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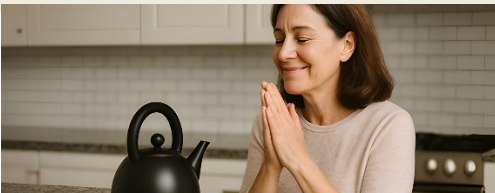
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REALTY

**SELLING
SACRAMENTO**

Need help with fire insurance?

With the recent fires affecting so many in our community, insurance companies have been inundated with claims. Now getting fire insurance, or cheaper insurance is challenging. Call me for a list of insurance agents who might be able to help you get coverage or reduce your rates.

(444) 235-2366



Should you be polite to AI?

Some people are so steeped in courtesy they'd thank their teapot for heating their water.

Do you say "please" and "thank you" to Alexa or ChatGPT? Your friends might roll their eyes, but science says it's a sign of your upbringing—and maybe your empathy, too.

According to MIT research, those gestures toward AI aren't necessarily a sign that you think AI cares. Saying please and thank you is a reflex that we shouldn't dampen. It's a beneficial trait in the real world and we should embrace our comfort with being polite to our tech. Since it doesn't care, do as you please.



Why Now is the Perfect Time for Move-Up Buyers in Northern California

If you're a homeowner in Northern California thinking about upgrading, now may be the right time. While many hesitate over interest rates and headlines about a "slower market," savvy move-up buyers are spotting opportunities.

Statewide home sales were down 6.2% year-over-year as of July 2025, and inventory in many counties has inched up—meaning more choices and less competition. The bidding wars of a few years ago have eased.

Home prices have also stabilized. In places like Contra Costa and Solano Counties, prices softened 2–4%, giving buyers more negotiating power. Sellers can still leverage equity from earlier purchases while moving into a less frenzied market.

Here's the key: you're selling in a market where values remain strong, but buying in one with more inventory, more time, and better terms. And while rates remain higher than 2021 lows, many lenders now offer buydown programs and refinance incentives.

In short, the window is open. For more space, better schools, or a forever home, today's market offers a rare opportunity for strategic buyers.

Ready to upgrade? Let's build a plan that fits your goals. Shoot me a text and we'll schedule a time to chat. Dream it. Plan it. Make it happen.

~ Warren | (444) 235-2366

What NOT to update when selling your home

Unless you plan to completely renovate your home, chances are you'll only be making partial upgrades before selling. Which ones do you choose?



Building Down – The Rise of Iceberg Houses

Building up or out are the typical ways to expand. But some homeowners are building down, creating amenity-laden lower levels by tunneling under their existing homes. These **iceberg houses**, offer more than the typical finished basement, including huge garages, party rooms, swimming pools, and music stages, as shown above. *Makes you wonder if you could do something similar, would you, and how much it would cost?*



Could you? That depends on quite a few factors, like zoning restrictions, soil quality, setback rules, water table, and existing structures.

Would you? Possibly you love your location and want more space, but you're restricted from building upwards (historic home, geographic issues, view lines, etc.). Maybe it's cheaper to go down than up, or insulation is a factor. Or privacy, because no one knows what you have in your basement. (Cue music.)

How much would it cost? Extending an existing basement by 10 feet into your backyard might not cost much, as it can mostly be dug from the top down. However, digging out an area under an existing house that doesn't already have a basement or lowering your basement level to give you more head room could cost significantly more. Still, you won't know until you ask, so if the idea intrigues you, talk to contractors about the possibilities and cost. *If you decide you'd rather sell and move to a larger home, give me a call. It might be easier. ~Warren*



Open House at 5693 Mayfair Blvd. — \$1,223,000

This is a **one-time open house** for this architectural gem! Even if you're not in the market, drop by and say hi, see this wonderful home, and chat with me about your own real estate plans.

Saturday September 20 1-4pm

No appointment necessary—just drop by. Enjoy the ocean view, have a snack and allow your imagination to run wild as you tour the unique curves and built-ins of this one-of-a-kind home.

Can't make the open house? Call me to arrange a private tour. (444) 235-2366

Just for Fun: Flies and Frogs

Two frogs were sitting on a lily pad when a fly came along. One frog zapped it with his tongue, ate the fly, and started laughing.

Soon the other frog ate a fly and the two frogs burst out laughing together. As time went on, the frogs enjoyed more flies, and eventually just the sight of a fly would make them double up with laughter.

Some time later, third frog hopped up to the first two and asked what was so funny. The first frog answered "Time."

"Huh?" asked the third frog. The second frog explained:

"Time's fun when you're having flies."





Why Summer Feels Like It Lasts Forever (When You're a Kid)

Remember when summer seemed to stretch on forever? There's a reason for that. Psychologists say new experiences slow down our perception of time. Kids fill their summers with firsts—camps, bike rides, fireflies, and sleepovers. As adults, we fall into routines that speed things up. Want to make your summer feel longer? Try something new: visit a place you've never been, eat something unusual, or take a spontaneous day off. Novelty stretches time and makes better memories.

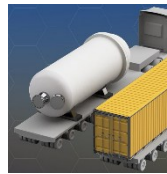
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Mini-nuclear reactors coming soon

Driving along the southern California coast near Camp Pendleton, you can spot two massive oval concrete domes—the remains of the San Onofre

Nuclear Station, decommissioned in 2013. Its spent fuel is still stored onsite and will remain radioactive for thousands of years before becoming harmless.

Now, nuclear power has gone micro, with units small enough fit on a flatbed truck and generate one megawatt of power—enough for 1,000 homes or an industrial facility. Proponents say modern safety make them safer than older plants.

Critics aren't convinced. Small doesn't mean harmless; a rupture could still be disastrous, and these reactors produce the same long-lived nuclear waste as larger plants.

Cheap, "clean" energy sounds tempting, but would you want a mini-reactor in your back yard? If you'd like to explore the facts, Google the World Nuclear Association.

Some paint colors can affect your home's appeal and value

According to a recent Zillow survey (and reported in RealSimple.com) the following colors **statistically** affect your sales value:

- Painting kitchen cabinets olive green or bedroom walls navy blue can **boost** a home's sale price.
- Charcoal gray living rooms and mid-tone brown bathrooms fetched **higher offers** than classic whites or pale hues.
- Kitchens or living spaces painted daisy yellow or bright red can **slash** your sale price by up to \$4,000.

Need a sleep divorce? Join the club

Almost a third of couple say they sleep apart, a practice known as a "sleep divorce." Despite the name, it may actually save a marriage. When one bed partner has insomnia, snores, has hot flashes, a weak bladder, etc., the other partner gets an almost equally poor night's sleep. Poor sleep can worsen mood and make couples more likely to argue with one another. Experts suggest that sleeping together is better if possible. Sleeping together releases oxytocin and other chemicals, called 'cuddling hormones,' which bring us closer to our partners. But when partners who sleep apart also work to create intimacy in other ways, it can improve their relationship.



Selling Sacramento By the Yard

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Can we live in a luxury RV on our friend's property?

While the dream of a home with a white picket fence is still alive, it's often out of reach these days. That has some people turning to alternatives like tiny homes or even high-end, gleaming RVs parked on a quiet patch of land.

When you consider that some RVs are fancier than houses, it's an appealing option—especially if you know someone with a spacious lot who's willing to let you settle there. And the homeowners who own those large lots are also interested in RVs as extra housing for their in-laws or adult kids. It sounds like a win-win.

But there's a hitch: zoning laws. In many locations, RVs aren't considered legal dwellings, especially if they're not tied into public utilities. Health and safety codes might demand approved sewage systems or minimum square footage, making even the most high-tech, solar-powered, off-grid rigs off-limits. But that's not always the case, and it's dependent on the exact location of your property, right down to the street number.

If you're wondering whether you can make it work, there's only one sure answer—call your local zoning office, give them your address, and find out exactly what's allowed.

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