

Las Sendas Up Close

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May 2023

Trusted Lending Center Nixes Fees to Help Home Buyers



By Jamie Killin

With the increased buzz around low home inventory and high interest rates, many potential homebuyers have found themselves uncertain about whether now is the right time to buy a home, or if they can afford to buy a home at all.

However, Trusted Lending Center is on a mission to help bring the dream of home ownership to more people with affordable lending solutions and no upfront fees.

Led by Mesa residents and husband and wife team Michael and Katie Tranckino, Trusted Lending Center launched 10 years ago with the duo's combined real estate and mortgage experience — with Michael having worked as a wholesale regional manager in the mortgage business and Katie having also worked in lending as well as real estate.

"We were motivated to start the company because what we saw in all the loans that I was buying from other entities was how much they were making per transaction, and I didn't feel like it was fair to the client," said Michael. "I'd reached out to some of my mentors and people around me, and they told me my model wasn't going to work and that I needed to charge the clients more, but here we are 10 years later using that same model."



Because Trusted Lending Center does not charge any fees, Michael estimates that homebuyers who secure financing through them save between \$5,000 and \$9,000 per transaction.

Much of the savings can be attributed to Trusted Lending Center's strong referral network, which means they do not need to allocate large amounts of money to attract new clients through advertising.

This allows many people who did not think they'd be able to afford to buy their own home, build equity, and

avoid rising rental costs.

For many, now can be a great time to buy while Arizonans face a lower supply of homes. And, to combat the higher interest rates, Trusted Lending Center is offering those who buy through them a chance to refinance for free if rates drop.

"We are in a housing shortage and will be for the next several years," said Katie. "The rates are going to control how many people are in the market, but if you do get a loan with Trusted Lending Center, we're offering free refinances through the end of 2026, so you're able to buy at the rate now and when rates go down, we'll cover everything, including the title company fees."

In addition to offering no-cost refinancing, Trusted Lending Center is also empowering potential homebuyers with options, such as a one percent down program as well as loans available with three and five percent down, depending on the borrower's unique needs.

"We're trying to help potential homebuyers because the market is tight right now," said Katie. "We're here to get people off the fence so they're not scared to buy." ■

For more information on Trusted Lending Center, visit trustedlendingcenter.com or call (480) 400-9884.

PlumbSmart Helps Homeowners Stay Cool and Save Money this Summer

By Jamie Killin

Summer is here and with the Arizona heat ramping up, staying cool is top of mind for many homeowners. When the temperature starts to hit triple digits, the last thing anyone wants to realize is that there's a problem with their air conditioning unit.

Air conditioning repair and replacement costs are notoriously high, but PlumbSmart owner Wayne Decker is on a mission to help homeowners with fair prices and high-quality work — even when an uncertain economic climate and high inflation have made everything more expensive.

"The fact is things have gone up in cost. Part costs went up and unit costs went up but not near what other companies are charging," said Wayne. "The COVID pandemic has been a grand excuse for everyone from car repair mechanics to plumbers to air conditioning technicians to charge not just more, but exorbitantly more."

Wayne and the PlumbSmart team have remained committed to providing their customers with low prices, and are so committed that they encourage homeowners to call them with quotes from other companies to guarantee they are getting a fair price.



Wayne and Karry Decker

"Every week we're hearing stories about people who are being quoted \$17,000 for an air conditioning unit that we charge \$9,000 for," he said. "When we give a quote, it's quoted for the top consumer air conditioning unit in the country so you're getting a better unit for less money. It's a win-win. And we prove it with our warranty because our parts and labor warranty are for three years instead of one."

The PlumbSmart team also takes time to understand each customer's unique situation before making service recommendations, considering their financial situation, the length of time they plan to be in a home, and even potential electricity savings.

"We don't go out to houses to sell new units," said Wayne. "We look at the situation. Are you going to be in the house for a long time? Are you in the process of moving? There are a lot of variables that determine whether you should invest in a new air conditioner."

Despite the uncertain economic climate, Wayne encourages homeowners to stay on top of routine maintenance, including air filter replacements and bi-yearly tune-ups, which can help to extend the life and efficiency of an AC system.

Right now, PlumbSmart has an online coupon for a \$49 tune-up including a diagnostic, outdoor coil cleaning, check for leaks, and more. ■

PlumbSmart is located at 3010 E. Main Street, Building 1, in Mesa. To learn more, call (480) 654-8865 or visit itsjustplumbsmart.com.



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EDUCATION

Self Development Academy Summer Program TRAVELS THE SILK ROAD

Submitted by Self Development Staff

Self Development Academies (SDA) is proud to announce our very popular, *The Silk Road Summer Day Camp Program*. The program offers enrichment in the mornings and field trips and swimming in the afternoons. The program will be offered at both the SDA Mesa and Phoenix campuses.

The program will provide accelerated enrichment, as well as address learning loss during the pandemic through the use of a fun, hands-on program designed with the student's needs in mind.

The summer camp also provides kids with the opportunity to participate in summer activities such as swimming sessions at one of the area pools and field trips to places like the Natural Science Museum. Self Development does a phenomenal job at making learning fun but also encouraging children to learn without them realizing how much they're learning and growing.

Self Development Summer Program has helped bridge some of the gaps in learning from the fallout after COVID and has done amazing things for children's development in all aspects — physical, mental, and emotional.

The program has been developed by the leaders of the SDA network of schools and Self Development Preschool, which has served the Mesa community for over 30 years. SDA-Mesa, the founding K-8 charter school, has been in operation for over 20 years, has been consistently nationally ranked, and has won numerous awards.

The programs at both campuses are open to students who are entering kindergarten to eighth grade in the upcoming 2023-24 school year. Current SDA students, as well as students interested in attending SDA, are encouraged to sign up.

During the program, the students will have the opportunity to *travel* to Sumer, Egypt, Greece, and other lands along the Silk Road. The program will be multifaceted



as students participate in multiple subjects all focused on areas visited along the trade routes of the Silk Road.

As the students travel through time, they will participate in hands-on activities centered around ancient folklore and the origin of knowledge in math, art, engineering, music, and astronomy. The students will learn new material and participate in new knowledge-based projects throughout the program. The program will focus on math, language arts, and enrichment activities such as social-emotional learning and public speaking.

DESCRIPTION OF PROGRAM

SDA focuses on hands-on, in-person learning. The Summer Program's activities will allow the students to use their knowledge in a fun and creative way to recreate and explain ancient discoveries, as well as create works of art. Many of the art designs will incorporate math concepts, patterns, and geography that lead to the students creating jewelry, tapestries, and other objects through their designs.

The culminating activities will be a STEM-based project related to a civilization along the Silk Road. The projects will include using math and science to devise

methods to move large stones, how to erect large buildings, and ship building to name just a few of the possible projects the students will participate in.

Students will also participate in presentations of their art to fellow classmates and their families utilizing the art they create throughout the summer. The students will set up a museum with the items created during the camp and create presentations based on what they have learned about the ancient civilizations along the Silk Road. This will allow them to use what they learn about ancient civilizations in a fun, interactive way.

The program for the Mesa campus will run Monday through Friday. The program will begin May 30 and run through July 14 from 8 a.m. to noon. Extended day programs are offered in the afternoons including swimming, field trips, and other fun activities. The half-day program will be free to all participants. For extended care following the program, SDP will be offering an extended program with additional activities for a fee. ■

If you are interested in enrolling your student in SDA-Mesa's summer day camp facilitated by Self Development Preschool, please contact Vernetta Madsen at (480) 396-3522.



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LOCAL BUSINESS

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Submitted by Window to Design

SAFETY IS EVERYTHING

Safety is the most important consideration for homes with young children or pets. The window coverings you select should have no looped or loose pull cords, and wands should be out of your child's reach, so it's best to look for cordless or motorized window treatments.

CORDLESS OPERATING SYSTEMS

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The LiteRise® operating system is available on many of our Hunter Douglas shades and blinds, including Silhouette® Window Shadings and Provenance® Woven Wood Shades.

Make sure to select a cordless operating system, such as LiteRise® by Hunter Douglas.

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system because it keeps cords at a constant length. Since there are no messy, dangling cords, UltraGlide® offers a clean, polished appearance as well as enhanced child and pet safety.

The UltraGlide® operating system is available on a wide selection of our Hunter Douglas shades and blinds, including Designer Banded Shades and Design Studio™ Roman Shades.

YOUNG CHILDREN AND WINDOW CORDS DON'T MIX

The window covering industry uses warning tags, labels, and other methods to communicate the potential hazards of corded window coverings.

For more info and repair kits for other window covering products, visit the Window Covering Safety Council website. ■

If you are considering home renovations or remodeling, make sure to visit Window to Design online at windowtodesign.com to schedule a preliminary one-hour consultation, free of charge, or call Lisa at (480) 207-6450. Graciela Coronado can be reached directly at (480) 993-9090, or email graciela@windowtodesign.com.



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THE PATIO & GRILLE AT LAS SENDAS

Chances are, you've raised a salted margarita in celebration of Cinco de Mayo (the fifth day of May) somewhere long, long ago. So, we hope you find it interesting to know a few facts about why we're celebrating another country's history. First and probably most important, Cinco de Mayo is not Mexico's Independence Day. It's a common mistaken belief. Instead, the date marks a major victory against the French at the Battle of Puebla, back on May 5, 1862. This celebrated success was a much-needed morale booster, rather than an actual *win*.

It turns out that the celebration honors a single battle in which the most unlikely outcome occurred. Although the Mexican army was greatly outnumbered, using minimal supplies they still managed to defeat the French troops. Truth is, by the time this victory happened, Mexico had already been enjoying more than 50 years of independence from Spain.

The United States of America began to recognize (even celebrate) the fifth day of May because President Franklin D. Roosevelt's *Good Neighbor Policy* had passed in 1933 to improve relations with Latin American countries.

Carrying on tradition, right here in Las Sendas, The Patio & Grille has created a special menu in honor of Cinco de Mayo. Come in to try one of the freshly prepared selections. But before you dive into the carnitas, be sure to secure a reservation for the patio specials, which include entertainment and complimentary sunsets.

Reservations can be made by visiting lassendas.com/dining through the OpenTable widget.

THE VISTAS PAVILION AT LAS SENDAS

Celebrate Mother's Day at The Vistas Pavilion
She's kind and compassionate. Her honesty is admirable. The respectfulness she shows others is a guiding path. She's tolerant, patient, and loves unconditionally.



In honor of the woman who has stolen your heart, a special brunch is being prepared at The Vistas Pavilion at Las Sendas. If you're planning to organize a family or group outing to celebrate Mom, please contact cshaw@lassendas.com for a reservation.

The Vistas Pavilion is Equipped to Host a Variety of Celebrations

Would you like to celebrate a special occasion but just don't have the time or the space? We've got you covered.

Are you looking for the perfect place to have your dream wedding day? We delight in working with all couples to create a picture-perfect day.

Are you looking to plan an event that includes golf? The Vistas Pavilion and the Las Sendas Golf Club can assist you in planning every step of your tournament — meals, awards ceremonies, and more.

From a small soiree to a grand gala, The Vistas Pavilion at Las Sendas is the place to start planning your next event. Our facility can host events from as small as 20 guests to as grand as 300. We specialize in providing a lovely facility with outstanding Phoenix Valley views both day and night. Our expert culinary team can work with you to create a custom menu that will delight your guests, or you can choose from our well-curated catering menu options including stationed foods, appetizers, breakfast,

lunch, dinner, and desserts. Our experienced banquet staff with over 40 years of combined service is ready to serve your guests with grace and gratitude so you can enjoy the day just as much or maybe more than your guests. Ready to start planning your next event? Contact The Vistas Pavilion at Las Sendas. Call (480) 396-4000 ext. 222 or email cshaw@lassendas.com. We look forward to hearing from you.

LAS SENDAS GOLF CLUB

Be sure to get out and enjoy the beautiful spring temperatures during a round of golf this month. Book a tee time at lassendas.com.

There are still flexible golf memberships available to fit your lifestyle. Get onboard before the golf club becomes private. Whether you're new to the sport, or not, consider a flexible membership option to suit your best interest. Even if you're not ready to become a member, consider the *Family Pass*, which gives your family unlimited green fees, a cart, and driving range access after noon beginning this month.

Need more information? Contact Wayne McBean, the membership director, at wmcbean@lassendas.com or call (480) 396-4000 ext. 201.

Come in and browse the Pro Shop for unique gifts and apparel for Mom. Golfer, or not, she'll love the activewear, sunglasses, and home décor items that are sure to make her a standout. ■



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LOCAL BUSINESS

The Biggest Reasons People Cannot STICK TO TRADITIONAL EXERCISE PROGRAMS

Submitted by The Exercise Coach

Nearly 85 percent of the population is not engaging in meaningful and regular exercise. If this describes you, you are not alone — in fact, you are in the majority.

Conventional exercise guidelines have failed for most people. Why can't people seem to follow traditional exercise guidelines? Well, there are some good reasons for that and a solution to overcome these obstacles.

Below are the top five reasons why people can't begin or stick with the average fitness program and why those barriers don't exist at The Exercise Coach.

- The top reason that people don't start or stick with exercising is not having enough time. 42 percent of people say they don't have enough time.
- The next biggest reason is a lack of motivation. A lack of motivation is understandable when you consider why someone would want to pursue the traditional exercise path that hasn't given them the results they want.
- The third biggest reason is that some people just don't like exercise. For many clients of The Exercise Coach, this belief is often flipped on its head as people achieve results and transform their bodies.
- The fourth biggest reason is that work is getting in the way. Committing multiple hours a week to a fitness program can be daunting, which is why The Exercise Coach approach is so revolutionary.
- The fifth most common reason for people avoiding exercise is that they feel too old. 41 is the average age that most Americans feel too old to exercise. Some people even believe that they need to get in shape before working out.

The irony of not feeling like you belong in an exercise facility is that the older you get the more important exercise and strength training becomes for your longevity — 63 percent of people believe that their habit of not



exercising enough will shorten their lifespan. People know they need to exercise and by not doing anything, they are adding to their stress and shame.

Almost everyone can identify with one of those barriers. Even if you enjoy exercise, you can probably see people in your life that fall into those categories. Fitness has not done much to remove those barriers over the past five decades, but The Exercise Coach is working to make fitness available to everybody.

The data and tracking that The Exercise Coach provides to its clients are crucial to their success. Seeing progress is a huge component of maintaining motivation. Not seeing results fast enough can be very demotivating and this prevents people from sticking with an exercise program. This is why having a guide and coach to help you reach those results is so important.

A bad experience exercising or an increase in pain can also be an obstacle that prevents people from staying with their program. You will be hard-pressed to find another business that cares more about your fitness results than The Exercise Coach.

Compare exercising to brushing your teeth. Exercising is a healthy long-term habit that changes your health trajectory for the better. In terms of the fitness industry, The Exercise Coach is a very private and intimate program involving one-on-one coaching instead of the more common group activity that you would find in a gym. It is mainly about coaching and understanding what each individual needs to achieve their fitness goals.

Roughly 50 percent of adults are afflicted by a musculoskeletal condition, and when it comes to conventional fitness, it may not be a good option for those people. The Exercise Coach approach takes this into account and tailors the exercise to the person's unique situation.

Some of the main obstacles preventing people from doing what they need to do are having the time and being concerned with safety. Many people live with some sort of pain so they want to avoid exercise that they believe will exacerbate their condition. This is especially true for people over the age of 40.

Meeting people where they are is the core of The Exercise Coach, and without that first step, they may never make fitness a part of their life. Learn what's holding you back from making strength training a regular part of your life and why The Exercise Coach paradigm may be right for you no matter how old you are or what fitness level you bring to the table.

Make today the day to start on that road to better health and fitness. Let our caring and knowledgeable certified coaches get you started. ■

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REAL ESTATE

Should You List Your Home in The Summer?

By Lorraine Ryall
Associate Broker, CDPE,
CSSN, CNE
KOR Properties

Our housing market has been anything but normal for the past few years which makes it harder to predict what is going to happen in future months.

We used to look at the market trends, seasonal changes, and the current market conditions to help predict where the market was heading, but now there are many different factors controlling the housing market that we haven't seen before. Just look at what happened last year when the sudden spike in interest rates in May 2022 turned our frenzied market into a buyer's market almost overnight.

So, what does all this mean for the summer months? Is the summer a good time to list your home? Absolutely. One of the main reasons for me is that none of us really know what the future is going to hold.

At the end of last year, the media was hyping up that we may be heading into another housing crash and prices were going to plummet. We did have a correction but nothing as dramatic as everyone was making us believe and all the indicators point to a continued imbalance between supply and demand, keeping us in a seller's market. On the other hand, the fluctuating interest rates have started to play a big role in how the housing market moves as well as with both buyers' and sellers' reactions. Fall and winter are the slowest seasons, so if you plan to sell in 2023, summer is a good time to list.

SELLING A HOUSE IN THE SUMMER

June is still a pretty strong month but as we head into the hotter summer months typically sales start to slow, however, there is not as big of a decline as you might think, and the summer is still a good time to sell your home. Our peak is still springtime when Arizona is booming with all the snowbirds and winter visitors flocking to our state



and is the prime time for the second home market. Local buyers with children tend to purchase in late spring to early summer so they can move when their children get out of school at the end of May and before school starts in August.

WHY THIS SUMMER MAY BE DIFFERENT

There are several reasons that may make this summer a great time to list your home.

All the buyers who put their buying on hold last summer through the end of the year are now coming back into the market, increasing demand.

Although supply is still higher than it was at this time last year, we are seeing it decrease each month. With so many homeowners sitting on mortgages in the three percent or even two percent range, they aren't going to move unless they have to. So, we are seeing an increase in demand and a decrease in our already way under-supplied inventory.

RELOCATION BUYERS

Phoenix is ranked one of the top cities for job growth and Maricopa County leads the nation in population growth. According to the US Census Bureau, Maricopa County remained the largest-gaining county in the nation, adding 56,831 residents in 2022, a gain of 1.3 percent since 2021. We see a lot of relocation buyers in the midst of our summer heat trying to find a home to move the family to as soon as school is out — which isn't until mid-June in other states and before our school year starts in August.



LESS COMPETITION

Many sellers still consider the summer to be a bad time to sell and don't list in the summer or cancel their listings once the summer hits. With less inventory that means less competition, which is always a positive for a seller. So, while there may be fewer buyers searching for homes there will also be fewer homes on the market.

MORE SHOWINGS WITH SERIOUS BUYERS

There is also a great advantage of having fewer showings. While you may think less showings means it will take longer to sell, that is not necessarily the case, especially in the summer.

There are fewer showings because the lookie-loos aren't going to go window shopping when it's 115 degrees outside. Instead, you will get the serious buyers. These are the buyers who have to find a home as quickly as possible — this is especially true for relocation buyers. They will narrow their searches to only the homes at the top of their list to keep the process as short as possible.

BETTER PRICING

Another advantage to selling during the summer is prices have increased. The median sales price has increased each month since December and is expected to continue to increase through the peak spring selling season. When you go to list your home, you will use comparable properties to find the market value of your home. The higher comparable means the higher you can list your home as well as there being good comparables the appraiser will use when it's time for the appraisal.

If you are thinking of selling and would like more information on listing your home in the summer, please don't hesitate to contact me. ■

Lorraine is a Multi-Million Dollar producing agent, has been a full-time Realtor for over 13 years, is an Associate Broker of KOR Properties, a Certified Negotiation Specialist, and is on the Professional Standards Board. You can reach Lorraine at (602) 571-6799.

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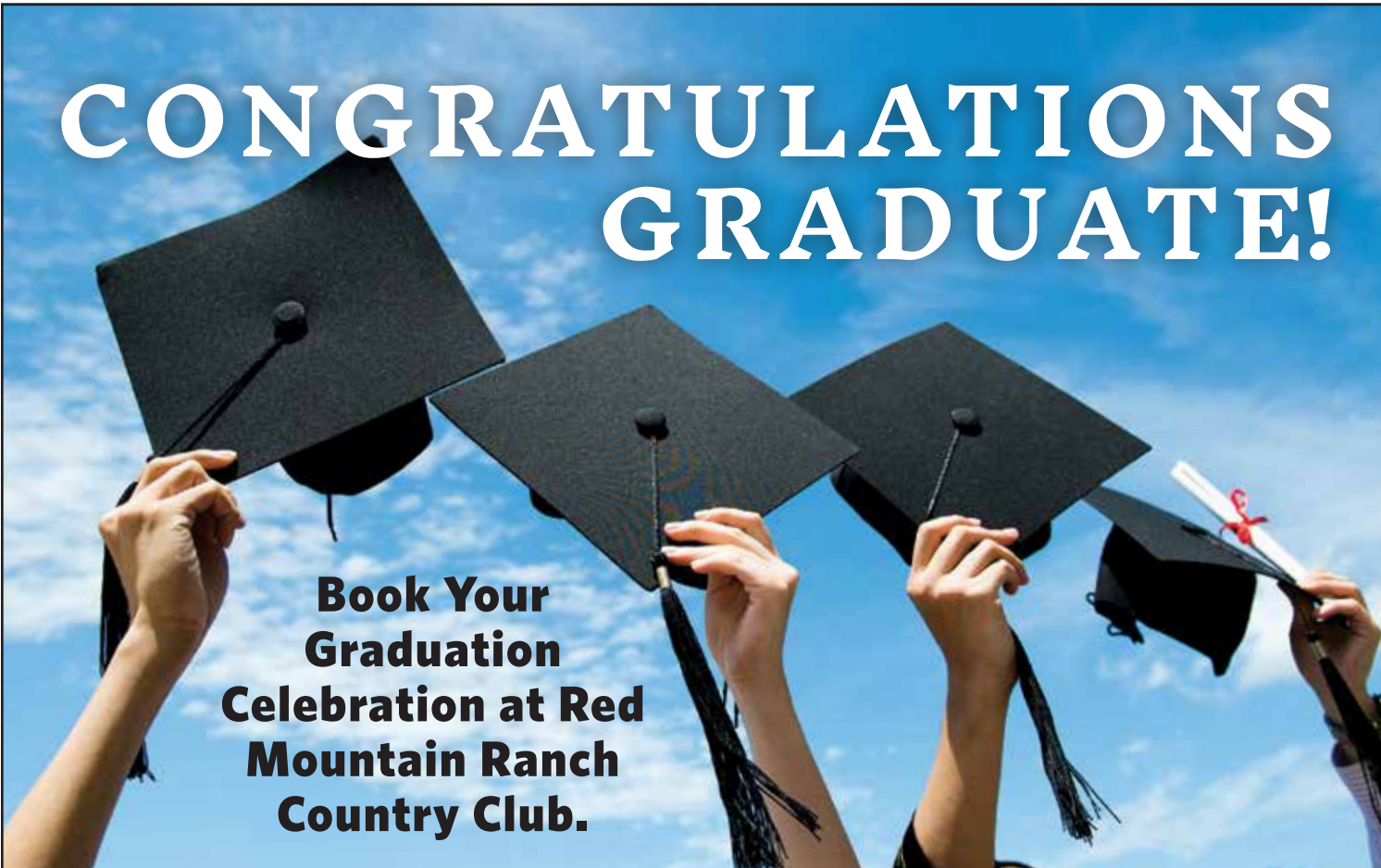
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Cookies & Brownies
Lemonade or Fruit Punch

\$28/pp++

Price includes waitstaff, tables & chairs, setup/cleanup, house linens & house centerpieces. All packages are subject to \$300 room rental fee (up to 3 hours), tax & service charge

LOCAL BUSINESS

Hava Java is a Local Coffee Shop for All Ages

By Kimberly Alvarado

Located on the northeast corner of Power and McDowell roads is the quaint community-minded coffee shop, Hava Java. It has become a popular destination for a wide mix of customers.

It is not uncommon to find a small group of high-school students grabbing a pre-game smoothie, a college undergraduate studying for an exam, or a business professional conversing with a retired couple about local entertainment over a cup of joe. A relaxed atmosphere, a great menu, and community interaction are top priorities of the local staff at the *anything-but-usual* coffeehouse.

Charm and a unique setting add to the inviting environment with colorful Sonoran artwork and a rope wall that separates mingling conversations. Stop in and get comfortable on the patio with charcuterie during a warm summer evening, or lounge on a comfy couch with a sandwich and your favorite book.

The menu and entertainment offerings at Hava Java have recently expanded under new ownership. Barb and Tim Beaubien have new plans for the local coffeehouse. The couple has been visiting Arizona for the past 15 years, but always searched for a reason to spend more time in the desert.

With primary residency in the state of Michigan, the couple often discussed their desire to open a coffee shop



in their home state. Yet each spring, when visiting the East Valley, they would tell each other *next year* they'd spend more time here. Thus came the opportunity to purchase their dream coffee shop, right here in Mesa.

The staff has proven to be, "A wonderfully well-rounded team," said Barb. "From the moment we took over ownership, our manager, along with each staff member, has been stellar in contributing to our success," she commented.

MAKING SPIRITS BRIGHT

One of the unique things about the local coffee shop is the fact that they also have a liquor license. So, morning brews can easily turn into happy hour brews with their expanded list of micro-brewed beer, expanded wine list, and ever-popular margaritas.

The team has collaborated to bring *Red Bull* infusions onto the menu. Now, your favorite energy drink can be served with a dose of coconut, raspberry, or another flavor of your choice. These new additions to the menu were the team's idea. And great leaders know that a good team can make the best menu upgrades.

On the coffee side of the house, spirit-infused coffees have been added. Look no further than Hava Java for your favorite *Irish Coffee* or *Amaretto Joe*.

IT'S ALL ABOUT COMMUNITY

The Beaubiens have been building relationships with local businesses and individuals in the music industry. Thursday evenings are Open Mic nights. The standing event is hosted by Milano's Music, but everyone is invited to play.

Friday nights are reserved for local entertainment. The lineup of performers includes Teddy Arunski, Brenda and the Big Bad Wolf, Scott Hallock Trio, Notes from Neptune, and others.

Cinco de Mayo is just around the corner. The Hava Java team is planning to celebrate with entertainment from Teddy Arunski. There will be specialty margaritas on hand, as well as a carefully selected choice of appetizers.

The local coffee shop is open from 5:30 a.m. to 8 p.m. Monday through Thursday, 5:30 a.m. to 9 p.m. on Fridays, 5:30 a.m. to 8 p.m. on Saturdays, and 7 a.m. to 7 p.m. on Sundays. ■

Hava Java is located in The Village at Las Sendas, 2849 N. Power Road, Suite 103, in Northeast Mesa.



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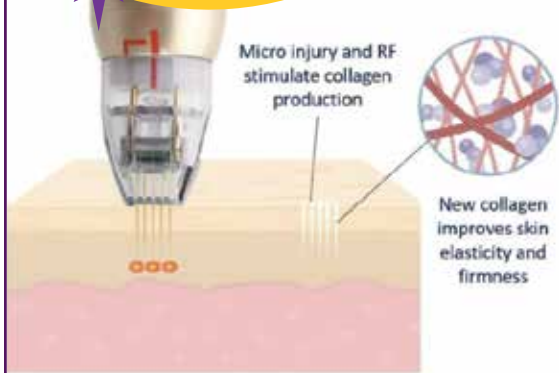
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- Double chin reduction
- Eye, brow, neck and jawl lifting
- Eye bag reduction
- Eyelid tightening
- Hand rejuvenation
- Melasma (brown or grey patches)
- Facial flushing
- Hyperhidrosis (excessive sweating of armpits, hands, feet, forehead, etc)

Who is a good candidate for Sylfirm X?

Sylfirm X is suitable for all skin types and ages if you are in good health, have early signs of aging, have realistic expectations, and are looking to treat the following:

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- Scars: Atrophic scars, acne scars, stretch marks, and hypertrophic scars
- Body rejuvenation: Double chin, turkey neck, and décolletage

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REAL ESTATE

How's The Market? Is Real Estate Going to Crash?

By John and Natascha Karadsheh, Designated Broker, Associate Broker, and Owners, KOR Properties

As you are reading this, 300 people are moving to Arizona, as they do each day.

Arizona is the fifth fastest-growing state in the country with a population of 7.35 million residents. Maricopa County is again the fastest-growing county in the nation with a population of 4.6 million residents and is now the fourth largest county in the United States behind Los Angeles County, Calif., Cook County, Ill., and Harris County, Texas.

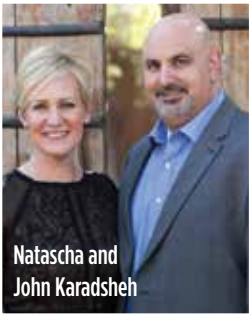
While our population continues to grow each year, the Great Recession took a toll on residential construction in our state. Very little new construction came to market between 2010-2020 — and not enough housing was built to accommodate the ongoing growth. Esteemed Valley economist Elliott Pollack explains it best, “The first decade of this century, we overbuilt in both single-family homes and apartments. The second decade of this century we way underbuilt and we are now at a situation where the vacancy rates for both single-family housing and for apartments are as low as they have ever been.”

This lack of housing supply combined with pandemic migration drove the rapid increase in housing values and rental rates over the past few years. But this growth was not a flash in the pan.

We get constant questions about a market crash and it is true that prices have been leveling out and homes have been sitting on the market longer in the last few months. The rapid increase in interest rates softened the overheated market and we needed the break but it has not solved the root issue of our housing problem.

Here are four reasons why we will continue to have supply challenges and consequently long-term price growth both in property values and rental rates:

The Phoenix Metro Area and surrounding areas have



Natascha and John Karadsheh

done an incredible job attracting future forward economic growth. Our unemployment rate is down to 3.7 percent and more employment opportunities continue to develop as companies grow and relocate to the Valley. The growing workforce will need housing and, due to affordability challenges, many will have to drive further out to find what they want/need. Expect to see continued growth in markets like San Tan Valley, Florence, Coolidge, and Casa Grande.

Millennials are the largest adult cohort in the world and at ages 27 to 42 they are in prime home-buying age. Many millennials entered the housing market late due to the recession and student debt. Gen Z is right on their tails and unlike Millennials they are very focused on purchasing real estate. They have a rosier picture of the housing market having seen significant real estate appreciation in the last decade. They will all be competing with Baby Boomers who will have cash in hand for a second home or to downsize. The demand for housing will remain strong.

According to CoreLogic, in 2021 corporations purchased 31 percent of single-family homes in Arizona. While that large investment waned in 2022 as cheap money dried up, investors are rapidly coming back. In April, Blackstone announced that they just created their largest-ever private equity real estate fund. The over \$30 billion fund is pivoting away from traditional office and mall investment and focusing 80 percent of its investments in logistics, rental housing, hospitality, lab office, and data centers. And aside from Blackstone, the smaller investors are back to sending endless text messages, voicemails, and emails once again as they look for off-market deals they can rent or flip. Investors will contribute to our housing supply challenges which will lead to increasing prices over time.

Interest rates have come down and while they are not as much of a deterrent to buyers, they do deter sellers. When a homeowner is sitting on a 3 percent rate in a house that they bought at lower market pricing three or more years ago, their motivation to trade that house for

one that is more expensive at a higher rate is very low. The lack of normal movement in housing stock will also continue to challenge supply.

The low point in property values was back in November and December of 2022 and now we are back to seeing more multiple offers, appraisal waivers, non-refundable earnest money, and post-possession agreements in the marketplace. The market is not what it was in 2021 and early 2022, but it is still strong. In fact, as we were writing this article in mid-April, there were only 7,600 single-family homes on the market in all of Maricopa County.

May and June are some of the busier months in real estate each year as people strive to relocate before the next school season begins. Because inventory is tight, we expect to see more competition in the market, especially for desirable locations and properties.

The market nuances are changing every week and so if you are looking to buy or sell, please give us a call at (480) 568-8680 for a complimentary real estate consultation. We have our pulse on Valley real estate and are here to help you get the best deal in today's market. ■



John and Natascha Karadsheh are co-owners of KOR Properties, a boutique real estate brokerage serving the Valley of the Sun.

John is the Designated Broker of KOR Properties and has been a Multi-Million Dollar producing agent for over 20 years. He is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS), and serves on the Arizona Regional MLS (ARMLS) Rules & Policies Committee, ARMLS Appeals Committee, and the West and Southeast Realtors of the Valley Professional Standards Committee.

Natascha is a Multi-Million Dollar Producer and Accredited Buyers Representative (ABR). She is the Founder of Mesa Food Truck Fridays, a Member and Past-Chair of the City of Mesa Economic Development Advisory Board, and on the Board of Directors of the Greater Phoenix Economic Council.

Real Estate In Las Sendas

brought to you by: Las Sendas Area Market Report

Sales for the Month of March 2023

KOR PROPERTIES

ARMLS

John Karadsheh

Address	Square Feet	Community	Sold Price
7445 E Eagle Crest Dr #1073	1,311	Cachet	\$372,500
3002 N 72nd St	1,706	Desert Creek	\$433,000
7445 E Eagle Crest Dr #2118	1,701	Cachet	\$435,000
7256 E Melrose St	1,856	Windsong	\$445,900
2840 N Avery Cir	1,571	Ironwood Pass	\$505,500
6941 E Snowdon St	1,911	Cobblestone	\$538,000
3055 N Red Mountain #115	2,451	Ironwood Pass	\$635,000
7627 E Sandia Cir	2,226	Highlands	\$662,500
7524 E Sandia Cir	2,757	Canyon Creek	\$740,000
6920 E Sugarloaf Cir	3,233	Sonoran Hills Estates	\$745,000
7836 E Riverdale St	4,200	Rock Canyon	\$1,300,000
3664 N Brighton	4,108	Founders Ranch	\$1,330,000

Information gathered from the Arizona Regional Multiple Listing Service is deemed reliable, but not guaranteed. Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER KOR Properties www.KORproperties.com

Real Estate In NE Mesa

brought to you by: NE Mesa Area Market Report

Sales over \$800,000 for the Month of March 2023

KOR PROPERTIES

ARMLS

John Karadsheh

Address	Square Feet	Community	Sold Price
1646 N Red Cliff	2,108	Mountain Bridge	\$810,000
2051 E Minton St	3,048	Groves of Hermosa Vista	\$835,000
3365 E Mcdowell Rd	3,057	County Island	\$860,000
4107 E Fairfield St	3,342	Mahogany	\$875,000
2313 E Huber St	5,035	Miller Heights	\$925,000
1855 N Woodruff	3,177	Mountain Bridge	\$952,500
8131 E Jaeger St	2,660	Monteluna	\$1,000,000
5902 E Sierra Morena St	2,500	Reserve at Red Rock	\$1,035,408
5922 E Sierra Morena St	4,565	Reserve at Red Rock	\$1,073,477
3958 E Juniper Cir	3,799	Groves North	\$1,175,000
2137 N 76th Pl	3,073	County Island	\$1,275,000
3531 E Jaeger Cir	5,543	Arboleda	\$1,400,000
8346 E Regina Cir	3,594	County Island	\$1,450,000
4222 E Brown Rd #11	5,470	Villa Sendero	\$1,476,000
8334 E Regina Cir	4,128	County Island	\$1,525,000
1550 N 40th St #12	6,107	Citrus Manor	\$1,570,000
8254 E Regina Cir	4,128	County Island	\$1,675,000
1440 N Citrus Cove Cir	6,535	Legacy	\$2,600,000
3111 N 80th St	6,650	County Island	\$2,600,000
2021 N Pomelo St	5,198	Villa Tuscano	\$2,650,000

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SALE PENDING!

FOREST KNOLL
3,624 SF / 4 BR / 2.5 BA
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SALE PENDING - MULTIPLE OFFERS RECEIVED!

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LOCAL BUSINESS

Clear Choice Flooring HAS SUMMER SPECIALS

By Mark Moran

It's clear. Summer is the season to save at family-owned Clear Choice Flooring, based in Gold Canyon but serving the entire East Valley for more than four years. Clear Choice fits pretty much all your possible remodel and finishing job needs.

Clear Choice specializes in floor coverings with products and services for your carpet, laminate, tile, luxury natural stone, area rugs, hardwood, and other floor coverings needs. They also provide kitchen and bath design and remodeling products and services including counter-tops, custom backsplashes in kitchens and bathrooms, and more.

Clear Choice has a full in-store show-room, but if you cannot go there, Clear Choice is still equipped to be of service. "We'll bring the store to you," said Clear Choice owner Jon Howlett. "We will come out with full-size samples and let you try them in your home to be sure they are what you are looking for."

Jon said Clear Choice specializes in custom work, has the years of experience to back that up, and guarantees all of their products and work.

"I've been doing floors since I was a kid," Jon chuckled. "I got tired of being an installer and just kind of came up through the ranks to be an owner."

The slate of specials at Clear Choice for the upcoming summer months is extensive, according to Chris Hintz, sales and project manager, starting with 25 percent off in-stock carpeting, which includes installation, and 15 percent off countertops. "We do custom showers," Chris said.



"We throw in a free decorative band with the purchase of a custom shower, which is also part of the summer specials."

Also part of the summer special is 15 percent off on waterproof vinyl planking and installation. Chris said Clear Choice can also do next-day, in-person estimates to help you make your decision quickly.

Chris said the key to every project is proper preparation, including getting all of the surfaces ready for installation and or remodeling.

"We stand by our installation," Chris added. "We stand by our products. From start to finish we make sure the project is properly inspected from the time you pick out material with our onsite designer."

The design is free, Chris said, and Clear Choice hires only the best, most conscientious installers in the business, all of whom, he said, are bonded and insured.

"We pay our installers top dollar," he said. "And we expect top dollar installations." ■

Clear Choice has a full in-store showroom located at 6832 S. Kings Ranch Road, Suite 2, in Gold Canyon. View their website at clearchoiceflooring.com or give them a call at (800) 505-9583.



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EDUCATION

ENGINEERING FOR KIDS

offers a Wild, Wild Summer

By Kimberly Alvarado

Welcome to Engineering for Kids. This year has been named the *Summer of Exploration*. Look no further than Northeast Mesa's Uptown Jungle Fun Park as the *basecamp* for this year's overload of entertainment and discovery.

For the sixth consecutive year, Uptown Jungle, located at 5741 E. McKellips Road in Mesa, will be the host location for weekly programs for East Valley children from Pre-K to 8th grade. Let your child discover new ways to have fun this summer with the knowledge they will gain through interactive hands-on projects and fun demonstrations.

Courses will encourage opportunities to explore future career options as students creatively invent their own solutions to real-world problems. There are new courses to choose from, each week, for ten straight weeks. Shhh — they may not even realize they're learning!

Interested parents and students are encouraged to visit the website engineeringforkids.com/phoenix-metro. Pull up your phones, and together search all of the possibilities to carefully select from a wide range of course choices from this season's selections.

Possibilities this year for apprentice campers include challenging courses, such as:

- LEGO Moon Mission
- Game Builder Garage with Nintendo Switch
- Podcast Production – encouraging campers to share their story
- Nutrition Science Camp
- Astronomy Camp

The educators at Engineering for Kids are first to admit that they too are continuously learning new things. Just like engineers in the real world, the educators



discover new ways to improve, teach, and learn, so they work together with campers to assess the elements of each camper's experiences.

Week No. 1 begins on May 30 this year, and the conclusion of summer fun is Aug. 2.

Sign up for a day, a week, or the whole summer.

Drop off time is 8 a.m., with classes beginning at 8:30 a.m. and wrapping up daily at 3:30 p.m. After-care is also available until 6 p.m.

"We begin each class with a 15-to-20-minute lecture of instruction and then encourage each child to take their imaginations as far as they can," says Zach. Each camp course encourages interactive, open-ended learning. Classes also encompass 15 to 20 minutes of break time, to allow the kids to access all the action-oriented activities of Uptown Jungle Fun Park.

This summer could be your child's wildest season of exploration and self-discovery! ■

For more information, visit engineeringforkids.com/phoenix-metro.



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EDUCATION

Mesa Public Schools Transforms Learning THROUGH COMMUNITY PARTNERSHIPS

By Laurie Struna

Mesa Public Schools is partnering with industry and community partners to enhance and strengthen the connection between industry and classroom experiences. Most children understand that when they grow up, they can be a doctor, a teacher, or even a firefighter. But when industry professionals step into classrooms, a student's entire world opens to limitless possibilities and career paths.



Brandon King receives top honors for his design.

Renee Parker, director of community partnerships at Mesa Public Schools, shares that students enjoy connecting with individuals who have industry expertise and knowledge. "Our industry partners like Honeywell and Intel become true community educators, by delivering content, sparking excitement, making learning more meaningful, and providing real-world experiences. They make it easier for students to understand a subject's relevance in the world," Renee shares. "And it truly is activating our community to inspire our students to do better, be better, and do more."

One exciting partnership with Intel illustrates the connection between industry, school, and the future workforce. The multinational corporation hosted a contest to create a flashlight holder prototype. Students were charged with solving a real problem by using their learning experiences to create the model. Brandon King is a sophomore at Red Mountain High School who received top honors for his design which is now being used on Intel's engineering floor and featured in their employee catalog. Brandon and many other classmates are on Intel's radar so they can provide mentoring and support to other students.

BUILDING A PIPELINE OF COMMUNITY PARTNERS

Mesa is joining forces with the City of Mesa and its Community Collaboration Challenge to get more community stakeholders involved in determining best practices for students. They are using platforms like *Community Share* and *AARP Foundation Experience Corps* to connect educators with volunteers who want to help make a difference in Mesa schools. On a national level, Mesa is working with the U.S. Department of Education, AmeriCorps, and the Johns Hopkins Everyone Graduates Center through the National Partnership for Student Success (NPSS). The



Honeywell supports students STEM education to strengthen classroom experiences.

goal is to implement support that includes high-impact tutoring, mentoring, and programs that boost pandemic learning and recovery efforts. The NPSS is a nationwide three-year effort that brings together experienced organizations to recruit, screen, train, support, and engage caring adults who will work in close coordination with educators serving in roles such as tutors, mentors, and student success coaches. Renee shares that it is inspiring to see the community come together to support education. The district has volunteer opportunities from grandparents who read to children at their local school to industry partners who enhance the learning experience in the classroom. "We can tailor an experience based on interests," Renee says. "We have volunteer opportunities that might include a regular weekly occurrence, a semester-long project, or even a singular event."

For more information regarding volunteer and community partnership opportunities, please visit mpsaz.org/volunteer.

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COMMUNITY

RAUSCH KICKING CAMP HELPS TEENS FOCUS

By Kimberly Alvarado

One are the days when sports camps were summertime diversions from lazy teens on the couch. Today, specialized camps play a major role in youth sport platforms and can significantly impact a young athlete’s ability to attract attention from college coaches and from the schools that hand out scholarships. Someone very local, and very near and dear to Arizona, has stepped in to help. You might recognize him as a neighbor, walking the sidewalks and pathways through Las Sendas with his lovely wife, Kelli. Or, maybe, you will recall his name through his years of playing football, as the punter, for the Arizona State University Sun Devils from 1990-92, where he continues to hold the ASU record for the most punting yards in a single game. Regardless, Steve’s true passion to develop talent and help other young athletes achieve their athletic goals continues. What began, a few years ago, with a single phone call, asking him to help a teen sharpen his kicking skills,

grew into helping several kids, and rapidly into his newest sidekick business, *Rausch Kicking*. Steve currently works with hundreds of kids, both in person, and virtually. But he cannot do the business alone. He has secured over 60 specialists who work with the athletes through individual training, group training, and specialist camps. Steve’s weekday job in Scottsdale in the mortgage business is enhanced by his love of spending Saturdays on a local football field, helping a group of 40-plus kids kick their way into their dreams.

STEVE IS AN ARIZONA NATIVE

After playing football and graduating from Dobson High School, right here in Mesa, Steve went on to ASU to punt for the Sun Devils, where he developed great relationships with teammates and coaches, which are of utmost importance to him today. He married his life partner, Kelli, during his college years and went on to receive his degree. The couple then lived in several separate locations throughout the Valley, eventually settling in the Las Sendas community.

ATHLETICISM RUNS IN THE FAMILY

Steve and Kelli’s daughter, Kenadee, recently graduated from Arizona State University, where she played Division 1 softball as a pitcher. Steve describes himself as a *bucket dad* during all of Kenadee’s sports-playing years. “Bucket dad means I sat on an upside-down bucket with Kenadee and we worked together to enhance her playing level and mindset. We always let her coaches do the coaching, and sat together *on-the-bucket* with tips and encouragement to strengthen her abilities. “Helping her with her pitching skills paralleled with kicking and punting instruction, so it was an easy transition to help others through my new programs,” Steve said. And because Steve and his family hold everything Arizona near and dear to them, Steve’s connection to Arizona kids has been monumental in the success of Rausch Kicking. Steve’s passion for his family, community, Arizona, and the sport he adores is evident in his enthusiasm when



Kelli, Steve & Kenadee Rausch

he talks about helping others attain their goals. That sort of success is not easy to achieve.

When I asked Steve how he ties everything together, personally and professionally, to keep things moving forward successfully, he said, “Kicking is like marriage because both take trust, discipline, commitment, and unselfish support. You must work hard to develop and strengthen both.” ■

Visit rauschkicking.com to learn more about instructional training and development, camps, and private sessions for your young athlete.



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REAL ESTATE

Spring Real Estate Market Update

Prices Slowly Climb Four Months in a Row

By Christine Anthony,
Russ Lyon Sotheby's
International Realty

It is often said that hindsight is 20/20. This is especially true when looking at real estate values; since sales prices are a lagging indicator of market trends, looking at recent sales prices will not provide a good understanding of the state of the market right now.

Historical data shows that the *high point* within the last year for the Phoenix metro area was in April of 2022, with an average sold price per square foot of \$305 (the highest recorded average in Phoenix, ever). Mortgage interest rate hikes sent sales steadily declining for the next eight months, down 12.4 percent, to the low point, with an average sold price per square foot of \$268 in December of 2022.

The tables started to turn in January 2023 with a cautious week-over-week improvement in sales prices, beginning with what was a more *balanced* market. Since then, data shows four straight months of improvement, as home values have begun to trend upward once again, and almost every Valley city has tipped the scale in favor of sellers. With a current average sales price per square foot of \$279, we are still below the high of April 2022, but prices showed an increase of 5 percent since January.

So how is the market today, and what are we seeing that may affect it in the near future? To answer that, here are a few great data points to consider.

THE SUPPLY VERSUS DEMAND DANCE

While buyer demand has been lackluster, it has improved as mortgage interest recently dropped from 7.1 to 6.1 percent, evidenced by new mortgage applications on the rise. What is blatantly missing from the buyer pool are



the ibuyers — many have given up the ibuying business (Zillow, for example), and a few of the more well-known institutions have eased up on purchases.

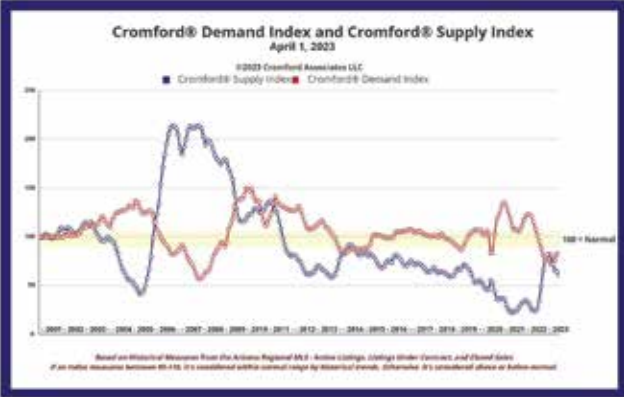
News and media analysts tend to focus on buyer demand only, resulting in gloomy forecasts; however, without also looking at supply, it is impossible to get a clear picture.

Sellers have pulled back on listing their homes, many unwilling to trade in for a higher interest rate, and this slowdown in new inventory is putting upward pressure on pricing. In a nutshell, if you are a buyer waiting for prices to *drop*, that is just not happening.

CALM OR FRANTIC?

Clearly, the shift is moving toward a weakening supply of homes and a slight increase in buyer demand. In early 2022, the supply versus demand gap drove up prices quicker than was sustainable, resulting in an overheated market. What is different this year is that the gap between supply versus demand is much smaller — buyers have a better supply of homes to choose from, however, there is less negotiating room than there was even four weeks ago, including seller concessions.

The chart below illustrates the supply and demand



curve; when they intersect (come closer), we see a more balanced market. Right now, the trend is showing supply going in a downward direction, and demand going up. This may be a hint to those considering selling their home, now may be a great time to do so. There is less than a two-month supply of homes currently, with the exception of the very high-end price points.

New home sales are also faring well, with pricing remaining strong compared to resale homes. Builders are having little trouble selling homes at the rate they can build them, and healthy margins leave room for buyer incentives such as upgrades or concessions toward closing costs.

WHAT IS THE FORECAST FOR THE REST OF 2023?

Because there are many factors that affect real estate (interest rates, jobs, economies, unforeseen events), there is not a *crystal ball* answer. According to *The Cromford Report*, the leading source of local real estate data analysis, the expectation is that prices will continue to hedge higher in the next few months, with a potential for a slight slowdown in the third quarter due to a seasonal drop-off in luxury home sales, which generally occurs during that time.

Unless there is a new crop of listings that go on the market in the third or fourth quarters, such as those holding short-term rentals who are seeing little success, we should continue a positive trend, albeit a modest one, into 2024. ■

For more information on your specific market in these ever-changing conditions, it is best to consult with a qualified real estate professional to provide the very best information. For a complimentary and confidential consultation, contact Christine Anthony, Russ Lyon Sotheby's International Realty, at (480) 200-0972 or canthonyre@gmail.com.

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HEALTH

Over 50

Medicare Supplemental Insurance is Different

By Lynne Jones, Tapestry Insurance

Recently I received an email from a gal that I helped enroll in a Medicare Supplement plan a few years ago. She was frustrated that her plan premium was increasing by almost \$50 per month starting in April. This situation caused me to think that this would be a great subject to discuss in this article.

Medicare Supplemental insurance is different from Medicare Advantage plans. Supplemental insurance is something you purchase through a monthly premium. It does not have networks or many of the restrictions that some of the Advantage plans have. Someone might choose a Supplement plan if they did not want to be bound by counties or state networks. When you have a Supplement plan you can go to any medical facility that accepts



original Medicare. One thing most people do not know is that with Supplemental insurance, for example, a plan F or plan G, you can apply for a different company at any time. Open enrollment only applies to Drug plans (Part D) and Advantage plans (Part C). My answer to the email was, let's meet and see if you qualify for a different company and check the rates.

If you have a Supplement plan and wonder if you can get a better rate, feel free to call me. If you are in good health, the answer is usually yes. It never hurts to check and see what is available to you. If you call me, I will ask some questions over the phone that will enable us to decide if there may be a better option for you.



Please remember, you can make an appointment if you are about to enter the Medicare world or have questions about your situation. I would love to be your guide. ■

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Submitted by Stretch Zone Longbow

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RED MOUNTAIN RANCH

Red Mountain Ranch Social Club enjoys new activities



By Cherie Snarr, RMRSC Secretary
Photos by Dave Bender

In March, Red Mountain Ranch Social Club (RMRSC) donated a new bench to the community. Many thanks to Allyn Bransby, Ewin Trapp, and Gil Broberg who spearheaded this project for the Social Club.

What better way to while away a few minutes of your day than checking out what's new in the Book Box while sitting on a beautiful bench or just watching the world go by on Recker Road.

"The more you read, the more you will know. The more you learn the more places you'll go." –Dr. Suess.

A big thank you to Angie Torrez and the management company of Red Mountain Ranch for providing the concrete foundation and installation of the bench. It looks great and is a lovely amenity to the neighborhood. Check it out if you haven't already done so. It's a lovely spot to sit and peruse the latest donations in the Book Box. Watch for another bench to be added to the community in 2024 donated by RMRSC.

March was full of fun and interesting activities for RMRSC. Robin Hagenstad hosted a cooking class featuring Asian appetizers taught by Susan Leong. It was

such a success, and more classes are planned.

A leisurely evening stroll through the Riparian Preserve was a great way to experience some of our local avian wildlife in and around the tranquil ponds. Crowning Glory Tea Room hosted a delightful and delicious High Tea for social club members.

A trip to Hale Theater never disappoints. This past month those who went saw the great classic 42nd Street —



what a fun night out for theater lovers.

A cocktail party with a Monte Carlo Casino theme was held at Red Mountain Ranch Country Club. What a beautiful venue to spend a fun evening eating, enjoying cocktails, and playing games for fabulous prizes with RMRSC friends.

Along with all these activities taking place, we have our monthly General Meetings on the second Thursday of each month at the Red Mountain Ranch Country Club. Each month features an interesting speaker covering a wide range of different topics.

Also, the first Thursday of each month is game night at the Country Club. Come join us for a fun night out and a little healthy competition. If you are looking to make new friends and participate in educational and fun-filled activities such as monthly luncheons for the ladies, monthly breakfasts for the men, outings, and cocktail and holiday parties, say no more. ■

Your pass to all these wonderful events is an annual membership to the Red Mountain Ranch Social Club, so if you are not already a member and would like to join us, visit our website at rmrsc.com.

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Sunday, May 14, 2023 • 9AM - 1PM
\$79.00 for Adults • \$19.00 for Children 5-11 (plus Tax & Gratuity)
Children 4 & Under Eat Free!



GRAND BUFFET

Assorted Breakfast Breads and Pastries	Omelet Station Eggs and Omelets Made to Order	Seared Chicken Breast Over Crimini Mushroom Sauce
Antipasti and Cheese Display	Bacon and Sausage	Chive Baked Salmon Filet w/Caper Butter
Seafood Display	Vanilla French toast with Maple Syrup	Assorted Dinner Rolls with Whipped Butter
Chilled Shrimp and Crab Claws, Oysters on the Half Shell with Mignonette and Cocktail Sauce	Chef Carving Station	Assorted Mini Desserts, Cakes, Pies
	Leg of Lamb	
	Carved New York Steak with thyme Demi Glaze and Creamy Horseradish	

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Fruit Salad	Bacon	Tater Tots
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