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Holiday Homes Tour Features Lavish Décor and Sustainable Vision By Sophie Braccini



reat contrast this year in the Choice of venues offered to the public's eye by the Moraga Women's Society 22nd Homes Tour. From the spectacular Collins home to the sustainably restored Moraga Barn, this tour had a lot to offer and ponder upon.

The Tour started at the home of Brad and Kelly Irving on Corte Yolanda. A general atmosphere of friendliness and warmth came from visiting this traditional family house. The "head crafter" here obviously has a passion for precious details and proudly displayed a collection of 3 different sets of "Villages" sprinkled with snow and bustling with miniature life. For visitors, the Tour is about enjoying the decorations and also checking out the remodeling that most of those houses have under-

Winnie Jasper and Jerry Chamberlain's home went through a serious remodeling as well. The standard ranch house has seen its ceiling significantly raised and skylights added access to natural light. 1200 sqf were added including a charming master bathroom. The home was "Christmassy" in every nook and cranny. Colors, plants and collectibles had all been set for the season.

Sue Olsen's home in the Country Club has undergone a serious remodeling as well. Here too, the rule is high ceilings and plenty of natural light. In a more modern style, every object and addition has been the result of research in the unique. For example, a checkerboard butcher block crafted with maple wood and African Wenge covers the kitchen center isle.

The next stop was quite unexpected in a home tour: the Moraga Barn is a historical building that was purchased by Canyon Construction and will become the headquarters of that company. When stepping inside, the reason for the Barn's inclusion in the tour became clearer. It was not for the homey festive feeling that the building was included, but to showcase the beautiful restoration work and the amazing range of innovative approaches that were applied to this site.

Canyon Construction researched the original look of the Barn, the oldest building still standing in Moraga. The original arches that define the façade look could be found and restored under the plaster that subsequent owners had added, and original balconies that had disappeared got redesigned. Looking at the original pictures that the Moraga Historical Society was displaying during the Tour, the Barn looks more like its original design now than it did during the past decades. This building is not only a piece of history, it is a showcase for Canyon Construction which specializes in sustainable building.

From the solar tiles that provide the electricity needed by the building, to the buried geothermal

system that provides heating and cooling, to the use of either renewable or recycled material, all in this building talks about the future in sustainable construction. The company is seeking the Platinum LEED certification, the highest level in green building, which only a handful of constructions have attained in California.

Here, too, attention is paid to detail. For example, at the ground level, the floor is covered in tiles that were previously set in Union Square in San Francisco; all of the redwood lumber has been reclaimed; the stair railings have been crafted by local artist Chuck Splady out of steel that's 90% recycled (the standard is 60%); the upper floors are covered with High-Volume Fly-Ash concrete, a technology that improves the durability of concrete, its esthetics and eliminates the polluting effects of the standard production. Chris Avant the President/Owner of the company invites the whole community to an Open House on January 11th from 10am to 7pm.

The last visit stood in complete contrast to that of the Barn. Jim and Lynne Collins' home sits in an unincorporated area across from Rancho Laguna Park, overlooking the hills and trails of EBMUD land. The 7800 sq. ft.

home can see and be seen for miles around. Every room in the house has been designed to match the spectacular view they face. The ceilings are high, the windows are immense and the glorious outdoors is present in every room. All the materials, furniture, fabrics, apparel and accessories chosen for this house talk of quality and luxury. This outstanding home attracted a very large crowd during

the tour and Moraga Women's Society volunteers took turns shuttling visitors from the Rancho Laguna Parking area.

All through the day, other volunteers stood in every room of every home, directing visitors and giving out useful information. This event is one of the main fundraisers of the Moraga Women's Society.

MORAGA LOWEST AMOUNT: HOME SALES

Lamorinda Home Sales continued



LOWEST AMOUNT: HIGHEST AMOUNT: \$1,560,000 Last reported: \$425,000 HIGHEST AMOUNT: \$1,630,000 ORINDA Last reported: LOWEST AMOUNT: \$645,000 HIGHEST AMOUNT: \$1,856,500 ome sales are compiled by Cal REsource, an Oakland real estate information ompany. Sale prices are computed from the county transfer tax information hown on the deeds that record at close of escrow and are published five to ight weeks after such recording. This information is obtained from public unty records and is provided to us by California REsource. Neither Cal RE-

nor this publication are liable for errors or omissi

LAFAYETTE Last reported:

LAFAYETTE

1048 Brown Avenue, \$727,500, 1304 SqFt, 1957 YrBlt, 11-14-07 3229 Burton Court, \$850,000, 3 Bdrms, 1818 SqFt, 1956 YrBlt, 11-21-07 3247 Camino Colorados, \$706,000, 3 Bdrms, 1168 SqFt, 1951 YrBlt, 11-5-07 376 Castello Road, \$975,000, 5 Bdrms, 2319 SqFt, 1961 YrBlt, 11-5-07 20 Crest Road, \$1,560,000, 4 Bdrms, 2847 SqFt, 1936 YrBlt, 11-15-07 929 Dana Highlands Ct, \$1,525,000, 4 Bdrms, 3538 SqFt, 1999 YrBlt, 11-17-07 944 Janet Lane, \$800,000, 3 Bdrms, 1498 SqFt, 1950 YrBlt, 11-16-07 841 Moraga Road, \$1,010,000, 3 Bdrms, 2004 SqFt, 1946 YrBlt, 11-15-07 3810 Palo Alto Drive, \$1,349,000, 3 Bdrms, 2452 SqFt, 1962 YrBlt, 11-5-07 1054 Roderick Court, \$850,000, 3 Bdrms, 1590 SqFt, 1954 YrBlt, 11-21-07 3744 Sundale Road, \$515,000, 11-5-07

MORAGA

748 Augusta Drive, \$910,000, 2 Bdrms, 2079 SqFt, 1974 YrBlt, 11-17-07 1355 Camino Peral #A, \$425,000, 2 Bdrms, 1035 SqFt, 1970 YrBlt, 11-21-07 1415 Camino Peral, \$610,000, 3 Bdrms, 1444 SqFt, 1972 YrBlt, 11-16-07 177 Miramonte Drive, \$560,000, 2 Bdrms, 1514 SqFt, 1965 YrBlt, 11-16-07 77 Sanders Ranch Rd., \$1,630,000, 5 Bdrms, 3094 SqFt, 1989 YrBlt, 11-21-07 397 Springfield Place, \$909,000, 4 Bdrms, 1680 SqFt, 1970 YrBlt, 11-20-07

37 Bear Ridge Road, \$1,856,500, 4 Bdrms, 2490 SqFt, 1966 YrBlt, 11-26-07 106 Lombardy Lane, \$1,100,000, 3 Bdrms, 1832 SqFt, 1950 YrBlt, 11-16-07 25 Longridge Road, \$645,000, 2 Bdrms, 600 SqFt, 1965 YrBlt, 11-15-07 720 Miner Road, \$1,382,500, 4 Bdrms, 2030 SqFt, 1998 YrBlt, 11-5-07 31 Parklane Drive, \$1,400,000, 3 Bdrms, 1892 SqFt, 1950 YrBlt, 11-5-07 81 Sleepy Hollow Ln., \$1,240,000, 4 Bdrms, 2472 SqFt, 1950 YrBlt, 11-21-07 508 the Glade, \$1,225,000, 3 Bdrms, 1533 SqFt, 1985 YrBlt, 11-5-07

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Is It A Good Time To Buy Residential Real Estate? By Tim Floyd, Sr. Loan Consultant, WaMu

re see articles in the paper everyday telling us how bad the housing market is. The evening news broadcast introduces us to yet another mortgage company that has gone out of business. The Stock Market is fluctuating wildly. Oil is at \$100 a barrel. The dollar is losing its value. How do we process all of this information so that we can determine whether or not this is a good time to buy real estate?

Let's start with what we know. Interest rates are still at historically low levels. There are still banks in business that have money to lend. Property values have dropped but are holding steady in desirable neighborhoods. Residen-

tial real estate has appreciated on average 11% per year over a 50 year period of time here in California while going through the S & L crisis, a major earthquake and a war. Is residential real estate still a good investment?

Clients call me everyday looking for reassurance that there investments in real estate are still sound. Those with money to invest ask if this is the "time to buy". Will they look back at this time and wish they bought a property today at 2003 and 2004 values? Will the market woes create more opportunities to acquire foreclosures, short sales or multiple price reductions? Should they move forward with their plans to build or

remodel their dream home?

In my opinion, today is a good time to buy or improve real estate! Interest rates are still at historic lows! There are multiple opportunities to acquire real estate in this market! Banks are still lending money to those that have adequate reserves, down payment and income. Construction loans are still available to finance up to 95% of the cost to build or 80% of future value. Consider joining or starting an investment group to "pool" your resources. You can find investment clubs on the internet to join or start your own. There may be homeowners who need to sell and are willing to carry part or all of the mortgage liability.

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Tim Floyd specializes in custom construction lending at Washington Mutual. He can be reached at 348-4194

With underwriting guidelines changing dramatically it is important to know how this affects your current loans and how you should position yourself for future transactions. Even if it's not a good time for you to buy or sell real estate it's a good time to call your lender to review all your options.







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