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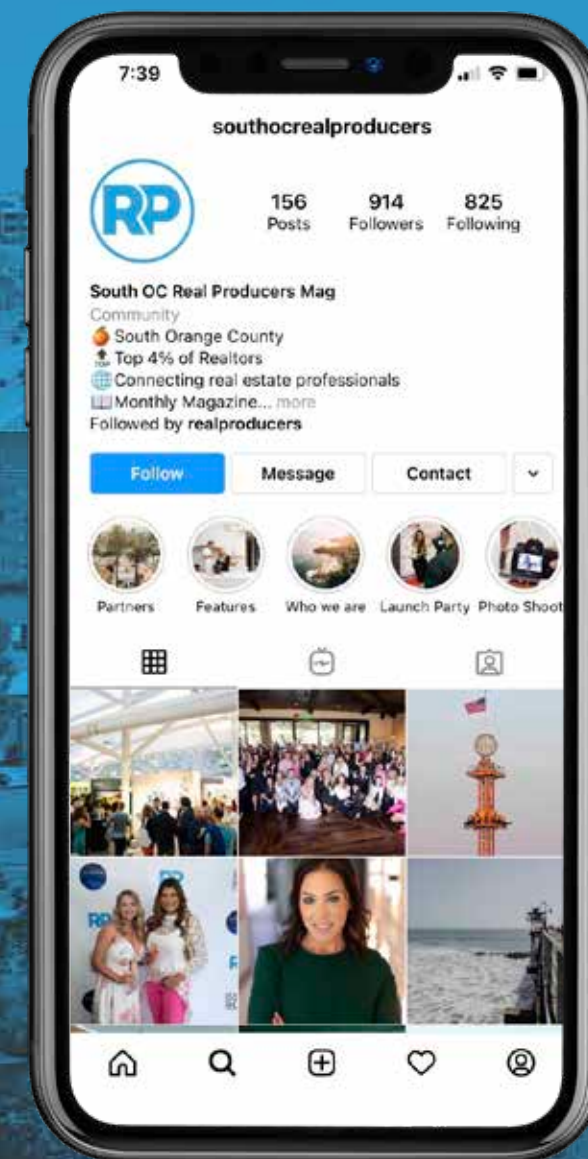
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BOOM OR BURST

The 2021 Housing Bubble



Is the wildly booming real estate market of 2021 yet another “unprecedented” phenomenon brought about by the coronavirus pandemic? It’s truly a perfect storm: home prices and homes sold above asking prices are at a record high, while average time on market and inventory are at a record low. With home values in the U.S. up by 17% to a median home price of \$329,000, according to *Forbes*, and more than half of all houses “pending” within a

week of entering the market, the real estate scene is starting to look suspiciously familiar. Great Recession, anyone?

Before panic sets in, rest assured, real estate and finance experts agree that this bubble will likely have more of a slow leak than a burst. Today’s market is markedly different from 2008’s. The population of the U.S. has grown by 25 million in the last 13 years, with the median age rising from 36 to 38, which means household size is shrinking. Tens of millions of millennials have entered the housing market for the first time in the last decade, exacerbating a nationwide housing supply shortage that’s been worsening for years, while baby boomers are downsizing and renting at record rates. Additionally, the present lack of housing supply has been compounded by interruptions in the labor market and inflated home-building material costs.

Just like in 2008, there are too many people who need housing and too few places for them to go. However, unlike in 2008, this real estate rush cannot be blamed on historically low interest rates (rates have stayed at record lows through three successive presidential administrations) or predatory lending practices. Though experts say it may take five to 10 years for supply to catch up with demand this time around, this boom will be more sustainable as the home-building industry bounces back and millennials continue to explore remote work options and seek out and invest in homes with more space and privacy.

Trying to buy a home in the middle of this burgeoning seller’s market? Hold on to your hat. Experts have likened the process to learning a complicated sport before the game begins. A hopeful buyer needs to “train” extensively and hit the field running. As NerdWallet proclaims, success in this year’s market “requires understanding how you stack up against lender qualifications, preparing to compete with other buyers.” In short, have credit scores and pre-approvals standing by and strategize for bidding wars and seller negotiations. May the odds be ever in your favor.

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» cover story

By Lindsey Wells
Photos by Bodie Kuljian

SHELLEY BLACK

“

LOVING WHAT YOU DO IS ALMOST AS IMPORTANT AS DOING WHAT YOU LOVE, ESPECIALLY IF YOU NEED TO MAKE A LIVING AT IT. ” — Seth Godin

For Shelley Black, a career in real estate was a no-brainer. She has always been interested in design and flipping houses, and sharing her passion with others. Shelley was a stay-at-home mom who got licensed 18 years ago to sell her own home. “It really was history from there,” she says. “I was part of moms’ groups, and someone asked me to sell their house, and then another person would ask me to sell their house, and it just became a full-time career.”

Now an independent agent for Agent, Inc., Shelley started out selling in the community where she formerly lived, Ladera Ranch. She encourages up-and-coming agents to specialize in a particular area and stick to it. “If you live in the area, know your area—it makes a huge difference. I don’t live in that area anymore, but after selling there for so many years, I still get phone calls from there,” she says. “You really need to specialize in an area and not try to spread yourself thin. I find that the top agents live, and usually market and work, in the same area.”


Looking at houses is one thing that never gets old for Shelley. Helping her clients find their dream home is even better. “I’m sure most agents say this, but buying a house is a person’s biggest investment in life, and I love finding good homes for people,” she says.

Every actively working real estate professional knows the absolute insanity that COVID-19 wreaked on the real estate market the past year. “It’s so hard right now; it’s really a nightmare for buyers. In 18 years of real estate, I’ve

...



BUYING A HOUSE IS A PERSON’S **BIGGEST INVESTMENT** IN LIFE, AND I LOVE FINDING **GOOD HOMES** FOR PEOPLE.”

A woman with blonde hair, wearing a black dress, is sitting on a stone ledge next to a fireplace. The fireplace has a screen and is surrounded by white tiles with a black star pattern. The woman is smiling and looking down.

Shelley Black bought her home in Dana Point six years ago with the intention of flipping it, but her children wanted to live at the beach, so they stayed and love it.

I LOVE **HOSTING** AND
GETTING TO KNOW
PEOPLE. ANOTHER ONE
OF MY NICHES IS THAT
I LOVE **DECORATING**
AND **REMODELING**.

...

never experienced a market like this,” Shelley says. “It’s fun. It’s almost like gambling; you list somebody’s house and wait to see how far over asking price it’s going to go. It’s a whole different market than I’ve ever been in. It’s exciting to see what these homes are going to go for; it’s really unbelievable.”

Born and raised in San Diego, Shelley moved to Orange County in 1998 and now lives in Dana Point. She has two children, Jake and Hailey, ages 18 and 19. “I bought a fixer-upper home probably six years ago and never planned on staying here; I planned on flipping the house,” she says. “My kids wanted to live here, and I love it now. Everyone’s dream was to live at the beach, and we did that, and I wouldn’t go back. I love it.”

Shelley is engaged to her husband-to-be, Bryan Blattman, who works in the mortgage industry. “We definitely speak each other’s language and live the same crazy lifestyle,” Shelley says. “We have a good life because we can work from anywhere. But it can be hectic because we don’t always have free weekends or nights. Real estate is 24 hours a day, and Bryan gets that; we both do.”

Shelley’s side gig is owning and managing three vacation rentals. “I love hosting and getting to know people,” she says. “Another one of my niches is that I love decorating and remodeling.” The rentals are in San Clemente, Dana Point, and Los Olivos. Shelley also loves to travel, so much so that she started a travel blog years ago. “I’ve been all over the world, and Bryan’s the same way; we just love to travel. This has been a hard year with COVID, but we’re going to Norway and the U.K., hopefully in September.”

Shelley and Bryan also love to be out on the water and spend as much time as they can on their boat. They’re also big movie buffs. “That’s another thing that has been killing us, but we’re going to a movie tomorrow night, finally, after movie theaters not being open in a year,” Shelley says excitedly. They’re also big into food and wine and enjoy trying different eateries and wineries.



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Michelle Rahe

THE
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▶ partner spotlight

By Lindsey Wells
Photos by Bodie Kuljian

A Passion for Escrow & a Knack for Lifting Spirits

With a nickname like “Sparkles,” you know you’re in good, light-hearted company with someone like Michelle Rahe, owner of The Escrow Source. If doing what you love is freedom, and loving what you do is happiness, Michelle possesses those in spades. Professionally, escrow has been her life since the mid-1980s, when she started at the tender age of 17. Having had a successful real estate agent for a mother, the industry runs deep in Michelle’s veins, and she is just as passionate about it today as she was almost four decades ago.

Born and raised in Orange County, Michelle’s childhood was a busy one. With her mom being in real estate, Michelle attended approximately nine different schools before reaching high school. “We moved a lot because she just kept moving out of houses,” Michelle says. Once she reached high school, however, Michelle settled in Costa Mesa for the remainder of her school years.

Michelle’s mom, being familiar with the industry and having connections, was the one who really encouraged her daughter to pursue a career in

escrow. “That’s how it was back then. Everybody hired their friends’ kids, their kids, their family members. I basically was working half days when I was still in high school,” Michelle recalls. “Escrow is something that I fell into, and I absolutely love it; it’s my passion.”

Michelle’s parents owned their first escrow firm in the ‘90s. They sold it and retired in 2000. In 2011, with the financial help of her parents, Michelle started The Escrow Source and has been running it ever since. She officially purchased the business from her parents in 2016.

Customer service is huge at The Escrow Source, something that any of the company’s officers or clients can attest to. Michelle is also passionate about education. “I love to teach or inform, any time I can, whether it’s in our industry or not. They call me ‘The Flipper,’ because I can take any person that is upset and flip their mood by the time the call has ended,” she says. “If we have an upset client, it’s mostly because they may be naive and just need to be educated. I think a lot of other escrow officers talk



Members of The Escrow Source team (from left to right: Donna Bashor, Kevin Sprong, Michelle Rahe, Ashley Knoles, Shelby Minotta, Diane Aspostol).

I love to teach or inform, any time I can, whether it's in our industry or not. They call me

‘THE FLIPPER,’

because I can take any person that is upset and flip their mood by the time the call has ended.



Senior Escrow Officer/Manager at The Escrow Source, Michelle Rahe (right) and her partner, Escrow Officer Ashley Knoles (left).



Michelle is an avid baker and makes over 1,000 cookies to share with people at the holidays.

...

to their clients like they should already know all about escrow. We don't operate like that. When you slow it down and make it easy for them to understand, then it's a different ball game."

As with most real estate professionals, every day in the industry is different; you never experience the same transaction twice. Michelle especially loves helping first-time homebuyers, explaining the process to them, and witnessing their excitement. "You get a lot of ugliness in our business with divorce and death and family. It's life, but that makes it all worthwhile. And getting a hug at the end of the transaction is always a good little bonus. We really try to go the extra mile for our clients. Anyone can push the buttons and do the paperwork; going the extra mile is key. We will go to a client's home, go over the documents with them, pick them up, etc. The number-one thing is that we aim to be available anytime somebody calls. It's our goal never to go to voicemail, and it rarely happens because we have such great teams."

Michelle's zest for her hobbies and interests outside of business is just as colorful. She has been an avid baker for 20 years now. "Every holiday, I am a complete baking freak," she says, laughing. "I make over a thousand of just one cookie at Christmas and share with people. I make a couple of different kinds of bark, English toffee, brownies, trail mix—I just get a little nutty."

Michelle loves to cook, too, although now that she's an empty-nester, she is having to learn to cook for one. Her son, 25, lives in Dallas, and her daughter, 28, lives in Denver. Both have gone on to create successful lives of their own.

Another hobby of Michelle's is crafting and embellishing things with sparkles, hence her nickname. "I do really unique things with it. For example, I will take an alcohol bottle and decorate it with Austrian crystals and different embellishments. I also did my entire beach cruiser," she says. "These kinds of things help with the creative side of the brain after working so many hours."

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» agent spotlight

By Lindsey Wells
Photos by Bodie Kuljian



TONY ENGLISH

Unforgettable

"I'm a non-religious Christian; I feel like life is a calling. You're supposed to help people." REALTOR® and Broker Tony English is a real estate veteran who realized early on the importance of standing out in an industry where it's easy to blend in. Born and raised in California, he has lived in Laguna Niguel for over 40 years and, prior to real estate, worked in the electronics manufacturing industry for years, including a 14-year stint running his own company. Entrepreneurship is seemingly in Tony's blood; just a few years into his real estate career, he opened his own company, English Realty, and the rest is history.



Tony was only a few years into his real estate career before he opened his own brokerage in Laguna Niguel, English Realty, almost twenty years ago.

...

...
Tony is known for his funny antics and unique ways of advertising his business, employing techniques that, hopefully, will make him unforgettable. “I like to get people’s attention, and so I do weird things to do that,” he says, laughing. Early in his career, he garnered attention with one of his listings by putting the For Sale sign in a unique location versus in front of the house. “I advertise like crazy — billboards, shopping carts, online advertising, but most of my business comes from my farm. Every three weeks, I drop off something weird. I do tape measures, or I’ll do a big container of salt with my face on it. I do memo boards that go on the fridge; I do can openers. I never do notepads or anything like that; I do something that sticks around the house. Half the people probably just throw it out, but while they’re throwing it out, they’re thinking, ‘What a weird guy this guy is.’ I get in their head a little bit.”

The speech Tony gives his agents and staff is that building a real estate business is like building a professional practice; it’s a logarithmic curve that you have to chip away at every day. Another way Tony has built rapport with his neighbors and clients is by hosting annual garage sales. He provides donuts for everyone and uses the event as a way to network. “I really love what I do, and I love my clients. I do mostly listings, but even

with buyers, you end up really close to them at the end because you’ve been through intimate times with them,” Tony says. “When you go through all of that, in the end, you’re like a family member, and you’re trusted, especially if you do a good job. I feel like I found what I was made to do, my calling.”

Tony has raised four children in Laguna Niguel and has always been an active member of the community. He was once on the local water utility board of directors and also ran for the city council. A lesser-known effort of Tony’s is his support of a Christian church and charity/orphanage in Pakistan.

In his free time, Tony likes to surf and golf and practices Krav Maga, a form of self-defense which he has been active in for the past 14 years. “I also like to travel, but it’s hard in this business to travel very long, so I just go on quick little jaunts to places,” Tony says.

For Tony, real estate is something that never strays far from his train of thought. “I love feeling good about what I’m doing, and I love being an expert at one thing. I’m super good at what I do, and I’m really good at negotiating without being a jerk,” he said. “I always try to make a win-win for everybody. I don’t like to have someone lose, even if they’re on the other side. It has to be a win.”

Tony English is one of the top producers in South Orange County and is the agent who sells most of the homes in the Rolling Hills community in Laguna Niguel, where he lives.

“ I really love what I do, and I love my clients. I do mostly listings, but even with buyers, you end up really close to them at the end because you’ve been through intimate times with them.

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DANIELE SMITH

Loving the Local Market & Community

While REALTOR® Daniele Smith has held her license since 2013, she was no stranger to real estate when she decided to start selling it for a living. For eight years prior to that, Daniele worked in the real estate auction business, first coordinating auction locations, then as a project manager. Both positions required her to travel nationally and internationally. “I would travel all over the country and out of the country and manage the luxury, non-distressed auction process of multimillion-dollar estates, ranches, and condos,” Daniele says. Her transition into real estate sales was a natural one that allowed her to stay more local in her career.

▶▶ agent spotlight

By Lindsey Wells
Photos by Bodie Kuljian



Daniele Smith, of Coldwell Banker Realty, loves the local community; she can often be found out and about in San Juan Capistrano, both for work and for play.

• • •

Daniele didn't leave the luxury auction firm until 2014, and became a full-time real estate agent in 2015. Now, she is part of the Walker Real Estate Group at Coldwell Banker Realty. "Truly, the motivation to help people in their real estate needs, from buying to selling to leasing and relocating is one of the best things about what I do," Daniele says. "It's one of the biggest things that most people go through in their lives, and every day is quite different for me. I like to see it go from the start to the end and then beyond."

Networking with other agents and volunteering her time in the community are different facets of her life that Daniele is particularly passionate about, and the rest of the Walker Real Estate Group shares that passion. "I love my team; we just strive to do better. We have all the same morals

that allow us to work well with each other," Daniele says. "My business takes me locally; I'm always out and about, wherever the client wants to go. And I love networking with other agents because it allows me to establish those relationships and buying opportunities for my buyers or my sellers. A lot of my business has been developed over the years, and recently, has become more of a referral business. It's amazing when that happens."

In the community, Daniele is on the board for the San Juan Capistrano Chamber of Commerce and is a commissioner for the City of San Juan Capistrano's design review committee. She is also a member of San Juan Capistrano's historical society and a member of the Fiesta Association. "Volunteering has always been in my heart since I was little," Daniele

says. She was a Girl Scout as a young girl. "Volunteering just allows me to give back, to be involved, and always to do something different. Just contributing my part in society. It doesn't pay anything, but it rewards me in my own way."

Daniele's immediate family lives locally, and the rest of her family is in the United Kingdom. An animal lover, Daniele adopted two cats 10 years ago that she absolutely adores. In her downtime, you'll usually find Daniele participating in neighborhood get-togethers and hanging outside by the pool or at potlucks. "Or, I'll be in downtown San Juan Capistrano, usually at one of the restaurants with some friends and just patronizing around town," Daniele adds. "Then, when the opportunity comes, I'll go and travel and visit friends outside of the area and all of the U.S. I always like to see if I can go visit them and get out of town for a while."

“Truly, the motivation to help people in their real estate needs, from buying to selling to leasing and relocating is one of the best things about what I do.”



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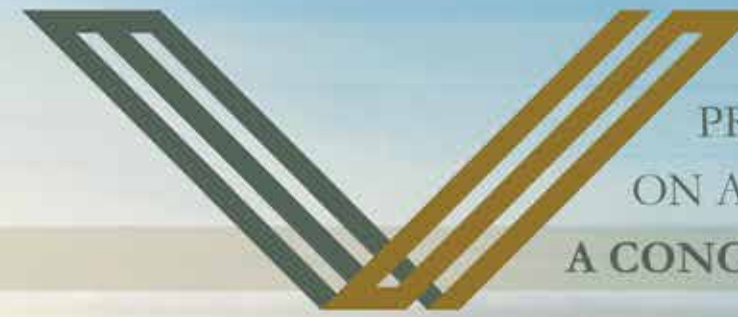


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Andrew Walsh pictured here with his wife **Jemma**, who also works internally at **WFG National Title**. Was recently awarded the Gold Sales Award being recognized as one of the top sales reps for the entire National Company for revenue generated in 2020. Call Andrew today to find out why clients keep coming back to him and his amazing team at **WFG National Title**!

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