



RANCHO SANTA TERESA NEWS

PRESIDENT'S MESSAGE

With October upon us, we say farewell to the summer pool season. I'd like to extend a huge thank you to all our staff, and especially the incredible lifeguards and supervisors. Without this team our community, families, and friends could not enjoy our amazing club.

POOL HOURS: The Adult Pool, Spa, and other amenities continue to be available from 8:00 AM-10:00 PM daily. Elementary school-aged children must be directly supervised by a responsible adult when anywhere on the premises in the off-season.

LAP SWIM: Lap swim continues in the Main Pool, Monday - Friday from 5:00-7:00 AM and 9:00-11:00 AM and Monday-Thursday from 9:00-10:00 PM. Please email rstsrcmemberinfo@gmail.com for the contact name/number for evening lap swim. Evening lap swim requires coordination with SVS, after their swim practice.

SOLAR UPDATE: We were *this close* to the solar being complete and running, but the solar company just informed us that our current meter is so old, PG&E has to come out, turn off our power, in order to replace the meter. We're now another 6+ weeks out.

ASSOCIATE MEMBERSHIPS: Notices will go out starting in late-October/early November, inviting existing Associate Members to return for next year. As spaces open up, invites will be extended to those on the waitlist.

ANNUAL FALL MEETING: Our annual Fall Meeting is scheduled to take place on November 20, 2023. Join us for a Finance Review and to ask questions of the Board.

FALL SWIM LESSONS: A limited number of private and semi-private swim lessons are still underway. All lessons must be completed by October 29th. If you're interested you can find more information and sign-up on our website under swim-lessons.

Important Information continued on Page 2

MAIN POOL CLOSES ON 10/2 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
RSTSRCoffice@gmail.com
and request an online invoice.

KEY FOBs:

Need a key fob? Contact
rstsrcmemberinfo@gmail.com.

NEXT BOARD MEETING:

Monday, October 16th • 6 pm
Hall Lounge

HALL RENTAL & POOL PARTY REQUESTS:

Go to the Parties-Rentals tab at
ranchosantateresa.org

RANCHO SANTA TERESA NEWS

2024 MEMBER DUES INCREASE: As we move into the 2024 budget season and review 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 in member dues for 2024 from \$480 to \$528. Payments can be made quarterly or for the full year by check, or online via EFT, from your bank account. HOA Members who pay for the entire year before the end of January receive 12 free guest passes that can be used in 2024. **If you pay via your bank app, please update the amount.**

RANCHO KIDS' HALLOWEEN PARTY on **Sunday, October 29th from 3PM-5PM:** Join us in the club house main hall in your Halloween costume, for our first Kids' Halloween Party. We'll have a candy hunt, games & prizes. And right after, you can head to the lounge to enjoy our Halloween-themed movie night!

OCTOBER MOVIE NIGHTS: October 13th: Nightmare Before Christmas at 7:00PM. Dress up as your favorite Disney character. **October 29th:** Ghostbusters at 5:30PM. Come in your Halloween costume, and join us right after the Rancho Halloween Party!



CALL FOR VOLUNTEERS & DONATIONS

Rancho is looking for member volunteers to consider taking ownership of club community activities. As you know, we're hosting a kid's Halloween Party in late October. In order to host these events, we need club members to own the planning and execution of the events. We'd love to bring back Oktoberfest, consider an adult Halloween Party in 2024, run the Polar Plunge again on Jan 1, 2024, 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.

Also, we plan to decorate the club's outside (and hopefully the inside) for the upcoming Winter holidays - Hanukkah, Christmas, and Kwanzaa. If you have gently used, or want to buy new, outdoor decorations and lights, please drop them by the club office, during normal business hours beginning November 1st. We're finalizing the date to decorate the club and would love community help. We'll share those details in November's newsletter.

RANCHO SANTA TERESA NEWS

Free Weekly Activities

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 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
Cardio | Toning | Core

Amy Raczkowski | 408-386-9600 | amyraz@comcast.net
Darlene Vossbrinck | 408-420-5916 | dvossbri@gmail.com
AQUATIC EXERCISE ASSOCIATION AND RED CROSS CPR/AED CERTIFIED

Monthly Events

GAME NIGHT

For Ages 18 & Up - Upcoming Date: 10/30

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 or Patty Borg at ptybrg28@hotmail.com.

POKER NIGHT

Upcoming Date: 10/20

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

OCTOBER 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 - October- 13 classes - \$130 Members, \$140 Non-Members Partial session and drop-in pricing also available.

Contact Darlene at 408-420-5916 / dvossbri@gmail.com and/or Amy at 408-386-9600 or 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 –

Contact Tom Le: 408-896-5745

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RANCHO SANTA TERESA NEWS

Neighborhood Happenings

Check out this October SPINA FARMS, located off of Laguna Ave. and Santa Teresa Blvd.

A place fun for the whole family! Enjoy games, rides, activites, food and a pumpkin patch!



BALLARE DANCE CENTRE
DANCE CLASSES



We offer classes in
 Ballet * Hip Hop
 Tap * Musical Theater
 Jazz * Creative Dance
 Lyrical

AGES 2.5 YEARS OLD AND UP



ENROLLMENT IS OPEN! | **JOIN US TODAY**

1ST CLASS FREE

WWW.BALLAREDANCECENTRE.COM

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.

Now you can Fix Before You List, Sell for More, and Pay at Closing!

Call/text Matt Cossell at 408.761.3271 or matt@mattcossellteam.com



MATT COSSELL
— REAL ESTATE SERVICES —

408.761.3271
Matt@MattCossellTeam.com
DRE# 01382971



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 are due October 1. 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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Customer Reviews
Professional, very hard working, polite and reasonable, they did a Great job painting all the rooms inside and it looked wonderful.
Heather S / Yelp Review
[Read more reviews on Yelp & Google](#)

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Excellent Workmanship
Great Communication
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RANCHO SANTA TERESA NEWS

RANCHO SANTA TERESA SWIM & RACQUET CLUB

Budget vs. Actuals: 2023 - FY23 P&L

January - August, 2023

| | Total | | | |
|---|---------------|---------------|----------------|-------------|
| | Actual | Budget | over Budget | % of Budget |
| Income | | | | |
| Total 4000 Dues and Assessments | \$ 318,380.00 | \$ 323,226.00 | \$ (4,846.00) | 98.50% |
| Total 4100 Member Lesson Income | \$ 62,435.33 | \$ 56,720.00 | \$ 5,715.33 | 110.08% |
| Total 4200 Nonmember Lesson Income | \$ 48,257.00 | \$ 53,451.00 | \$ (5,194.00) | 90.28% |
| Total 4300 Member Rental Income | \$ 22,082.00 | \$ 16,470.00 | \$ 5,612.00 | 134.07% |
| Total 4500 Interest on Operating | \$ 10,432.17 | \$ 5,602.57 | \$ 4,829.60 | 186.20% |
| Total 4600 Social Event Income | \$ 4,009.00 | \$ 1,886.10 | \$ 2,122.90 | 212.56% |
| Total 4700 Services Fees & Late Fees Income | \$ 2,149.15 | \$ 1,860.00 | \$ 289.15 | 115.55% |
| Total 4800 Other Ordinary Income | \$ 1,640.00 | \$ 2,373.00 | \$ (733.00) | 69.11% |
| Total Income | \$ 469,384.65 | \$ 461,588.67 | \$ 7,795.98 | 101.69% |
| Gross Profit | \$ 469,384.65 | \$ 461,588.67 | \$ 7,795.98 | 101.69% |
| Expenses | | | | |
| Total 5000 Gross Payroll | \$ 143,592.84 | \$ 139,830.44 | \$ 3,762.40 | 102.69% |
| Total 5100 Payroll Related Expenses | \$ 15,298.59 | \$ 15,956.00 | \$ (657.41) | 95.88% |
| Total 5200 Member Lesson | \$ 42.00 | \$ 274.16 | \$ (232.16) | 15.32% |
| Total 5600 Social Event Expenses | \$ 5,955.27 | \$ 2,151.25 | \$ 3,804.02 | 276.83% |
| Total 5800 Other Member Services | \$ 502.02 | \$ 1,941.50 | \$ (1,439.48) | 25.86% |
| Total 6000 Professional Services | \$ 8,940.50 | \$ 4,767.40 | \$ 4,173.10 | 187.53% |
| Total 6100 Other Outside Services | \$ 23,969.00 | \$ 24,642.29 | \$ (673.29) | 97.27% |
| Total 6200 Insurance | \$ 34,298.64 | \$ 34,298.64 | \$ - | 100.00% |
| Total 6300 Bank Fees | \$ 814.00 | \$ 1,224.00 | \$ (410.00) | 66.50% |
| Total 6400 Merchant Services | \$ 4,571.82 | \$ 3,040.72 | \$ 1,531.10 | 150.35% |
| Total 6500 General Office Expenses | \$ 10,389.50 | \$ 6,787.00 | \$ 3,602.50 | 153.08% |
| Total 6800 Taxes and Licenses | \$ 4,951.23 | \$ 4,484.70 | \$ 466.53 | 110.40% |
| Total 7000 Building and Hall Maintenance | \$ 28,005.93 | \$ 17,226.51 | \$ 10,779.42 | 162.57% |
| Total 7100 Pool Maintenance | \$ 22,810.20 | \$ 25,421.00 | \$ (2,610.80) | 89.73% |
| Total 7200 Utilities | \$ 65,687.17 | \$ 66,901.40 | \$ (1,214.23) | 98.19% |
| Total 7300 Reserve Funding | \$ 84,016.00 | \$ 84,016.00 | \$ - | 100.00% |
| Total Expenses | \$ 453,844.71 | \$ 432,963.01 | \$ 20,881.70 | 104.82% |
| Net Operating Income | \$ 15,539.94 | \$ 28,625.66 | \$ (13,085.72) | 54.29% |
| Other Income | | | | |
| Total 9000 Reserve Fund Income | \$ 11,483.33 | \$ - | \$ 11,483.33 | |
| Total Other Income | \$ 11,483.33 | \$ - | \$ 11,483.33 | |
| Other Expenses | | | | |
| Total Other Expenses | \$ 2,711.01 | \$ - | \$ 2,711.01 | |
| Net Other Income | \$ 8,772.32 | \$ - | \$ 8,772.32 | |
| Net Income | \$ 24,312.26 | \$ 28,625.66 | \$ (4,313.40) | 84.93% |

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, 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.



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The Right Price

We'll quickly put together a custom marketing plan with an effective price. A well-priced home often generates competing offers and drives up the final sale value.

The Right Exposure

In marketing your home, we also develop a listing that emphasizes its unique aspects. We then put your home in front of buyers by establishing it on the local MLS, calling the top agents who produce the most sales in your neighborhood and reaching out to the neighbors.

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.



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The Real Estate Report

Prices Rise, Sales Down

The median sales price for single-family, re-sale homes rose, month-over-month. It was up 3.7% from July. It was up 12.1% compared to last year.

The average sales price for single-family, re-sale homes was up 7.1%, month-over-month. It was up 14.1% year-over-year.

Sales of single-family, re-sale homes were down for the twentieth month in a row, year-over-year, in August. Sales fell 14.2%. There were 633 homes sold in Santa Clara County last month. The monthly average since 2000 is 987.

The sales price to list price ratio fell from 105.9% to 105.3%.

Pending sales were down 56.5% year-over-year.

Inventory of single-family, re-sale homes was down for the fifth month in a row. It fell 56.6% compared to last year. As of September 5th, there were 584 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, fell from 30 days to 28 days. The average since 2003 is 89.

It took eighteen 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 7.3% compared to last August. The average sales price gained 4.5% year-over-year.

Condo sales were up 1% year-over-year. There were 290 condos sold in August.

The sales price to list price ratio rose from 102.8% to 103.4%.

Condo inventory was down 48.6% compared to last August.

As of September 5th, there were 236 condos for sale in Santa Clara County. The average since January 2000 is 757.

Days of inventory fell from thirty-three to twenty-four.

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

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



Members Only: Do Not Show
Coming Soon!

263 CRESTA VISTA Way,
 Class: Res. Single Family
 Beds: 4
 Baths (F/P): 2 (2/0)
 SqFt: 1,735 SqFt (Other)
 Lot Size: 7,826 SqFt
 Elem: Santa Teresa Elem
 High: Santa Teresa High
 LA/LO: Laurene Hansen

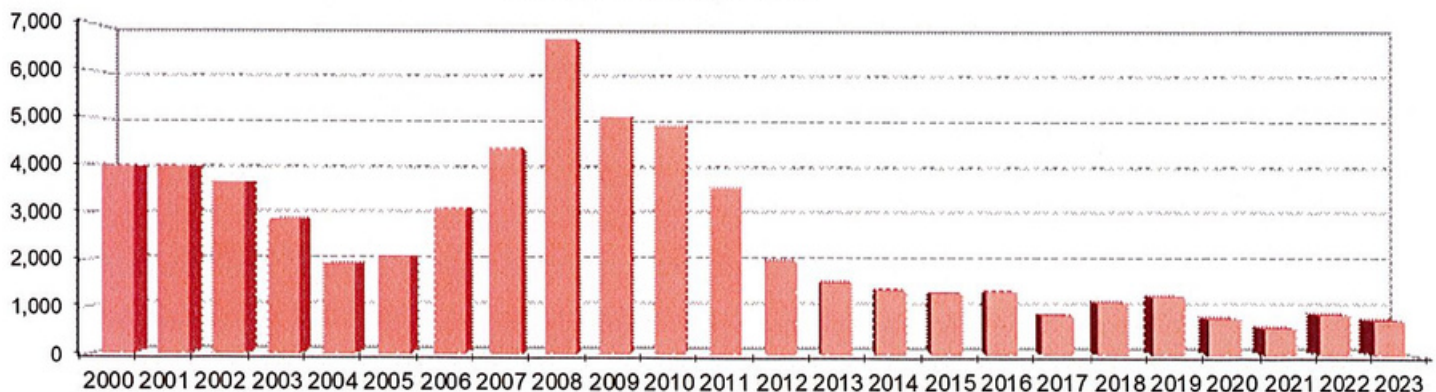
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Santa Clara County Average Active Listings SFR YTD



THE REAL ESTATE REPORT

Santa Clara County



Laurie & Michelle

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

Quick Summary of Comparable Properties

| Residential Summary | | | | | | | | | | | |
|-----------------------|----------|-------------|-----|-----|-------|----------|------------|-------------|-----|-------------|----------|
| Res. Single Family | | | | | | | | | | | |
| ACTIVE | | | | | | | | | | | |
| Address | City | Bd | Ba | DOM | SqFt | \$/SqFt | Lot (SF) | List Price | Age | | |
| 263 Cresta Vista Way | San Jose | 4 | 2 0 | | 1,735 | \$720.46 | 7,826 (sf) | \$1,250,000 | 55 | | |
| ACTIVE | | | | | | | | | | | |
| # Listings: | 1 | AVG VALUES: | | | 1,735 | \$720.46 | 7,826 (sf) | \$1,250,000 | 55 | | |
| PENDING | | | | | | | | | | | |
| Address | City | Bd | Ba | DOM | SqFt | \$/SqFt | Lot (SF) | List Price | Age | | |
| 6331 Solano Drive | San Jose | 4 | 2 1 | 5 | 2,124 | \$706.16 | 6,000 (sf) | \$1,499,888 | 51 | | |
| 6541 Catamaran Street | San Jose | 4 | 3 0 | 5 | 2,124 | \$705.27 | 6,219 (sf) | \$1,498,000 | 51 | | |
| 278 Moraga Way | San Jose | 4 | 2 0 | 7 | 2,010 | \$694.03 | 6,105 (sf) | \$1,395,000 | 51 | | |
| PENDING | | | | | | | | | | | |
| # Listings: | 3 | AVG VALUES: | | | 6 | \$701.82 | 6,108 (sf) | \$1,464,296 | 51 | | |
| SOLD | | | | | | | | | | | |
| Address | City | Bd | Ba | DOM | SqFt | \$/SqFt | Lot (SF) | List Price | Age | Sale Price | COE |
| 6649 Cielito Way | San Jose | 4 | 2 1 | 5 | 2,563 | \$673.04 | 6,023 (sf) | \$1,620,000 | 48 | \$1,725,000 | 08/04/23 |
| 6480 Sulu Court | San Jose | 4 | 3 0 | 8 | 1,694 | \$903.19 | 8,673 (sf) | \$1,425,000 | 55 | \$1,530,000 | 08/23/23 |
| 420 Sautner Drive | San Jose | 4 | 2 0 | 4 | 1,475 | \$949.15 | 6,241 (sf) | \$1,275,000 | 55 | \$1,400,000 | 09/11/23 |
| 282 Los Palmos Way | San Jose | 3 | 2 0 | 6 | 1,516 | \$814.64 | 6,091 (sf) | \$1,195,000 | 52 | \$1,235,000 | 08/17/23 |
| 257 Los Palmos Way | San Jose | 3 | 2 0 | 5 | 1,516 | \$781.66 | 6,127 (sf) | \$949,000 | 53 | \$1,185,000 | 07/21/23 |
| SOLD | | | | | | | | | | | |
| # Listings: | 5 | AVG VALUES: | | | 6 | \$824.34 | 6,631 (sf) | \$1,292,800 | 53 | \$1,415,000 | |

Laurie's Listings

(Continued from page 2)

that the Pending Home Sales Index from the National Association of Realtors managed a positive mark for July, rising by 0.9%, a second consecutive monthly increase. That said, the PHSI is still 14% below year-ago levels. Although that's a bit better than it was in June. If they make it to closing, this measure of contracts signed to purchase should provide a little support for existing home sales for August or perhaps September, but conditions for buyers certainly didn't improve much in August, what with mortgage rates kicking to 22-year highs. Such an increase in cost likely means that somewhat more buyers had no choice but to rescind offers as affordability declined further during the month.

Despite rates at multi-decade highs, at least some folks came out to seek mortgage credit. In the week ending August 25, applications for mortgages rose by 2.3%, according to the Mortgage Bankers Association. Requests for funds to buy homes

rose by 2%; those to refinance existing loans rose by 2.5%. Of course, with market activity very subdued overall, it doesn't take much to move the needle by percentage points, as relatively few additional applications can have an outsized impact. Still, it's good to see that consumers can and will respond despite high-rate conditions.



6331 Solano Drive, San Jose 95119

| | | | |
|--------------|-----------------------|-------------|-------------|
| Class: | Res. Single Family | List Price: | \$1,499,888 |
| Beds: | 4 | Sale Price: | \$1,600,000 |
| Baths (F/P): | 3 (2/1) | List Date: | 09/01/2023 |
| SqFt: | 2,124 SqFt (Realist*) | Sale Date: | 09/06/2023 |
| Lot Size: | 6,000 SqFt | COE Date: | 10/08/2023 |

Santa Clara County

Sales Year-to-Date

