Real Estate CORNER





JULY/AUGUST 2025

Waiting for 3% Mortgage Rates May Be Costing You

Over the past few years, many buyers have been holding off, hoping that mortgage rates might drop back down to the ultralow 3% range we saw in 2020 and 2021. But here's the reality: those rates were tied to emergency economic measures during an extraordinary time. They weren't meant to last—and they're not likely to return.

Right now, mortgage rates are generally in the high 6% to low 7% range. While experts predict we may see some slight easing later this year, most agree we won't be revisiting those pandemic-era lows. Instead, we're more likely to see rates settle somewhere around the mid-6% range.

So what does this mean if you're thinking about buying?

Waiting indefinitely could mean missing out—especially since we're seeing more homes on the market than we have in recent years. And if rates do dip slightly, you can bet more buyers will jump back in, increasing competition.

Rather than holding off and hoping for a perfect moment, this may be the time to focus on what you can control: your budget, your credit, and connecting with professionals who can help



you explore today's opportunities. A knowledgeable real estate agent and a trusted lender can walk you through the latest financing options, strategies, and programs that can help make a move possible.

The bottom line?

Today's rates may not be as low as they once were—but they're also not a dealbreaker. With the right guidance and a smart plan, you might find that now is a great time to make your move.



3745 E Ransom St, **Long Beach**

Charming traditional 2-bedroom, I-bathroom home in East Long Beach.





Long Beach

Los Altos 4-bedroom, 3-bathroom home sold above asking price. Only 6 days on market.

How to Keep Your Home Cool This Summer



We're very lucky to live in Long Beach where we enjoy coastal breezes, however, that doesn't mean we don't have hot days. Especially in July and August. Here are some tips on how to keep your home cool.

Invest in Good Blinds - Any kind of blinds can help block out the sun and its heat, but investing in blackout blinds is the ultimate hack to keeping your home cool all summer.y

Close Your Doors - If you're not using a room, don't be afraid to shut the door to it. The less rooms you have in your home to cool down, the better.

Cook Outside - Of course, not every meal can be cooked on the grill, but try to cook as many meals as you can outside so you can avoid heating your oven - and the rest of your house!

Cool Your Body - Your home doesn't necessarily need to be cool for you to feel cool. Drink a cold drink or put an icepack on your forehead to help your body cool down.

But what if your home is still too hot? If the tricks above just aren't cutting it, there are plenty of places you can go to keep cool during the day.

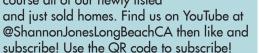
The Mall - The mall is the ultimate, air conditioned destination. Window shop, grab a snack, and enjoy how cool it is inside.

A Friend's Pool - Even if you don't have a pool, your friend might. Yes, you're inviting yourself over, but if you bring cold drinks or food, perhaps they'll be happy to have you.

Check out the Shannon Jones Team YouTube Channel!

Like & Subscribe!

We post new videos every week with real estate market updates for Long Beach, buyer and seller tips, and of course all of our newly listed







Real Estate FAQs

Check out our Real Estate FAQs video series. Scan the QR code for the FAQ playlist.



Should You Downsize? Find Out!
Who Pays Commissions & What's Changed?
Will You Owe Taxes When Selling a Home?





Home Buying 101

We also have a series of videos especially for buyers: Home Buying 101. Scan the QR code for the playlist.

Recent topics include:

How To Buy a Home with 3-5% Down Mortgage Application Mistakes Rent Vs. Buy: Pros & Cons



Home Selling 101

Sellers will find plenty of content as well in our Home Selling 101 series. Scan the QR code for the playlist.

Recent topics include:

Is It A Seller's Market in Long Beach? Avoiding Capital Gains Taxes Selling A Home? What To Disclose?





Local Spotlight:

Fresh Finds & Local Flavor at Farmers Markets in Long Beach





One of the best ways to enjoy the vibrant spirit of Long Beach is by visiting one of our local farmers markets. Whether you're looking for fresh produce, handmade goods, or just a relaxed way to spend a morning or afternoon, these markets offer something for everyone.

Beyond shopping, farmers markets support small farms, reduce your carbon footprint, and give you a chance to meet the people who grow your food. It's farm-to-table in its purest form—right in your own neighborhood.

Here's Where to Go:

Downtown Long Beach Farmers Market

- **2** 300 Pacific Ave (City Place Shopping Center)

Right in the heart of downtown, this weekday market is a favorite for fresh lunch options, seasonal fruit, and unique snacks. Great for a midday stroll if you live or work nearby.



Marina Farmers Market

- Marine Stadium, Appian Way & Nieto Ave
- Sundays, 9 a.m. − 2 p.m.

With its scenic waterfront setting, this is one of the city's most popular markets. You'll find everything from farm-fresh eggs and flowers to artisanal bread and handmade soaps.

Alamitos Bay Farmers Market

- 🤶 Alamitos Bay Marina, E. Marina Dr. & N. Marina
- Wednesdays, 9 a.m. 2 p.m.

This midweek market is perfect for stocking up on midweek produce, fresh fish, and baked goods. Parking is easy, and the marina views don't hurt either.

4th Street Farmers Market

- Q Corner of 4th Street & Cherry Ave
- O Thursdays, 8 a.m. 12 p.m.

Long Beach's newest farmers market takes place in the public parking lot at the corner of 4th & Cherry. You'll find delicious local goods like honey, fresh baked bread, and of course fruits and veggies.

Uptown Farmers Market

- Jordan High School, 6500 Atlantic Ave
- (Saturdays, 9 a.m. 2 p.m.

A lively community market with produce, prepared foods, and plenty of family-friendly energy. A great stop for those in North Long Beach.

Local Harvest Farmers Market at Marine Stadium

- Appian Way @ E. Colorado St.
- Wednesdays, 3 p.m. 7 p.m.

An evening option with a mix of food vendors, live music, and a community feel. Ideal for grabbing dinner and shopping after work.

Why Shop at a Farmers Market?

Freshness – Most items are harvested within 24 hours of the sale.

Seasonal variety – Discover fruits and vegetables at their peak.

Support local – Your dollars go straight to farmers and small business owners.

Community vibe – It's not just shopping—it's an experience. Whether you're meal planning,

browsing for something delicious, or just enjoying the atmosphere, Long Beach's farmers markets are a wonderful reminder of how good local living can be.



Recipe: Easy No-Churn Peach Ice Cream

Looking for something to do with the luscious peaches you pick up at your local farmer's market this summer? Here's an easy and delicious option.

Ingredients:

- 3 cups frozen very ripe peaches, chopped
- 3/4 cup full-fat coconut milk (additive-free)
- 1 tsp pure vanilla extract

Optional: 1-2 thsp maple syrup, if you prefer a sweeter ice cream



Directions:

Chop and freeze ripe peaches ahead of time. In a food processor, add frozen peach, coconut milk, vanilla and maple syrup. Blend until smooth, stopping to scrape down the sides as needed.

For soft-serve, enjoy immediately. For a firmer texture, transfer to a container and freeze for 1–2 hours. Serve with fresh peach slices if desired.

SOURCE: HealMeDelicious.com







Shannon Jones Realtor CaDRE#01247705



Brad Jones Realtor CalDRE#01394310



David Ethridge Operations Manager CalDRE#01775064

THE BEST MOVE YOU'LL EVER MAKE!

(562)896-2456 | ShowMeHome.com

2883 E. Spring St. Suite 100, Long Beach CA 90806 CalDRF#01247705 | #01917184

Transferring Your Tax Base

Are you ready to make a move, but want to take your property tax base with you? If you're a homeowner in California and you're over 55 years old, you may be eligible to transfer your property



tax base to a new home. Here are some things to know about transferring your property tax base:

- You must purchase the new home within two years of selling your current home
- You'll need to file the necessary paperwork with the county assessor's office where your new home is located.
- You'll need to provide documentation to prove that you meet the eligibility requirements for the transfer.
- If your replacement property is of greater value than your original property, you'll need to pay the difference in property taxes.

There may be restrictions and qualifications for the transfer, so it's important to consult with a tax professional or real estate attorney to ensure that you understand the process and requirements. Need a referral? Give us a call at 562.896.2456.

Researching the History of Your Long Beach Home

Ever wondered about the history of your Long Beach home?

There are some great local resources that can help you uncover its story—everything from old building permits and deeds to fire insurance maps and historical archives.



Scan the QR code or visit our YouTube channel to watch our video on where to look, and how you might even qualify for property tax savings through the Mills Act if your home is deemed historically significant.

If you'd like a copy of your property profile or need help getting started, feel free to send us a message or call 562.896.2456. We're here to help.







Download Our New Summer Buyer & Seller Guides



If you're planning to buy or sell a home this summer – or any time this year, then you need the latest information on the market and how to avoid costly mistakes. Download our latest seller and buyer guides at https://showmehome.com/buyer-seller-guides or scan the QR code.

