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Each Office Independently  
Owned and Operated



# The Best of Rocklin

Clover Valley | Sunset Heights | Rocklin High School

July 2019 Real Estate Market Report



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## Featured Listings by Jill Van Dusen

**SOLD BY JILL!**



416 Lancaster Court, Roseville 95678  
4 Beds, 3.0 Baths | 2,206 Est. Sq. Ft.  
Sold for \$492,500

**SOLD BY JILL!**



1000 Sweet Pea Place, Roseville 95747  
3 Beds, 2.5 Baths | 1,598 Est. Sq. Ft.  
Sold for \$425,000

**SOLD BY JILL!**



317 Dowsby Court, Roseville 95661  
3 Beds, 2.0 Baths | 1,921 Est. Sq. Ft.  
Sold for \$584,000

**PENDING BY JILL!**



5246 Bay Street, Rocklin 95765  
3 Beds, 2.0 Baths | 1,420 Est. Sq. Ft.  
Offered at \$412,000

**ACTIVE - Call for Private Tour!**



2019 Sculpin Court, Rocklin 95765  
4 Beds, 2.5 Baths | 5,514 Est. Sq. Ft.  
Offered at \$575,000

**ACTIVE - Call for Private Tour!**



2303 Chumly Court, Rocklin 95765  
3 Beds, 2.0 Baths | 1,805 Est. Sq. Ft.  
Call for Price!



Prepared Especially for Jonathan and Angela-Marie Williams

Dear Jonathan and Angela-Marie,  
Thinking of selling? Whether you are a homeowner or Investor, with low inventory and 35%+ appreciation since 2013, now is the time to sell. If you would like a free market analysis on your property, please **call me today at 916-765-5488**.



Presented by  
Jill Van Dusen

*VAN DUSEN Distinctive Homes*  
*Superior Service Every Time!*





### Jill Van Dusen

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Superior Service Every Time!

"Jill Van Dusen was a pleasure to work with, everything you would want or need from someone representing your interests in such a big transaction. From the first professional presentation to the final follow up, Jill and her team were always accessible, knowledgeable, organized and on top of every aspect of our home sale. She provided experienced guidance on tasteful upgrades that increased the final sales price and decreased the time on the market, which was a short eight days. I'd highly recommend Jill and the KW team and would want them representing us in any future transactions."

—Michael C..

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## Real Estate Market Report

Jonathan and Angela-Marie,

If you want to know what your home would sell for in today's market, contact me today at 916-765-5488.

There are 151 Homes Currently Listed in Rocklin

There are 112 Homes Currently Pending in Rocklin

Check your home value at [jillsellshomes.smarthomeprice.com](http://jillsellshomes.smarthomeprice.com)

### Rocklin (95765) Homes Sold in June, 2019

Address	Sq. Ft.	List Price	Sold Price	Address	Sq. Ft.	List Price	Sold Price	Address	Sq. Ft.	List Price	Sold Price
5411 San Carlos Way	1,306	\$365,000	\$353,000	5707 Darby Rd	1,805	\$469,000	\$470,000	2035 Taft Dr	2,326	\$544,888	\$550,000
5560 Avila Ct	1,787	\$403,000	\$385,000	2409 Stefanie Dr	1,888	\$489,900	\$475,000	2311 Heron Ct	3,059	\$594,999	\$585,000
6530 Pinebrook Way	1,560	\$385,000	\$385,000	1705 Brodea Ln	2,111	\$479,000	\$482,000	2611 Swindon Ct	2,437	\$599,900	\$590,000
4060 Oak St	1,643	\$410,000	\$399,900	4759 Sweeney Cir	2,591	\$509,000	\$495,000	966 Browning Ln	3,289	\$634,900	\$625,000
5623 Bolton Way	1,427	\$395,000	\$405,000	5720 Jersey Dr	2,042	\$489,900	\$507,324	1553 Rochester	3,898	\$648,000	\$640,000
3014 Crestwood Way	1,376	\$419,000	\$419,000	2540 Morgan Ct	2,847	\$539,000	\$507,500	3859 Fenway Cir	3,092	\$659,990	\$659,990
6718 Magnolia Way	1,610	\$428,000	\$428,000	1074 Sagittaria Cir	2,249	\$525,000	\$510,000	4201 Silver Lupine Ln	2,406	\$669,000	\$669,000
5512 New Vista Dr	1,636	\$440,000	\$440,000	5501 Adobe Ct	1,725	\$519,000	\$515,000	5913 Percheron Ct	2,480	\$649,900	\$670,000
5249 Water Lily Ln	1,800	\$449,000	\$449,900	2808 Balfor Ct	2,056	\$525,000	\$520,000	907 Farm House Ln	3,888	\$699,000	\$699,000
1646 Poppy Circle	1,876	\$465,000	\$458,000	2914 Cameron Dr	2,437	\$537,000	\$523,822	4608 Jared Ct	3,174	\$700,000	\$705,000
5085 5th St	1,919	\$465,000	\$459,000	2824 Club Dr	2,606	\$529,950	\$527,000	3812 Heather Ct	3,534	\$794,800	\$800,000
804 Stage Stop Loop	1,432	\$459,990	\$459,990	5585 Hawes Way	2,200	\$535,000	\$540,000	3301 Black Oak Dr	3,808	\$875,000	\$900,000
3502 Willard Way	1,879	\$459,999	\$460,000	3933 Argonaut Ave	1,916	\$545,000	\$550,000	4609 W Imperial View Ct	4,188	\$1,100,000	\$1,042,812

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## Should You Update Your House Before You Sell?

Looking to sell your home but not sure what type of updates if any, should be completed? How do you compete against the new "Energy Efficient Smart Homes?" Will you get the same return and maximize your equity? How do you get the most for your money?

Before directly answering the questions, let's take a look back at the history of Rocklin. Rocklin was incorporated in 1893. It wasn't until the late 1980's when the growth began. Stanford Ranch was the first 3,000-acre master planned community. Later, Whitney Oaks (1,000 acres) and Whitney Ranch (1,300 acres) followed suit. Whitey Ranch's growth continues as new home builders are offering "Smart Homes" with all the latest technology and "Go Green" features. Back in the 1980s & '90s, these features were not available. Yes, this is our competition!

When our family first moved to Rocklin in 1993, the population was 17,000+. Now we are over 70,000. Wow! We are in our second home in Rocklin, which was built in 2002. Now 17 years old with all original EVERYTHING, I am thinking about my next steps, especially as an Empty Nester. Many of you may also be in the same position.

Whether you are thinking of selling or not, there are things to do to maintain your home as it ages. Do you face this now or later?

Let's get back to the possibility of selling and the questions you have. If you have not updated your home and you want the most equity when you sell, the answer is "YES"! Updates need to be completed.

1. Flooring: today, you can add "Luxury Vinyl" that looks fabulous without the "Luxury" price. Even new home builders are offering.
2. Appliances: there are great deals on matching appliances. Older appliances are not energy efficient and may be at their life span.
3. Interior Paint throughout including baseboards: adding today's natural colors will be inviting and decrease the "age appearance" of your home.
4. Brass fixtures: replace
5. Interior and Exterior Light fixtures: Replace
6. Cabinets: if Oak cabinets have been professionally painted, depending on the age and condition, you may have options
7. Countertops: replacing tile countertops to granite is a lot less expensive these days. Even with the first-time home buyers, those paying over \$400k for a home expect granite at the least.

In addition to updates, curb appeal still applies with the following suggestions: the landscape may require newer bark, grass, and fresh flowers, paint your front door, and clean roof gutters Every home, pocketbook, and situation differ. Whether you are thinking of selling your home now or in the future, I can provide a free consultation based on your goals so, in turn, you receive the highest return for your investment of what you might need to do to compete.

Please call me at 916.765.5488 or email: [jill@jillsellsrealestate.com](mailto:jill@jillsellsrealestate.com).

## Rusty's Corner | Economy Update

After The Federal Reserve met this week, they made it clear they are ready to cut interest rates if economic growth slows. That was the main takeaway from the Fed's recent meeting. It held steady on rates for now but signaled that it's worried about the effects of trade tensions on the broader economy. Them members are divided, about whether to lower rates, how much and when. But it's clear that the Fed will act if the economy needs help. The most likely move: A quarter-point cut this year to reassure markets that the Fed is alert to potential weakness in the economy, but not overly concerned. That would leave it some room to cut further next year if an outright recession looms. So far, investors seem satisfied with that posture and inclined to keep buying stocks.

Despite the Fed's concerns about the economy, retail sales are holding up as consumers continue to spend freely. The rock-bottom unemployment rate, rising wages, and stocks near all-time highs have most folks feeling all right financially.

General merchandise sales look decent after rebounding in recent months. E-commerce will keep rising at double-digit rates as more people shop online. Restaurant sales are going like gangbusters, thanks to healthy wage increases. Even auto sales are OK, though a slowdown later this year is still likely.

Of course, retail has its weak spots, namely, building materials, a category that has come in far weaker than the overall housing industry, so far this year. And department stores, which face further sales declines and store closures. Several major clothing chains are also shuttering in many locations: Payless ShoeSource is closing entirely in North America. Gymboree and Dressbarn are also shutting down. Most retailers are struggling to make price hikes stick. They'll be vulnerable if additional tariffs raise their costs. Passing on increases to customers won't be easy.

Falling interest rates are spurring a new wave of mortgage refinancing. With the average rate on a 30-year fixed home loan for an owner-occupied, single-family residence being around 4%; there are over 7 million homeowners who could cut their current rate by three-quarters of a percentage point.

Many are taking notice: Refis are up 28% in the past four weeks. Many of the folks who can gain from refinancing took out their current loans last year. Still, it's not a repeat of the boom in refinancing that took place in 2013, when refis made up 63% of the mortgage market. This year, the figure will be 26%.

The Fed pumped the brakes on refis when it started upping interest rates in 2015. Lower rates on long-term bonds aren't boosting home equity lines of credit. The rates on HELOCs move with the Fed's short-term rate, which hasn't been cut yet. So HELOCs are still far costlier than they were when the Fed started hiking its rate several years ago. Also, the 2017 tax law tightened the rules on the deductibility of interest on HELOC loans. So, even though Americans' combined home equity is up,



thanks to rising home prices, HELOC balances are down 23% from five years ago. Look for more folks to opt for cash-out refinances to tap their home equity because of the decline in mortgage rates as HELOCs continue to fall out of favor.

Rusty Mendoza, CMPS | Certified Mortgage Planner

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