

# Real Estate

SAN FRANCISCO CHRONICLE AND SFCHRONICLE.COM | Sunday, November 10, 2024

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**Sound Off:**  
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about when  
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# REAL ESTATE

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## SOUND OFF

# When owners update their landscaping, what elements should they consider?



**A:** Creating a fire-resistant garden is the new-new and can be seen at many of the Wine Country wineries.

Gone are the foundation bushes and big overhanging trees of yesterday. Every structure should have a 5-foot non-combustible fire safety parameter. The only plants in this 5-foot space should be low combustibility and high moisture content succulents. Avoid any traditional mulch near any structure. Gravel is the new mulch.

There are many newer varieties and attractive layouts that involve flagstones, larger rocks and succulents.

Keep the succulents watered and trim any dead leaves, as they will be the moist barrier for any possible flying embers. Trim all tree branches away from the house. Avoid having wooden patio furniture, wooden play structures and market umbrella near the house.

Consider replacing the first 5 feet of any wooden fencing attached to a structure with metal fencing. Have quarter-inch metal netting (also known as "hardware cloth") installed under any open deck to prevent possible embers coming in from underneath.

Share your ideas about moving toward a fire-resistant garden with your neighbors.

A possible bonus might be that a fire-resistant garden just might make homeowners insurance easier to keep or to get, plus cut down on your water bill.

Together we can all make our neighborhoods safer.

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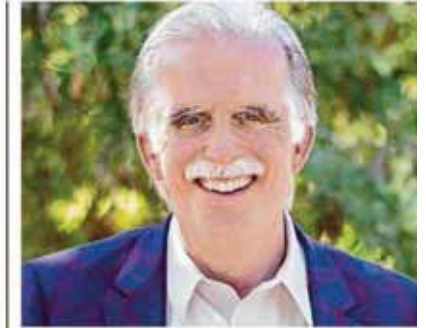
**A:** Beyond creating additional home value with this added curb appeal, a beautifully landscaped yard is a homeowner's priceless contribution to nature and neighbors.

Homeowners have a responsibility to the local habitat and environment to include (at least) a selection of native plants as well as drought-resistant, low water options. These have the additional benefit of attracting birds, bees, butterflies and keeping the water bill down. In the Bay Area, check out: Annie's Annual and Perennials, San Francisco Botanical Garden (by the giftshop) or Bay Natives to name just a few.

As a part of a community, homeowners should choose landscaping that complements the existing neighborhood and is visually appealing. By walking around the neighborhood and seeing what plants grow well in similar conditions, homeowners can then incorporate those plants into their own yard.

Last, homeowners should consider why they are putting a plant in a location: Is it going to be a visual border, fill open space, create shade, attract winged creatures or create fun pops of color during the season? The last step is the installation of an efficient drip system to ensure the landscape is healthy and maintained. Put all this into action and you can enjoy this beautifully cultivated space for years to come.

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**A:** Design elements are an important consideration not only for the current owner's enjoyment but also to increase the "curb appeal" of their home should they decide to sell the property. It has been my experience that, often, the re-landscaping is done as part of the prep work to prepare a home for the marketplace.

You may want to select plants with different bloom times, leaf colors and textures to provide a good appeal throughout the year. You can include elements like a unique tree, sculpture fountain or a waterfall as the focal point of the design.

Some environmental conditions to consider include the local climate. Choose plants and materials suited to the climate — for example, drought resistant plants.

New sod at the front and back yards can be an attractive feature, but that will require installing drip irrigation and sprinkler system. That can be more expensive than doing mulch or tanbark with a weed barrier.

You'll want to also ensure that there is proper drainage to avoid water pooling, which can damage plants and structures. Permeable materials for pathways and driveways that will allow rainwater to seep into the ground rather than run off can also be considered.

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## Average mortgage rate rises for 6th week

By Alex Veiga  
AP BUSINESS WRITER

The average rate on a 30-year mortgage in the U.S. rose for the sixth straight week, returning to its highest level since early July.

The rate ticked up to 6.79% from 6.72% last week, mortgage buyer Freddie Mac said Thursday. That's still down from a year ago, when the rate averaged 7.5%.

Borrowing costs on 15-year fixed-rate mortgages, popular with homeowners seeking to refinance their home loan to a lower rate, also edged higher this week. The average rate rose to 6% from 5.99% last week. A year ago, it averaged 6.81%, Freddie Mac said.

When mortgage rates increase they can add hundreds of dollars a month in costs for borrowers, reducing homebuyers' purchasing power at a time when home prices remain near all-time highs, even though the housing market remains in a

sales slump going back to 2022.

Mortgage rates are influenced by several factors, including the yield on U.S. 10-year Treasury bonds, which lenders use as a guide to price home loans. Bond yields have been rising following encouraging reports on inflation and the economy.

This week, bond yields surged on expectations that President-elect Donald Trump's plans for higher tariffs, lower tax rates and lighter regulation could lead to bigger economic growth, inflation and U.S. government debt.

The yield on the 10-year Treasury was at 4.36% at midday Thursday. It was at 3.62% as recently as mid-September.

The average rate on a 30-year home loan hasn't been this high since July 11, when it was 6.89%. In late September, the average rate got as low as 6.08% following the Federal Reserve's decision to cut its main interest rate.