

Agua Dulce Living

ISSUE 4

• ESTABLISHED 2005 TO KEEP YOU INFORMED •

Feb. 2006



The bar at our Sweetwater Café

WOW, I can't believe the response to last month's \$400,000 fixer upper! It just goes to show how desperate we are for affordable housing. Did you ever think that \$400,000 would be considered "affordable"? Such a deal, it's already in escrow.

I read recently that the median selling price in California is \$458,000, about double the national average. The median price is the price that is midway between the least expensive and most expensive home sold in an area during a given period of time.

According to Data Quick Information Systems, in 2005 there were 300 homes sold in the 91390 zip code (Agua Dulce and part of Santa Clarita). The median price was \$640,000, about triple the national average and a 9.4% increase over 2004. The average price per square foot was \$288.

With housing being so expensive many families are looking for "other" ways to cut back or make their properties work for them.

Our good, energy conscience neighbors, Paul & Trish have turned to Solar Power. Their 5,800 plus square foot home was run on electricity and propane. But now, according to Paul, "The main house has a 10 KWH Solar Tracking system. Ten panels sit on a steel structure (array); there are 8 arrays, for a total of 80 solar panels. This will generate about 30,000 KWH per year". Quick, go get a copy of your last Electric bill and follow along with the numbers.

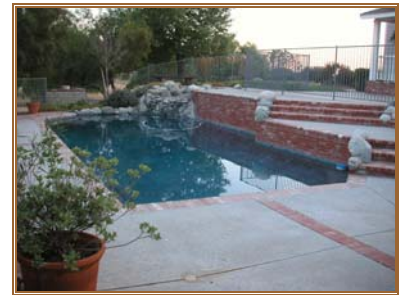


Solar panels rotate to track the Sun

Water is heated by 4 high temperature panels that sit on the roof of the garage heating the water system which is stored in two storage tanks totaling 180 gallons. Additionally the main front gate and side gate are also operating on independent solar powered systems.

Paul & Trish's pool runs on yet another solar powered system that sits on the roof of the main house. From May through October it keeps the pool water at a steady 88

degrees without any propane use. Personally, I'm looking forward to my Memorial Day pool party invitation!



May through Oct a steady 88 degrees

The Photovoltaic panel Solar system for the house is tied into the SCE grid. The solar panels (manufactured by Mitsubishi Electric) will generate all the electricity needed and therefore, they should not have any electric bills. Now, look back at your electric bill and do the math!

During the day the system is sized to provide more power than the house consumes. The excess energy goes back into the SCE grid. When energy goes back into the grid the electric meter spins backwards. At night the house uses SCE power and the meter spins forwards. The net electric usage from SCE is estimated to be zero. The solar panels system is called a zero bill system.

In January 2004, SCE started a rebate program called PBI (Performance Based Incentive). The system is hooked up to the

internet 24/7 and monitored by the state. The state/SCE will pay the homeowner for three years for generating electricity. This should cover about half of the price of the systems cost. The entire system should pay for it's self in about 7 years.

Here's how the numbers work out:

Cost of system	\$ 94,000
SCE Rebate	< \$ 42,000 >
Tax credit	< \$ 11,000 >
Net cost	\$ 41,000

Estimated electric bill without solar power	\$ 6,000 per year
x 7 years w/o an electric bill	
\$ 42,000 saved over 7 years.	

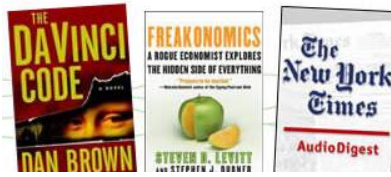
Every year after that the savings is yours, all yours!

On a new subject, I'd like to share with you my new favorite things that make Agua Dulce Living (or anywhere living) even better!



Wireless High Speed Internet Service. I happen to live in the little pocket here in Agua Dulce where cable is not available yet. Can you believe I've been forced to use a dial up connection to send out my magazine to over 3,000 people! Imagine how frustrating that is. Well, not anymore, I love the service and the owners are so helpful and attentive.

The price is great, much cheaper and more reliable then satellite, initial set up and install is \$285.00, plus another \$50 for a wireless router. They offer 3 different monthly packages starting at \$39.99 up to about \$80.00. I'm using the basic \$39.99 and it's all I need and then some. Give them a call at 661 212-3920 or check out their website at www.canyonwave.net and see if they're available in your area.



AUDIBLE.COM Audible books for your MP3 player or I-Pod. I have to admit it took me the longest time to warm up to this concept, but now I'm hooked! I am a radio talk show junkie and I get all of my musical enjoyment from my singing cowboy, so I never thought I'd have a use for an MP3 player. That is until my sister, Sharon, showed me the light.

Here's how it works: you sign up at audible.com, there's no fee to join and you get a \$100.00 credit towards your player. I picked the one my sister has, the Creative, Zen Nano Plus MP3 player.



Creative, Zen Nano Plus MP3 player.

After the credit it only costs about \$50.00. You can sign up for one or two books a month starting at \$14.99. Check the website for all the details. www.audible.com

I just listened to 30 hours of the unabridged version of "Enron, Conspiracy of Fools" written by Kurt Eichenwald. While I admit, much of the content was over my head, it was absolutely riveting! I have another 200 hours of books to listen to, all on that little 1 gig player that measures about 2 1/2 inches tall and less than 1 1/2 inches wide. It's a miracle!

And wait there's more; you can buy an adapter thing that allows you to listen to your player through the speakers in your car or even on a portable radio/cassette player anywhere. You don't always have to use the head set. You'll never mind being stuck in traffic,

washing windows or cleaning the house again. Remember when you were a kid and your Mom would read you a story, it's just like that!

Let me know if you have any life altering suggestions to share. And I wish you all a happy Valentines Day!

Marilyn Garner
REALTOR® 661 904-1323



Agua Dulce Vineyards



Cathy MacAdam recording the new Pod-cast for the Vineyard

Looks like I bought my Creative, Zen Nano Plus, MP3 player just in time to listen to the new Vineyard Pod-cast! Yes, it's true; Cathy is launching a pod-cast on the vineyard website. The premier pod-cast features Cathy and French Chef, Gerard discussing the menu for the weekly Food & Wine pairing Classes. New pod-casts will be available about every two weeks and will be on variety of topics. Check it out and while you're on the website don't forget to download the latest commercial, it includes all your favorite Vineyard employee's (we work for wine). www.aguadulcevineyards.com

Although the Valentines Day Dinner is sold out there's still availability for the Saturday,

February 11th dinner. Check out the menu below. \$115 per person.

♥ Romantic ♥

Barrel Tasting Menu

Chardonnay Kir Welcome

Kir Cocktail prepared with newly released Vintage Select 2003 Angeles Crest Chardonnay

1st Course

Assorted Hors d'oeuvres

2nd Course

Ravioli Florentine

2004 Aneas Reserve Chardonnay

Ricotta, spinach, pine nut, Parmeseano Reggiano, stuffed ravioli with creamy butter sauce

Trou Normand

To refresh and clear the palette

Mango sherbert with fresh tropical fruit drizzled with a touch of Muscat of Alexandria

3rd Course

Royal Dove

2002 Aneas Reserve Sangiovese

Roasted Cornish Game Hen filled with garlic herb infused pain au Levin, Accompanied with an assortment of jardin verts

4rd Course

Mon Cherie Sucree'

2003 Aneas Reserve Syrah Port

Signature Vineyard Surprise Dessert

Agua Dulce L70 Airport



Pilot Martin Johnson and me



Spears Bell OH58 Helicopter

Recently I needed to get a couple of aerial photos of an estate here in Agua Dulce I'm getting ready to

list for sale. Wayne & Connie Spears were generous enough to offer up there helicopter and pilot, Martin Johnson, for the chore. I'm telling you, a girl shouldn't have this much fun. I love Agua Dulce from the ground, but seeing it from the air is even more impressive and exciting! During our flight, Martin needed to fly over his house to see if the horse shoer had showed up yet, some people might just make a phone call, but here in Agua Dulce we do a fly-by.

The January 11th public hearing regarding the airport modification process resulted in the Regional Planning Commission voting to close the public hearings and approve the modifications with some adjustments. I'm not quite sure yet what those adjustments are, but I'll keep you posted. In the meantime you can call the L70 Airport direct for more information at 661-268-8835

**Local Real Estate
Featured Properties**

Land Ahoy!!



**Palen & Escondido Cyn Rd
\$195,000**

Located west of the 14 Freeway and South of Escondido this 5.6 acre parcel is zoned for agricultural or residential. Great view looks right into Vasquez Rocks Park and all the way to Santa Clarita. Property has a graded pad done with permits years ago, CC&Rs and a road maintenance agreement. Development history available.



**Sierra Highway, Agua Dulce
\$2,800,000**

ATTENTION INVESTORS!!
236 acres comprised of 4 parcels, two 40 acres, one 80, and one 76 acre parcel all included. Property starts north of Le Chene Restaurant on right-hand side and fronts Sierra Highway over the hill to the Larwin Tract. With incredible views, land is a combination of flat, hillside and hilltop. Just waiting for you to develop it! Let's go take a look at it.



**14715 Wright Rd
\$799,000**

Single story main house is 3 bedrooms, 3 bath, and 2600 sq feet with 3 wood burning stoves to keep you warm. This 3.44 acre property also offers a separate guest quarters, a huge parking/storage/carport/out building and a pipe turnout arena. Lots of grass, trees and water in a beautiful setting. New items since 2002: Outside - Roof, trim, paint, leach lines, water tank, pressure tank. Inside - Heat, air, most fixtures, paint, wallpaper, carpet, wood flooring, French doors, chair rail,

crown molding. Owner is a California licensed realtor. Please call me to set up your private showing.

California Real Estate Tips

Rates, Not Home Prices, Worst Enemy In Affordability

Written by M. Anthony Carr
Reprinted from Inman News

With all the talk of softening markets, many buyers have moved to the sidelines hoping to wait out high prices, believing that lower prices will help them along the path to homeownership or to move up into the house they really want. Instead of prices, buyers should really keep their eyes on interest rates -- the most powerful component of the home-buying process.

In a nut shell, if you wait for prices to level and drop while interest rates increase -- your ability to purchase that now-affordable home may have just vanished with interest rates running up along side the price drops.

An information sheet came to my desk from a national mortgage company comparing buying power on a household annual income of \$100,000 to demonstrate this point and it was quite telling. Now, I know the national median household income is about half that amount; however, the principles are the same of how powerful interest rates affect purchase power.

For instance, in this example, if you're waiting for prices to drop \$50,000 before you buy, hoping to get a better deal -- well, quit waiting. If interest rates increase as the Mortgage Bankers Association of America forecasts, your payment won't come down with the lower prices. In fact, you may still sit on the sidelines.

MBAA is predicting 6.7 percent rates into next year. Even with that

level of increase, historically, that rate is some of the lowest rates you'll ever see. However, at that amount, the above buyer will only be able to buy about \$399,411 worth of house. Last June (just 5 months ago) that same borrower could have borrowed \$450,000 at 5.63 percent on a 30-year fixed mortgage. Neither the buyer's income nor the home price decreased the buyer's buying power -- just the interest rate.

Here are the nitty gritty details: The 30-year fixed rate mortgage for \$450,000 at 5.63 percent would cost a borrower \$2,591.87 per month. For that same borrower waiting for prices to drop, but watching interest rates jump to 6.7 percent, that same \$2591.87 will only fund a mortgage of \$401,667.91.

If you want to see what that would do in a lower financial stratosphere: let's say it's a loan for a \$60,000 household budget, instead of \$100,000. The purchasing power for this buyer would be roughly \$1,550 per month -- that's a loan for \$217,024 at 5.63 percent (including \$300 for taxes and insurance). That same money at 6.7 percent will only purchase \$193,715 -- a difference of roughly \$24,000.

Two words of advice. To those who are thinking about buying -- look at all your options and run your personal numbers. How long can you wait for prices to reduce while interest rates are on the march upward before you're priced out of your favorite home again. If housing inventory is on the rise in your market area -- then move sooner than later. Smart sellers are willing to negotiate again -- you may be able to get that lower price just by asking for it.

Case in point: Just a couple weeks ago in the D.C. market, a Realtor

told me of how he saved his buyers nearly \$75,000 from sellers who realized they needed to get going instead of hanging on to their price. In essence, make an offer -- the worst that can happen is the seller will counter your offer or reject it. What is it they say? Nothing ventured ...

Secondly, if you know you're going to buy -- lock in early and move in on the contract. By locking in you save money by having a lower rate for your mortgage. Some mortgage programs let you lock in for up to 120 days.

Average interest rates have risen by more than half a percentage point in just the last 6 months from 5.62 percent to 6.28 percent, according to Mortgage-x.com's rate calendar. Depending where rates go, even one month delay in locking in your rate could make a difference of several hundred dollars on your monthly payment.

Classified



Reproduction Dr's Buggy
\$3,950

As seen in the Agua Dulce 2004 Wild West Days Parade! Like new, reproduction Dr's Buggy complete with harness. Excellent condition only had a horse in it once. Perfect for romantic moonlit rides through the Vineyard or just displaying on your front porch. Original cost \$8,500.00. Call 661 618-3922 for more information.



**The ultimate Toy-Hauler
\$29,900 and it's yours!**

1982 INTERNATIONAL 4300, 350 Big Cam Cummings engine, 10 speed Road Ranger transmission with a like new 1999, 24 foot hydraulic Jerr-dan bed. The ultimate Toy-hauler! The attached camper shell allows the truck to be registered with the DMV as Recreational Vehicle (much lower insurance rate!) but you can re-register it as a Commercial Vehicle and start your own hauling & towing business. Over \$50,000 invested. Call 661 618-3922 for more information.

Agua Dulce Living has over 3,000 readers; do you have something odd or different to sell? Let me here from you at:

MarilynMerlotAD@sbcglobal.net

Contact Information

For more information or for any of your Real Estate needs, no matter where you live, please feel free to contact me direct or visit my website.

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Marilyn Garner REALTOR®
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661-268-7402

www.aguadulcevineyards.com

Agua Dulce L70 Airport
33638 Agua Dulce Cyn Rd
661-268-8835

www.L70airport.com

**Agua Dulce Flower Finesse
By Marisol Jenkins**
33336 Agua Dulce Canyon Rd
661-268-7601

Agua Dulce Hardware
33314 Agua Dulce Canyon Rd
661-268-0167

Agua Dulce Nursery
33355 Agua Dulce Canyon Rd
661-268-0676

Bullwinkel's Gifts & Antiques
33302 Agua Dulce Canyon Rd
661-268-1535

Images Salon
33336 Agua Dulce Canyon Rd
661-268-1626

Maria Bonita Mexican Restaurant
33311 Agua Dulce Rd
661-268-8004

Realty Executives
24106 Lyons Avenue
Santa Clarita, CA 91321
661-286-8600 vm 4105

SCV Bookmobile
33301 Agua Dulce Canyon Rd
Wednesdays, 10am-12& 1-4pm
661-260-1792

Sweetwater Café
33310 Agua Dulce Canyon Rd
661-268-1213

Sweetwater Farms Market
33301 Agua Dulce Canyon Road
661-268-0700

Vasquez Rocks Park
10700 W. Escondido Canyon Rd,
661-268-0840

Vincenzo's Pizza

33323 Agua Dulce Canyon Road
661-268-8833



661-212-3920

Wireless High Speed Internet
Connection

www.canyonwave.net

American Water Well
33604 Agua Dulce Cyn Rd
661-268-1080

Boston-Henry
33605 Agua Dulce Cyn Rd
661-268-1731

Masthead courtesy of Bob Wynne

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