

# RANCHO SANTA TERESA NEWS

## **PRESIDENT'S MESSAGE**

It's finally feeling like Fall! We wish you all a bountiful Thanksgiving and a wonderful start to the holiday season.

**ADULT POOL CLOSURE:** The adult pool heater will be turned off effective November 1st and will be closed for the winter season. We do this in our attempt to curb rising utilities costs.

**MAIN POOL:** The Main Pool continues to be available for lap swim Monday-Friday from 5:00-7:00 am and 9:00-11:00 am. The Main Pool is also available Monday-Thursday from 9:00-10:00 PM (see page 3 for contact information). Aqua aerobics will continue in the main pool on M, W, F from 8:30 to 9:30 am (see the ad on page 3 for A & D Aquatic Fitness).

**ANNUAL FALL MEETING:** Our annual Fall Meeting is scheduled to take place on November 28, 2023 at 7:00 PM in the clubhouse Lounge. Join us for a Finance review and to ask questions of the Board.

**NOVEMBER MOVIE NIGHT:** November 18th at 6:30pm in the clubhouse Lounge. We'll be showing Ratatouille. Snacks and water will be handed out.

**HOLIDAY DECORATING:** Rancho plans to decorate the club's exterior (and hopefully inside the clubhouse and upper deck) for the upcoming Winter holidays. If you have gently used, or new, outdoor decorations and lights you're willing to donate, please drop them by the club office, during normal business hours beginning November 1st. We're finalizing the date to decorate the club, and will share that via Facebook and email, as we'd love some community help.

**2024 MEMBER DUES INCREASE:** As the Board works the 2024 budget and reviews our 2023 operations, the increased costs for staffing, utilities, maintenance, repairs, and supplies is difficult to ignore. We also need to continue to properly invest in our reserve funding to ensure Rancho is funded for the future. This has led the Board to approve a 10% increase for 2024 Homeowner and Associate Member dues. 2024 Homeowner dues are \$528. Payments can be made quarterly or for the full year by check, credit, or online, via EFT, from your bank account. 2024 Associate Member (AM) dues are \$770 and letters inviting current AMs to return are in process. As spaces open up, invites will be extended to those on the waitlist.

**MAIN POOL CLOSED FOR THE SEASON**

**LAP SWIM HOURS:**  
 Mon-Fri. 5-7 AM & 9-11 AM  
 AND  
 Mon-Thurs. 9-10 PM

**ADULT POOL:**  
 Reserved for Members 18 & Older  
*(heater will be turned off 11/1)*  
 Daily 8 AM - 10 PM

**SPA & TENNIS COURT HOURS:**  
 Daily 8 AM - 10 PM

**OFFICE HOURS:**  
 Tuesday & Thursday  
 10 AM - Noon

**ONLINE DUES PAYMENTS:**  
 Send your email address to  
**RSTSRCooffice@gmail.com**  
 and request an online invoice.

**KEY FOBs:**  
 Need a key fob? Contact  
**rstsrcmemberinfo@gmail.com.**

**NEXT BOARD MEETING:**  
**Tuesday, November 28th • 7 pm**  
 Hall Lounge

**HALL RENTAL & POOL PARTY REQUESTS:**  
 Go to the Parties-Rentals tab at  
**ranchosantateresa.org**

*Important Information continued on Page 2*

# RANCHO SANTA TERESA NEWS

Thanks for joining us for a fun Halloween Party and movie night!  
Thank you to Heather Maat for letting us borrow so many of her Halloween decorations!



**CALL FOR VOLUNTEERS:** Rancho is looking for member volunteers to take ownership of club community activities. As you know, we just hosted a kid's Halloween Party in late October. In order to continue to host these events, we need club members to own the planning and execution. We'd love to bring back Oktoberfest, host our Easter Egg Hunt, run the Polar Plunge again, and host other fun events the community can enjoy. If you're interested in working with the Rancho Board and our Member Lead, Kathy Kirtland, to run an event, please email us at [rstsrcboard@googlegroups.com](mailto:rstsrcboard@googlegroups.com).

**SOLAR UPDATE:** Still waiting on PG&E...

*- Stacy*

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# RANCHO SANTA TERESA NEWS

## Free Weekly Activities

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### MORNING LAP SWIM

**Mon - Fri, 5AM-7AM and 9AM-11AM**

No lifeguards are on duty. If the pool is covered when you arrive, please re-cover when you leave.

### EVENING LAP SWIM

**Mon-Thurs., 9PM-10PM**

Please email [rstsrcmemberinfo@gmail.com](mailto:rstsrcmemberinfo@gmail.com) for contact name/number for evening lap swim. Evening lap swim requires coordination with SVS, after swim practice.

### FRIDAY COFFEE CLUB

Enter through the front entrance of the Hall on Fridays. The fun lasts from approximately 10 AM to 12:30 PM. We play Dominoes, Mexican Train and a card game called Sequence. If you do not know how to play, we are happy to teach you or you can attend just for the fellowship. Coffee and snacks are available every week.



*Fall into a new routine!*

TRY AN AQUA FITNESS CLASS THIS AUTUMN.  
See more information in the "Available Classes" section of this newsletter.

 **A & D**  
AQUATIC FITNESS  
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Amy Raczkowski | 408-386-9600 | [amyraz@comcast.net](mailto:amyraz@comcast.net)  
Darlene Vossbrinck | 408-420-5916 | [dvossbri@gmail.com](mailto:dvossbri@gmail.com)  
AQUATIC EXERCISE ASSOCIATION AND RED CROSS CPR/AED CERTIFIED

## Monthly Events

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### GAME NIGHT

**For Ages 18 & Up - Upcoming Date: 11/27**

Join us for a game night in the lounge, 7:00-10:00pm(ish) on the last Monday of the month. Some groups may choose to play Bunco and others may choose Mahjong or another game. Bring your favorite drink, a light appetizer to share, and whatever game makes you happy. Some groups (like Bunco) may suggest adding \$\$ to a winner's pot to share so bring some \$1s, \$5s, and \$10s. We are trying to keep it under \$20. Make your own group or join a new group. No commitment to come every month, come when you can. We'll need to help set up and clean up. For questions, please contact Rupali Solanki at [rupali.goyal10@gmail.com](mailto:rupali.goyal10@gmail.com) or Patty Borg at [ptybrg28@hotmail.com](mailto:ptybrg28@hotmail.com).

### POKER NIGHT

**Upcoming Date: 11/17**

All members who are 21+ are welcome to join us to play Texas Hold'em in the Lounge at 7PM. Buy-in will be \$20, with an option to buy in one more time for an additional \$20. Bring your own beverage (alcoholic or otherwise) and a snack to share (optional). Questions? Contact organizers Michael (408-772-5785) or Nick (408-829-5348)

# RANCHO SANTA TERESA NEWS

## Available Lessons

### A & D AQUA FITNESS

#### NOVEMBER SESSION - Aqua Cardio & Toning Interval Workout For All Ages

Not your grandma's aqua aerobics class! 10 minutes rhythmic stretching/warm-up, 30 minutes cardio and toning intervals, 10 minutes core training and cool-down, 10 minutes stretching. Lose weight and tone up with a low-impact workout in a non-judgmental zone.

Monday, Wednesday & Friday - 8:30 - 9:30 AM - November- 13 classes:

\$130 Members, \$140 Non-Members Partial session and drop-in pricing also available.

Contact Darlene at 408-420-5916 / [dvossbri@gmail.com](mailto:dvossbri@gmail.com) and/or Amy at 408-386-9600 or [amyraz@comcast.net](mailto:amyraz@comcast.net) with questions or to join the class.

### TENNIS WITH TOM

Monday, Wednesday, Thursday 4 - 8 PM

Lessons from NorCal Tennis Academy – [norcaltennisacademy.com](http://norcaltennisacademy.com) –

Contact Tom Le: 408-896-5745

## Fix Before You List

### Planning to Sell Your Rancho Santa Teresa Home?

Get up to **\$75,000** interest free to update your home now, sell for more, and pay at closing!

Sell your home for more money and faster with quick and easy, pay at closing home improvements!

Small improvements such as paint, flooring, and landscaping can net you as much as \$100,000 - \$200,000 more on the sale price of your home.

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**MATT COSSELL**  
— REAL ESTATE SERVICES —

408.761.3271  
[Matt@MattCossellTeam.com](mailto:Matt@MattCossellTeam.com)  
DRE# 01382971



# RANCHO SANTA TERESA NEWS

## Neighborhood Happenings

Come join us in the Rancho Clubhouse on Wednesday, November 8th at 7 pm



One of our members, Joyce Collier has sponsored an event this month for a local City Council District 10 candidate, George Casey. George grew up in our Neighborhood and is running for City Council. He would like to talk to our neighbors about how he can help our community if elected.

# Laurie Hansen & the HansenHomeTeam

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# RANCHO SANTA TERESA NEWS

## MAKE SURE TO RE-COVER THE SPA AFTER USE

Members must put the cover back on the spa if used when the main pool is not open. This helps maintain the water temperature and decrease our heating costs.

## FOURTH QUARTER DUES ARE NOW DUE

Fourth Quarter 2023 dues were due October 1st. THIS IS YOUR DUES NOTICE. We do not mail invoices to save costs. If we have your email on file, reminders will be sent along with the ability to pay your dues online. Dues are now \$120/quarterly or \$480/annually. A \$10 late fee is assessed after the 15th day of the Quarter.

## PAYMENT OPTIONS

- Check/cash: Mail to RSTSRC, 286 Sorrento Way, San Jose, CA 95119. You can also drop it off at the club mailbox located on the top of the stairs by the front Hall entrance.
- EFT: If you have not received an online invoice, send your email to RSTSRCoffice@gmail.com. You will receive invoice emails that will allow you to pay online. There is no additional fee to you.
- CREDIT/DEBIT: A nominal fee of \$4/qtr, \$12/year is required. Email the office and request credit/debit payment.

## KEEP YOUR ACCOUNT INFORMATION CURRENT

It is your responsibility to make sure the office has the correct information on file for your phone numbers and e-mail accounts. Send any updates to rstsrcoffice@gmail.com.



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Heather S / Yelp Review

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# RANCHO SANTA TERESA NEWS

<b>RANCHO SANTA TERESA SWIM &amp; RACQUET CLUB</b>				
<b>Budget vs. Actuals: 2023 - FY23 P&amp;L</b>				
<b>January - September, 2023</b>				
	<b>Total</b>			
	<b>Actual</b>	<b>Budget</b>	<b>Budget</b>	<b>Budget</b>
<b>Income</b>				
Total 4000 Dues and Assessments	\$ 349,480	\$ 354,682	\$ (5,202)	98.53%
Total 4100 Member Lesson Income	\$ 68,395	\$ 60,118	\$ 8,277	113.77%
Total 4200 Nonmember Lesson Income	\$ 55,027	\$ 56,851	\$ (1,824)	96.79%
Total 4300 Member Rental Income	\$ 22,587	\$ 17,670	\$ 4,917	127.83%
Total 4500 Interest on Operating Funds	\$ 11,453	\$ 6,303	\$ 5,150	181.71%
Total 4600 Social Event Income	\$ 4,243	\$ 2,025	\$ 2,218	209.54%
Total 4700 Services Fees & Late Fees Income	\$ 2,129	\$ 1,840	\$ 289	115.71%
Total 4800 Other Ordinary Income	\$ 2,135	\$ 2,663	\$ (528)	80.17%
<b>Total Income</b>	<b>\$ 515,450</b>	<b>\$ 502,152</b>	<b>\$ 13,298</b>	<b>102.65%</b>
<b>Gross Profit</b>				
	\$ 515,450	\$ 502,152	\$ 13,298	102.65%
<b>Expenses</b>				
Total 5000 Gross Payroll	\$ 161,395	\$ 157,896	\$ 3,499	102.22%
Total 5100 Payroll Related Expenses	\$ 17,040	\$ 18,017	\$ (977)	94.58%
Total 5200 Member Lesson Expenses	\$ 42	\$ 276	\$ (234)	15.20%
Total 5600 Social Event Expenses	\$ 6,090	\$ 2,584	\$ 3,506	235.69%
Total 5800 Other Member Services	\$ 502	\$ 1,942	\$ (1,439)	25.86%
Total 6000 Professional Services	\$ 12,411	\$ 7,731	\$ 4,680	160.53%
Total 6100 Other Outside Services	\$ 27,304	\$ 27,300	\$ 4	100.02%
Total 6200 Insurance	\$ 38,586	\$ 38,586	\$ -	100.00%
Total 6300 Bank Fees	\$ 890	\$ 1,349	\$ (460)	65.94%
Transfer fees	\$ 5,010	\$ 3,203	\$ 1,807	156.40%
Total 6500 General Office Expenses	\$ 11,085	\$ 7,890	\$ 3,195	140.49%
Total 6800 Taxes and Licenses	\$ 9,224	\$ 5,906	\$ 3,318	156.19%
Total 7000 Building and Hall Maintenance	\$ 29,546	\$ 18,571	\$ 10,975	159.10%
Total 7100 Pool Maintenance	\$ 25,531	\$ 26,967	\$ (1,436)	94.68%
Total 7200 Utilities	\$ 72,731	\$ 78,048	\$ (5,317)	93.19%
Total 7300 Reserve Funding	\$ 94,518	\$ 94,518	\$ -	100.00%
<b>Total Expenses</b>	<b>\$ 511,904</b>	<b>\$ 490,783</b>	<b>\$ 21,121</b>	<b>104.30%</b>
<b>Net Operating Income</b>	<b>\$ 3,546</b>	<b>\$ 11,369</b>	<b>\$ (7,823)</b>	<b>31.19%</b>
<b>Other Income</b>				
Total 9000 Reserve Fund Income	\$ 13,349	\$ -	\$ 13,349	
<b>Other Expenses</b>				
Total 9500 Reserve Fund Expenditures	\$ 14,390	\$ -	\$ 14,390	
<b>Net Other Income</b>	<b>\$ (1,041)</b>	<b>\$ -</b>	<b>\$ (1,041)</b>	
<b>Net Income</b>	<b>\$ 2,504</b>	<b>\$ 11,369</b>	<b>\$ (8,864)</b>	<b>22.03%</b>



**Laurie & Michelle**

The Hansen Home Team  
 5609 Silver Creek Valley Road  
 San Jose, CA 95138  
 (408) 218-6222  
 lhansen@interorealestate.com  
 http://www.lauriehansen.com  
 CA BRE #00757662



# The Real Estate Report

## Prices Rise, Sales Down

The median sales price for single-family, re-sale homes was up 8.3% compared to last year.

The average sales price for single-family, re-sale homes was up 9% year-over-year.

Sales of single-family, re-sale homes were down for the twenty-first month in a row, year-over-year, in September. Sales fell 44.1%. There were 409 homes sold in Santa Clara County last month. The monthly average since 2000 is 987.

The sales price to list price ratio rose from 105.3% to 106.1%.

Pending sales were down 52.4% year-over-year.

Inventory of single-family, re-sale homes was down for the sixth month in a row. It fell 37.9% compared to last year. As of October 5th, there were 661 homes for sale in Santa Clara County. The average since January 2000 is 2,703.

Days of Inventory, or how long it would take to sell all homes listed for sale at the current

rate of sales, rose from 29 days to 47 days. The average since 2003 is 89.

It took nineteen days to sell a home last month. That is the time from when a home is listed for sale to when it goes into contract.

The median sales price for condos was up 14.1% compared to last September. The average sales price gained 9.8% year-over-year.

Condo sales were down 51.1% year-over-year. There were 158 condos sold in September.

The sales price to list price ratio fell from 103.4% to 103.2%.

Condo inventory was down 32.9% compared to last September.

As of October 5th, there were 310 condos for sale in Santa Clara County. The average since January 2000 is 757.

Days of inventory rose from twenty-seven to fifty-seven.

It took an average of eighteen days to sell a condo last month.

If you are planning on selling your property, call me for a free comparative market analysis.

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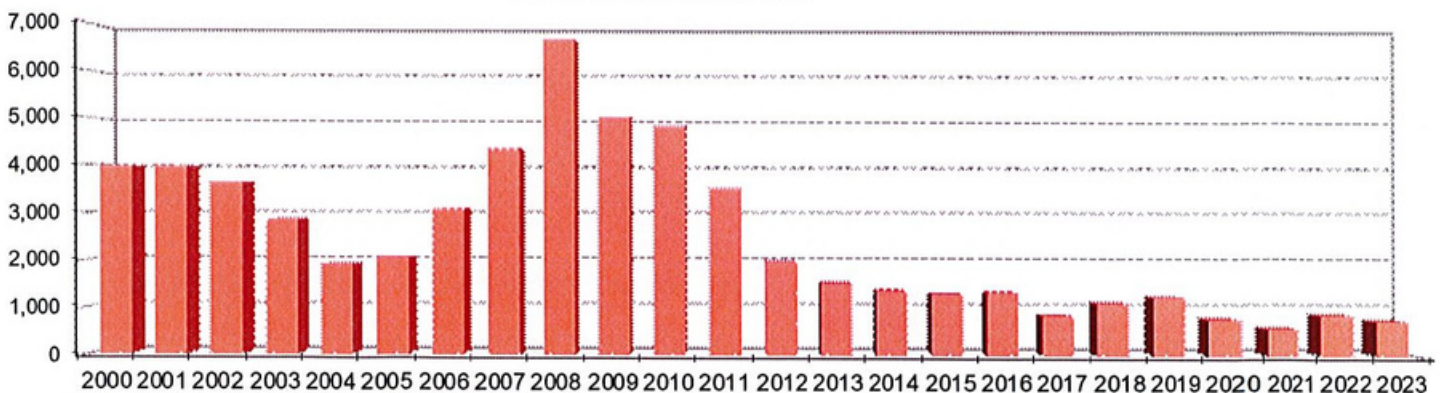
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**Santa Clara County**  
 Average Active Listings SFR YTD





# THE REAL ESTATE REPORT

## Santa Clara County

Lic# 00757662  
lhansen@interorealestate.com  
Ph: 408-218-6222



### Quick Summary of Comparable Properties



### Laurie & Michelle

The Hansen Home Team  
5609 Silver Creek Valley Road  
San Jose, CA 95138

#### Residential Summary

Res. Single Family

ACTIVE	Address	City	Bd	Ba	DOM	SqFt	\$/SqFt	Lot (SF)	List Price	Age		
	6314 Camino Verde Drive	San Jose	4	2 1	10	2,124	\$800.32	6,254 (sf)	\$1,699,888	51		
	246 Cresta Vista Way	San Jose	3	2 0	8	1,516	\$906.99	6,000 (sf)	\$1,375,000	53		
M	259 Los Palmos Way	San Jose	3	2 0		1,516	\$781.66	6,059 (sf)	\$1,185,000	53		
<b>ACTIVE</b>												
# Listings:	3	AVG VALUES:			9	1,719	\$829.66	6,104 (sf)	\$1,419,963	52		
<b>PENDING</b>												
PENDING	Address	City	Bd	Ba	DOM	SqFt	\$/SqFt	Lot (SF)	List Price	Age		
	202 Purple Glen Drive	San Jose	5	3 0	12	2,563	\$778.38	10,635 (sf)	\$1,995,000	51		
	328 El Portal Way	San Jose	4	2 0	24	2,212	\$700.72	8,190 (sf)	\$1,550,000	55		
	263 Cresta Vista Way	San Jose	4	2 0	0	1,735	\$720.46	7,826 (sf)	\$1,250,000	55		
<b>PENDING</b>												
# Listings:	3	AVG VALUES:			12	2,170	\$733.19	8,884 (sf)	\$1,598,333	54		
<b>SOLD</b>												
SOLD	Address	City	Bd	Ba	DOM	SqFt	\$/SqFt	Lot (SF)	List Price	Age	Sale Price	COE
	6541 Catamaran Street	San Jose	4	3 0	5	2,124	\$783.90	6,219 (sf)	\$1,498,000	51	\$1,665,000	09/26/23
	6331 Solano Drive	San Jose	4	2 1	5	2,124	\$753.30	6,000 (sf)	\$1,499,888	51	\$1,600,000	10/06/23
	278 Moraga Way	San Jose	4	2 0	7	2,010	\$711.44	6,105 (sf)	\$1,395,000	51	\$1,430,000	09/22/23
<b>SOLD</b>												
# Listings:	3	AVG VALUES:			6	2,086	\$749.55	6,108 (sf)	\$1,464,296	51	\$1,565,000	

### Trends at a Glance

(Single-family Homes)

	Sep 23	Month %	Aug 23	Year %	Sep 22
Median Price:	\$1,835,000	-0.8%	\$1,850,000	8.3%	\$1,694,000
Average Price:	\$2,170,610	-3.1%	\$2,239,640	9.0%	\$1,991,750
Home Sales:	409	-35.6%	635	-44.1%	732
Pending Sales:	551	5.8%	521	-52.4%	1,157
Active Listings:	661	8.4%	610	-37.9%	1,065
Sale/List Price Ratio:	106.1%	0.7%	105.3%	5.7%	100.4%
Days on Market:	19	7.2%	18	-32.6%	28
Days of Inventory:	47	62.6%	29	11.1%	42

(Continued from page 2)

elastic in the new construction side of the market, but where they are built and available isn't a perfect replacement for a lack of existing homes for sale. At the same time, new homes sales are also affected by higher financing costs, although these may be partly offset by builder incentives. Still, these only goes so far.

Sales of newly-built homes throttled back in August, declining by 8.7% compared to an upwardly-revised figure for July (+17k to 739,000 annualized units sold). This dropped the present rate of sale to a four-month low after a promising spring and early summer selling season. The decline in homes sold helped re-lift the number of homes available to buy to 7.8 months of supply at a current sales pace, some 431,000 actual units. Months of supply aside, the number of units ready for sale has been firming back up in recent months, and the combination of sliding sales and rising supply may have contributed to the recent darkening of builder moods as reported by the National Association of Home Builders. Builder incentives to help move houses can include financing incentives and price

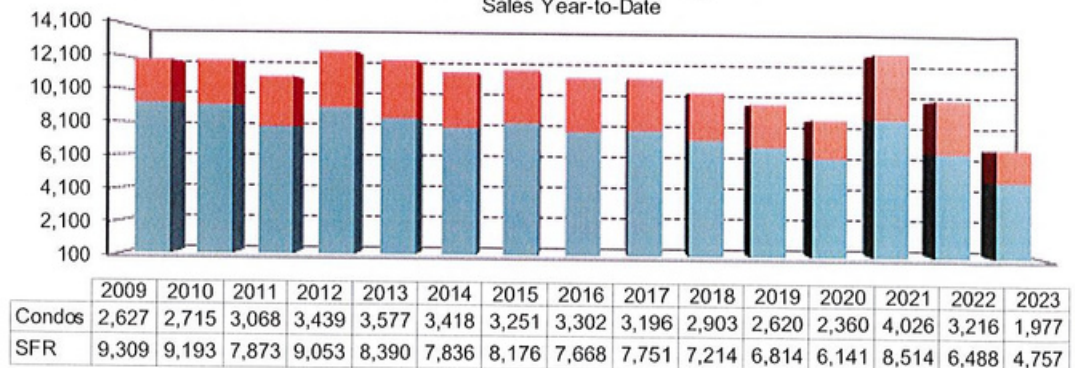
reductions, and the median price of a new home sold in August was \$430,300, down from \$436,600 in July.

As noted, sales of existing homes have already been damped, not just from high mortgage rates and prices but also from a lack of supply. The outlook isn't getting any brighter; the National Association of Realtors Pending Home Sales Index for August pointed to a 7% decline from July, and is 15.7% lower compared to August 2022. This measure of signed contracts last month won't be incorporated into existing home sales until September or even October sales are tallied (late October, late November) and point to

even slower sales heading into the normally softer fall and winter months. Also, and at least for some of August, mortgage rates then were rather lower than than now, so the headwinds they create may actually be more considerable for September, with prospects for improvement in sales diminished.

### Santa Clara County

Sales Year-to-Date



# Rancho Santa Teresa

## Find Out How Much Your Rancho Santa Teresa Home Is Worth

If you're going to sell your Rancho Santa Teresa home in the next 6-12 months, what you do right now to prepare for the sale could make a difference of thousands of dollars. Now you can get a FREE evaluation of your home's value and tips on how to prepare your home for sale.

On [RanchoSantaTeresaHomeValue.com](http://RanchoSantaTeresaHomeValue.com), you will:

- Find out how much your home is worth compared to other homes in today's market.
- Get a FREE list of homes for sale and sold in your neighborhood in the last 6 months so you have a good idea of what's been selling in your area.
- Plus, find out how to get a FREE report on which fix-ups will get you the best return on your investment as you prepare your home for sale.



**MATT COSSELL**  
REAL ESTATE SERVICES

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## Effective Internet Marketing

We host one of the top agent-owned home search website in Santa Clara County. In addition to our innovative website, we will use the Internet to make your listing highly visible including posting your home as a "Coming Soon" listing on multiple websites.

## The Best Deal

When we list your home, we do so at no additional cost. When you start to get offers, we can represent you during the emotionally charged negotiating process and ensure that you get the best price, and favorable closing terms.



**MATT COSSELL**

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