

JV LUCAS PAVING

QUALITY • INTEGRITY • EXPERT WORKMANSHIP
FOURTH GENERATION PAVING COMPANY



- Driveways
- Private Roads
- Tennis & Sports Courts
- Parking Lots
- Subdivisions
- Seal Coating

Call
now for
Winter
rates!

Lic # 195560




LUCAS PAVING, INC.

RESIDENTIAL + COMMERCIAL

925-283-8027


~ HE'S ALL ABOUT LAMORINDA ~



CLARK THOMPSON

REAL ESTATE BROKER
VILLAGE ASSOCIATES REAL ESTATE
Offices: 925-254-8585
Cell: 925-908-7808
Email: cr@clarkthompson.com

Search the MLS: www.clarkthompson.com



Real Estate in 2009 – What's in Store for the New Year?

By Val Cook-Watkins



Val Cook-Watkins, Manager of Coldwell Banker Residential Brokerage's Orinda office, provides the above tips. A 30-year real estate veteran, Watkins oversees a talented team of 78 real estate professionals in the East Bay. Her offices are located at 5 Moraga Way and 2 Theatre Square, Suite 211, in Orinda. She can be reached at 925-253-4600 or by e-mail at vcookwatkins@cbtnorcal.com.

2008 was a year of ups and downs for the Lamorinda real estate market. Because of the desirability and strong fundamentals of our market, we certainly fared better than many other parts of the Bay Area, the state and the nation. But we certainly weren't immune from the challenges facing the nation's struggling economy.

So, the question on the minds of many is what's in store for 2009? Much of the real estate prognosis is dependent on the state of the financial system in general and real estate finance situation, in particular. The fact is, we really can't find solid traction until the financial markets stabilize. Many experts are predicting that once the fiscal stimulus package and aggressive action by the Federal Reserve kick in, the economy is likely to improve.

The California Association of Realtors has forecasted that the median home price in

most areas will decline slightly next year while sales of existing homes will continue the rise as buyers take advantage of more attractive pricing. Statewide, the organization is predicting a 6 percent price decline compared to last year, but a 12.5 percent increase in sales. Many leading economists believe we will remain in recession through the first half of the year, and then begin a gradual recovery in the second half.

So what does all this mean for the local housing market? I'm cautiously optimistic that a rebound in the local market could happen this year. There are several reasons why I say that:

- **Dropping Interest Rates** – Interest rates are falling to their lowest levels in perhaps 50 years. Mortgage rates have dropped into the 4-5 percent range in many parts of the country, which will likely spur increased home sales.

- **Improving Affordability** – Because of lower prices and interest rates, more people can afford a home. CAR reports that 53 percent of the state's households can afford to buy an entry level home in California, up from 24 percent a year ago.

- **Government Intervention and Job Creation** – The government is currently looking at a number of options including tax benefits, home ownership credits, subsidies or interest rate stabilization, to spur the housing market. President-elect Obama's economic team is developing an economic recovery plan with an ultimate goal of creating at least 2.5 million jobs.

- **Slowing of Distressed Properties** – CAR expects sales of distressed properties to peak in early 2009, which would help stabilize the overall market and home prices. Federal and state action to mitigate foreclosures should help more homeowners avoid losing their homes and prevent more fire-sale prices on the market.

- **Advantages of Lamorinda** – The fundamentals of the Lamorinda market are solid: great schools including higher education, a strong sense of community, beautiful weather, outstanding quality of life, close proximity to San Francisco, excellent public transportation, access to many cultural opportunities, and some very well priced homes!

If you are considering buying a home, now may very well be the time to get into the market while mortgage rates are low and prices affordable. And if you are considering selling, more so than ever you need a qualified Realtor® who can assist you in marketing your home.

Lamorinda Home Sales continued

Area	Last reported:	Lowest Amount	Highest Amount
LAFAYETTE	9	\$290,000	\$1,250,000
MORAGA	1	\$1,250,000	\$1,250,000
ORINDA	4	\$664,500	\$1,500,000

Home sales are compiled by Cal REsource, an Oakland real estate information company. Sale prices are computed from the county transfer tax information shown on the deeds that record at close of escrow and are published five to eight weeks after such recording. This information is obtained from public county records and is provided to us by California REsource. Neither Cal REsource nor this publication are liable for errors or omissions.

- LAFAYETTE**
- 3392 East Terrace, \$710,000, 4 Bdrms, 2168 SqFt, 1955 YrBlt, 12-12-08
 - 5 Gable Lane, \$290,000, 12-15-08
 - 1 Harper Court, \$550,000, 2 Bdrms, 1091 SqFt, 1969 YrBlt, 12-12-08
 - 1550 Huston Road, \$525,000, 2 Bdrms, 1168 SqFt, 1947 YrBlt, 12-12-08
 - 119 Marsha Place, \$829,000, 3 Bdrms, 1432 SqFt, 1963 YrBlt, 12-19-08
 - 939 Mountain View Drive, \$500,000, 3 Bdrms, 1488 SqFt, 1942 YrBlt, 12-23-08
 - 3370 Reliez Highland Road, \$936,000, 3 Bdrms, 1681 SqFt, 1951 YrBlt, 12-19-08
 - 651 St. Marys Road, \$1,190,000, 5 Bdrms, 3015 SqFt, 1949 YrBlt, 12-12-08
 - 1217 Sunrise Ridge Drive, \$1,250,000, 4 Bdrms, 3813 SqFt, 1998 YrBlt, 12-24-08
- MORAGA**
- 11 Sanders Ranch Road, \$1,250,000, 5 Bdrms, 2730 SqFt, 1985 YrBlt, 12-23-08
- ORINDA**
- 151 Alice Lane, \$1,500,000, 5 Bdrms, 3142 SqFt, 2000 YrBlt, 12-23-08
 - 2 Evergreen Drive, \$664,500, 4 Bdrms, 1964 SqFt, 1961 YrBlt, 12-12-08
 - 108 Oak Road, \$1,474,000, 3 Bdrms, 3377 SqFt, 2000 YrBlt, 12-18-08
 - 19 Spring Road, \$950,000, 4 Bdrms, 2327 SqFt, 1991 YrBlt, 12-12-08

UPHOLSTERY SPECIALIST

REFINISHING AND RESTORATION

- Slipcovers • Pillows • Window Cushions
- Custom Upholstery • Design Consulting
- Marine - Commercial - Residential

Pickup & Delivery Available • Free Estimates By Phone



Fine Old World Craftsmanship
Family Owned And Operated For Over 55 yrs.

Mon.-Fri. 10-6, Sat. 10-2
(925) 962-0579

3418 Mt. Diablo Blvd., Lafayette

SB Painting

RESIDENTIAL & COMMERCIAL

- Exterior / Interior
- Exceptional prep. work
- Fully insured and bonded

925-932-3193

CALIC. 555600

Cabinet Modifications




BEFORE AFTER

With over 25 years fulfilling custom needs, we can alter or modify most cabinetry, while still utilizing your existing cabinetry for:

- Large Screen, HD/Plasma TV's
- Oversized, built-in Refrigerators
- Redesigns/Alterations

Thinking about home, office, entertainment, custom cabinetry, shelving, crown mouldings, baseboards, new doors or mantels? We can help there, too!

Licensed Cabinet & Millwork Contractor #598395

925.827.1093

Paul Kephart Master Craftsman
www.TheCabinetMd.com



MVC

MICHAEL VERBRUGGE
CONSTRUCTION INC.

RESIDING AND SERVING LAMORINDA

MVCRemodeling.com

RESIDENTIAL REMODELING

- ✓ Baths
- ✓ Kitchens
- ✓ Room Additions
- ✓ Finish Carpentry
- ✓ Repairs - dry rot, water and fire damage

925.631.1055

Lic# 681593



Kurt Piper

A name you can count on.

www.kurtpiper.com
kurt@kurtpiper.com
(925) 253-2527



Green and Greener: Eco-balancing Your Life

By Dave Rochlin and Katy Foreman

Dave: I was making the holiday party rounds right after our last column ran, and quite a few people commented on my self-described "lazy environmentalist" tag. Apparently, it really resonated. Several friends said "hey...that's me too!" Most of us WANT to do the right thing, but why does it have to be so hard to do?

Katy: Assuming it's hard is the first problem. There are about a thousand easy tips that you can try, and see if they work for you.

Dave: Such as?

Katy: How about using a power strip to fully turn off your TV and game systems, or turning off the heater and opening your windows when it's 73 in January!

Dave: Okay, I'll concede that point, but have you ever tried to use the County Connection bus to Bart? Also, a lot of us have to schlep kids around. And I am sure you noticed that I stopped biking to work along the Lafayette trail about the time the thermometer started hitting 40. Sometimes you just need to drive. Where do you draw the line?

Katy: We all draw the line differently. And that's fine - the key is to just keep trying new things and finding ways to conserve that work for you. For example, when I finally got into a groove of bringing my canvas bags and reusing my produce bags at the grocery store, I found I preferred it. They are more comfortable to carry, and the people at Whole Foods are always thanking me for doing it. I like it MORE than using new bags each time. But it took trying it a few times for that to happen.

Dave: Yeah...I get the guilt of watching everyone else in Trader Joe's load up their canvas. I do have to say, at TJ's (at least in

Lafayette) they pack those paper bags tight. Sometimes I think they just want to make you squirm for using paper in the first place.

I am not against trying new things, and constant improvement is a good thing. But even you haven't gotten your emissions down to zero.

Katy: No one is going to get to zero anytime soon. I try to avoid that all-or-nothing thinking; it sabotages me every time (and is why most diets fail, right?). So my approach is to keep trying to reduce in all the ways I can, see what sticks, and use carbon offsets for the rest.

Offsetting lets you support greenhouse gas reducing projects around the world while retaining some flexibility in your own life. They're crucial to fighting global warming in the short-term, while efficiencies and renewable energy are still in development.

Dave: It's a good solution for airline travel in particular. You and I both fly fairly often, and places like Hawaii seems to be "Lamorinda West" during spring break. All that flying is pretty tough on the planet, but I don't see Toyota making any hybrid airplanes.

Katy: I'm pretty sure you don't see Toyota making airplanes at all.

Dave: So we need to find another way to make up for all that carbon that jet engines release on our behalf. Offsetting has been practiced at a national level for a while in Europe and other places where they have set voluntary emissions targets. The way it works is that by supporting things like forests or energy efficiency projects elsewhere, you make up for what you 'have to' emit at home. But I am sure many people reading this would ask "why

should I as an individual do it?"

Katy: Well...I hate it when people spill their drinks on BART or leave their dog's waste on the trail. The degradation of common spaces and resources affect all of us, and we all need to do our part to care for and preserve them. Climate change is this same concept on a much larger scale. We all have to take responsibility for our impact on it.

Dave: My pet peeve is people who leave dirty towels lying on the floor in the locker room at the gymI guess the earth is the biggest locker room of them all.

Katy: I wouldn't call it a locker room yet, but we're headed for a hot and stinky future if we don't take action.

Dave: Well I hope it's not too late! Anyway...I love the idea that when I fly, drive, or even just watch a movie, I can still make that activity 'carbon neutral'. And yes, I know that I need to reduce first.

Katy: You're learning. For our readers, if you want to see what sort of offsets are out there, our website (www.ClimatePath.org) has a variety of projects listed. You can also calculate your footprint from flying, driving, and your home, and learn more about conservation and offsetting for yourself.

Katy Foreman is a committed environmentalist who lives in Lafayette, and Dave Rochlin is a lazy environmentalist who lives in Moraga. Together they operate ClimatePath, a website helping individuals and businesses reduce their carbon footprints by offsetting and conserving in the ways that are right for them. ClimatePath is on the web at www.climatepath.org

Send story
ideas to:
storydesk@
lamorinda
weekly.com

or call
925-377-0977