoramic vista of La Jolla Shores, the Scripps Pier and the La Jolla Cove! The home features a swimming pool, an office and multiple luxury items. You must see it to appreciate it! Offered now for a one-year lease at \$9,750* RPM! Sorry, no pets and no smokers please.
3. We have a furnished La Jolla Shores home for rent for the months of April and May for \$3,250* RPM! Call for an appointment to see this today!

*Owner requires an acceptable credit check, security deposit, and first and last month's rent in advance.

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5970 La Jolla Corona, La Jolla | \$1,135,000



3BD/3BA
MLS # 110006826

- 180 degree ocean view
- Prime canyon .29 acre site on cul de sac street!
- Beautifully upgraded and maintained home.
- Master bedroom with walk-in closet and sauna.
- Bonus room/bath downstairs with separate entrance.
- Double decks, including off master bedroom, offer alfresco living in private setting.

5962 La Jolla Corona, La Jolla | \$1,075,000



3BD/2BA
MLS # 100067057

- Great ocean and sunset views.
- Upgraded 1960's home on cul-de-sac street.
- Essentially one level living.
- Downstairs bonus room with fireplace.
- Low maintenance private canyon site.

2147 Avenida De La Playa, La Jolla | \$1,049,000



2BD/2.5BA
MLS # 100048165

- Spacious remodeled La Jolla Shores condo one block to the sand.
- 7-unit La Playa complex next to the LJ Beach and Tennis Club.
- Remodeled baths and kitchen with granite counters and wood flooring.
- 2 side by side parking spaces and huge storage space.

621 Mira Monte, La Jolla | \$1,995,000



4BD/3BA
MLS # 110008288

- Charming Upper Hermosa home on private, quiet street.
- Lovely .24 acre yard.
- Beautiful hardwood and pegged floors, 2 fireplaces, built-in bookcases and cabinets, vaulted ceilings, dental moldings, and window seats.



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Divide and conquer your perennials to bring beautiful results



divided sections with a mixture of new and existing soil.

Dividing perennials can seem a bit intimidating at first, but it is actually fairly simple and just a little practice will make you an expert in no time. Taking the time now to divide your overcrowded plants will help your garden flourish through the coming seasons.

As the founder and principle designer of Cleator Landscape Design here in San Diego, I have years of experience creating personalized spaces for clients; and with a Masters Degree in landscape design from George Washington University, I have created a niche specialty in sustainable design with a focus on native plants. I look forward to helping homeowners with their gardening and landscape challenges.

If you have any questions on dividing, or any other landscape topics that you would like to see addressed in this column, please contact me at jeff@cleatordesigns.com. Please also follow my landscape blog at www.cleatordesigns.com.



One of the best parts of living in San Diego is the freedom and versatility of indoor/ outdoor living. Many homeowners want to create an outdoor space conducive to entertaining, family fun time and a private oasis to relax. My goal is to help readers navigate the world of landscape design from tips and tactics to design concepts to create the perfect outdoor living space.

In this column I will focus how best to divide your overgrown and overcrowded perennials, such as the ubiquitous Agapanthus, it's difficult to drive down any street in our coastal communities and not find someone growing Agapanthus. First, divide and conquer! Dividing your plants will help improve their health and as an added bonus you can increase the amount of plants that can be used elsewhere to enhance your garden or they can be given away as a wonderful gift to a friend who is just getting started in gardening.

With spring rapidly approaching (and warm weather already here!), now is a fantastic time to give your perennial plants the room they need to grow. Although this practice can be done any time of year, spring is ideal because the warm days and cool nights make for perfect soil temperature and conditions for dividing.

The best way to divide your crowded perennials is to gently remove them from the ground roots intact. With a sharp, clean landscape blade or handsaw, carefully cut it into equal pieces lengthwise (roots and all) as if you were cutting pieces from a cake. Discard any unhealthy growth. Finally, replant the

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Got mulch?

Adding a 2 inch layer of groundcover mulch to planter beds is a good way to conserve water. Doing this will lower the temperature of the soil and dramatically reduce evaporation. You will also get the added benefits of weed control, erosion control and adding organic matter to the soil.

Age matters

Those homes with mature plants and trees, which have a fully developed root system, can be watered less frequently and in some instances only a few times a year or not at all. So, as your landscaping ages, your watering schedule should be decreasing in kind.

Understand water needs

Know what's planted in your yard, and if your flowers, plants and trees require high, moderate or low water so that you can set your irrigation system accordingly. Try to plant items together in zones with similar watering needs rather than mixing and matching high and low water use plants in the same area.

Find and fix problems

Each month check, or have your landscape maintenance company check, the condition of your irrigation system throughout the property so that problems such as leaks, overspray, broken heads and/or pipes, incorrect water pressure, etc. may be rectified.

Think drought tolerant.

If your current landscape requires a lot of water, consider changing the plantings to Mediterranean and native plants. This will allow you to water less often and still have a beautiful garden.

There are many online resources to help homeowners conserve. The United States Department of Agriculture's Natural Resources Conservation Service offers a "Backyard Conservation Tip Sheet" which can be viewed at: www.nrcs.usda.gov/feature/backyard/watercon.html.

Landscape, irrigation and horticulture expert Steve Jacobs is the President of Nature Designs (www.NatureDesigns.net) – a San Diego-area landscape design, installation and maintenance firm renowned for innovative solutions.

Billionaires Row

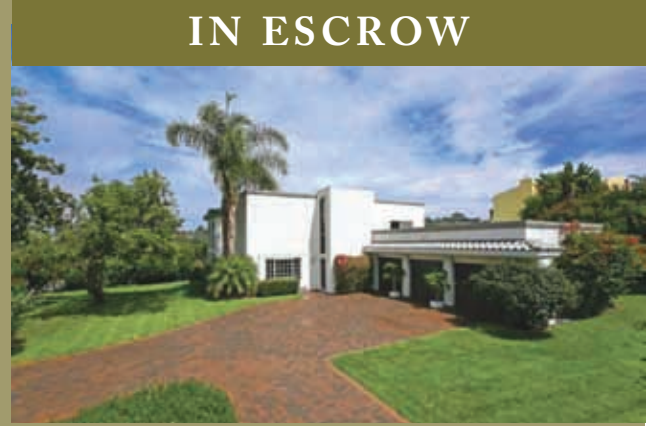
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SOLD



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