

WINTER 2012
Big Bear Lake, CA

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IT'S BACK! Many of you have told us you miss receiving our newsletter. As some of you know, last year my beautiful mom was seriously ill and we sadly lost her on September 11th. I am grateful for the time I took to be with her during her illness and as a result certain things were set aside, like this newsletter.



As we move forward into this new year, I welcome the opportunity to again provide you with a direct connection to our mountain lake paradise and to become your valued Resource for real estate and "Anything Big Bear!"

*The Right Agent
Makes the Difference!*

- Karen Lavrouhin -

Top 10 Agent (or Higher)
2008, 2009, 2010, 2011

4 Listing Sales Dollar Volume
2011 Residential & Lot Sales

7 Number of Properties Sold
2011 Residential & Lot Sales

There were approximately 325
Big Bear Agents in 2011



Karen & "Noodles"

ASK FOR
Karen
LAVROUHIN
DRE #1442081

909-866-9888

* Based on the average of transactions to date

A Property
SOLD!
EVERY 5 DAYS
so far in 2012*

Your Resource for "Anything" Big Bear!

**Home Prices are the SAME as 2002...
TODAY They Just COST LESS!**

The question I am asked most often by buyers is whether this is the right time to buy. They want to know if I think values will continue to go down. For those of you who know me, I look for long term relationships and always tell my clients the truth as I know it. The truth is, current market values in Big Bear are being established by the banks with local inventory, distressed sellers who are highly motivated and normal sellers who are either stepping up, stepping down or stepping away from Big Bear. Over the past two years, approximately 15% of Big Bear's listings are bank owned or short sales and consistently result in 40%-50% of our total sales. This makes anything possible in terms of value and we can see homes of similar size, location and upgrades selling at times 30% more or less than what might be a comparable property.

There are price points that seem to be stable and others that continue to see moderate decline. What I believe is, there is a quantitative value for a family to begin making Big Bear memories now, rather than waiting to see what the market might do. What may be even more compelling is that interest rates are at a 50 year low! They are truly AMAZING and will result in huge long-term savings! When you look at possible further decline V.S. the certainty that interest rates will go up, and the savings over time from these low rates, I believe this is a wonderful time to buy. in Big Bear and begin making shared memories with family and friends.

4 REASONS TO BUY A HOUSE NOW!

- 1 House Price & Interest Cost are 2 Different Calculations.**
Big Bear Prices are down 30%-40% from all time high & Interest Cost is at a 50 Yr Low!
- 2 What If You Wait for Prices to Drop?** *Any price savings will likely be wiped out by Interest cost when rates return to normal market levels.*
- 3 You Will Build Equity FASTER if You Buy Today!** *Because a larger percentage of your monthly payment is going to principal. When rates go up, the exact opposite occurs; MORE of your payment goes to interest.*
- 4 Home Prices Are Still Sale Prices!** *All of the price gains "the bubble" made between 2003 & 2009 are gone! Home prices are back to 2002/2003 levels.*

THIS CHART HELPS MAKE THE SAVINGS CLEAR

DATE	LOAN AMOUNT	INTEREST RATE	MONTHLY PAYMENT	TOTAL INTEREST PD	MONTHLY PD TO PRINCIPAL
9/1/2002	\$350,000.00	6.48%	\$2,207.63	\$444,749.15	\$317.64
2/1/2012	\$350,000.00	4.25%	\$1721.79	\$269,844.26	\$482.21
DIFFERENCE IN PAYMENT AND INTEREST PAID			\$485.84	\$174,904.89	

Thank You to KEITH MURPHY, Senior Mortgage Advisor with RPM Mortgage (www.rpm-mtg.com/murphy) for providing me this data to share with you. www.rpm-mtg.com/murphy. If you would like further clarification or help, simply give me a call at 909-866-9888

Karen Lavrouhin-Boulder Bay Real Estate
Voice (909) 866-9888 Fax (909) 866-9885 email info@yourbigbearhome.com
See all Big Bear's Multiple listings at www.yourbigbearhome.com

Big Bear Events for March 2012

March 4, 2012

USASA Halfpipe at Bear Mountain Resort
Registration 8 a.m., Start time 10 a.m.
Phone: 909-866-5766
FREE to spectators
For more info www.usasa.org.
www.bearmountain.com.

Goldsmith's Board House Race Series #4
Registration 8 a.m., Start time 10 a.m.
Snow Summit Ski Resort
Phone: 909-866-5766
FREE to spectators
www.snowsummit.com

March 10, 2012

Transworld Trans-Am Finals
Registration 8 a.m., Start time 10 a.m.
Bear Mountain Resort
909-866-5766
FREE to spectators
www.bearmountain.com.

March 10-11, 2012

Ultimate Boarder Competition
Bear Mountain Resort
Phone: 909-866-5766
FREE to spectators
www.bearmountain.com.

March 23-25, 28, 30, 2012

C.A.T.S. Presents: "Bearly Broadway"
Time: 7:30 p.m.; Sundays at 1:30 p.m.
C.A.T.S. Warehouse Theater
1117 W. Big Bear Blvd., Big Bear City
Phone: 909-585-5505
Tickets and more information is
available at www.bigbeartheater.org

March 24-25, 2012

Grenade Games at Bear Mountain
Phone: 909-866-5766
FREE to spectators
www.bearmountain.com.

Sat. & Sun. (Wather Permitting)

Nature Walks
Saturdays at 1 p.m. and 2 p.m.,
Sundays at 11 a.m. and 12 noon
Big Bear Discovery Center
40971 North Shore Dr. (Hwy. 38)
Phone: 909-866-3437
FREE
www.sbnfa.org

March 24, 2012

Victor Alvarez Memorial Race
Snow Summit Ski Resort
Phone: (909)866-5766
Call for Entry Information

March 31, 2012

Boxes for Days at Bear Mountain
Phone: (909)866-5766
FREE to spectators
www.bearmountain.com.

Sat. & Sun. (Weather Permitting)

Animal Feeding Tour
Moonridge Animal Park
43285 Goldmine Dr.
3:00 PM
Adults \$9, Seniors \$6, Kids 3-10 FREE

- The Big Bear History Corner -

Big Bear's Fox Farms

You may be familiar with the neighborhood between Lower Moonridge and Castle Glen known as Fox Farm. The name is not an accident. In the 1920's a successful fox farmer from Main, R.T. Moore, came to Big Bear Valley and purchased 48 acres east of Pine Knot which he named the Borestone Ranch. Here he erected extensive pens and kennels. The site is now bordered by Fox Farm Road, Teakwood Drive, Crater Lake Road and extending up into the rocky foothills to the north. Then in 1928, James P. "Mac" McAlister and his wife Ann came to the valley from the Seattle area to manage the ranch renamed All Star Ranch. Walter managed the ranch from 1928 'till 1938 with great success and prosperity. Then during the great depression, talking motion pictures were introduced to the public and swept the country. The newly rich movie stars provided a brisk market for valuable fox pelts and the All Star doubled in size in the 1930's when it took over the Wortley Ranch where Pinewood Estates is now located. When WWII came along, Mac, always active in the American Legion, found himself retuning to his old duty of armorer. This involved restoring and converting an assortment of old rifles into weapons suitable for use by the Volunteer State Guard. Mac and his wife left the mountain for a while to work, he, as a gun turret installer, and she as a riveter. When the war ended Mac found that there was more money and demand for his hand made gun stocks than for fox pelts. He ran an ad in a sporting magazine and was inundated with orders for his mesquite and walnut gun stocks and after 3 decades decided to quit fox farming forever.

No More SHAKE for Big Bear Lake!

According to the California Forestry Service, untreated wood shake/shingle roofs are the #1 cause of home losses in wildland areas. San Bernardino County and Big Bear Lake fire law now requires that homeowners in the *incorporated* City of Big Bear Lake replace shake/shingle roofs by September 30, 2012. For *unincorporated* areas of San Bernardino County like Big Bear City, Erwin Lake, Sugarloaf, the deadline is July 2014.

The City of Big Bear Lake and San Bernardino County are supporting the implementation of the shake roof replacement program through MAST (Mountain Area Safety Task Force) which was originally created to address the bark beetle infestation of trees. According to David Yegge, Fuels Reduction Specialist for Big Bear Lake Fire Protection District "As we all looked at the safety of the mountain community after the Grass Valley and Slide fires, we realized shake roofs were causing additional danger to the community at large." According to Yegge, most of the homes lost in the Slide & Scripps Ranch fires had shake roofs.

In recent years, the Big Bear Lake Fire Protection District was awarded a \$1 million grant that targeted 150 homes within 1,500 feet of the forest to be recipients on a cost share basis for replacing shake roofs. The goal of the first grant was to create a ring of defense around the community separating the national forest and urban areas. *I had a listing that was involved in that program and the homeowners received substantial grant assistance.*

There is *Great News* in the form of 3 more grants totaling \$4.3 million which according to the Grizzly newspaper have been approved and await funding. The grants reimburse a portion of the cost of replacing a shake shingle roof, up to 70 percent depending on certain factors. Fire Chief Jeff Willis told the Grizzly that the process to identify the properties, meet with property owners and outline regulations before a single roof is replaced could take 18 months. *How that will work with the September deadline remains to be seen.*

According to David Yegge, within the next 3 months Big Bear Fire Dept. will be contacting the homeowners by mail to spell out the parameters of the monetary assistance program. Eligibility will be dependent upon full compliance of the Defensible Space requirements.

THIN is IN! To that end, financial help is available through the *Forest Care Program* to assist in meeting the defensible space requirements for *ALL* Big Bear properties (not just those with shake shingle roofs). This US Forest Service grant reimburses landowners up to 75% of the cost of thinning. A licensed forester is sent to meet with the property owners and create a Forest Care plan. A cap Rate (the maximum cost to complete the plan) is set by the forester. The work can be done by professionals, properly licensed and insured or in some instances the property owner can do the work, however, reimbursement in that case, may only be for equipment rental and dump fees. *My husband and I just participated in the Forest Care Program on our own property and saved \$1,700.00 YAY!*

A healthy, thinned forest, defensible space and composition roofs are a huge part of fire prevention. Be sure to take advantage of the programs and grants that may be available.

For more information Forest Care- 1-888-883-THIN (8446) • Big Bear Fire Department-909-866-4668

Karen Lavrouhin-Boulder Bay Real Estate 909-866-9888
See all Big Bear's Multiple listings at www.yourbigbearhome.com

Big Bear Events for April 2012

April 1, 2012

C.A.T.S. Presents: "Bearly Broadway"
Time: 7:30 p.m.; Sundays at 1:30 p.m.
C.A.T.S. Warehouse Theater
1117 W. Big Bear Blvd., Big Bear City
909-585-5505
www.bigbeartheater.org

April 3, 2012

Farmer's Market Opens for the Season
Every Tuesday from 8:30 a.m. - 1 p.m.
Convention Center
42900 Big Bear Blvd.
909-585-3000
FREE
www.bigbearevents.com

April 7, 2012

Neff Beach Bash
Bear Mountain Ski Resort
909-866-5766
FREE to spectators
www.bearmountain.com

April 21, 2012

Earth Day Sponsored by the Sierra Club
10 a.m.
The Copper Q
645 Pine Knot Ave.
909-866-5006
FREE
www.sierraclubbigbeargroup.org

Sat. & Sun. (Weather Permitting)

Nature Walks
Sat. at 1 p.m. and 2 p.m., Sun. at 11&12
Big Bear Discovery Center
40971 North Shore Dr. (Hwy. 38)
909-866-3437
FREE
www.sbnfa.org

Daily Mon.- Sun.(Weather Permitting)

Animal Presentations
12 noon
Moonridge Animal Park
43285 Goldmine Dr.
909-584-1299
Adults \$9, Seniors \$6, Kids 3-10 FREE
www.moonridgezoo.org

Sat. & Sun. (Weather Permitting)

Animal Feeding Tour
3 p.m.
Moonridge Animal Park
43285 Goldmine Dr.
909-584-1299
Adults \$9, Seniors \$6, Kids 3-10 FREE
www.moonridgezoo.org

BE SURE to visit my web site:

www.yourbigbearhome.com. You can search for property listed on the Big Bear Multiple Listing Service directly and unlike sites like realtor.com, the data is in real time. Thanks for reading my newsletter. If you know anyone who would like to receive it, just have them call or email me with their address and I'll happily add them to my mailing list.

909-866-9888 • info@yourbigbearhome.com

If the Market Has Declined... So Should Your Property Taxes!*

Value decline certainly doesn't make Big Bear property owners happy. If there is a silver lining, it might come in the form of reduced property taxes. In many cases the San Bernardino County Assessor's Office has already reassessed property to reflect the declined current market values and as a result many of us have seen a decrease in our property tax bills. That being said, there are still properties that have either been reassessed and are still above current market value or others that have not been revalued at all. There may even be some properties that have been reassessed *below* current value (mum's the word on that one).

If you feel your assessed value is incorrect (high) you may want to take the first step and contact the Assessor's Office to discuss the matter with them. The assessor can receive and provide information about the property value, explain the valuation process and/or reassess the property. To contact the Assessors Office for Big Bear Call: 909-866-0165. The Big Bear office is open on Mondays and Wednesdays only, so be sure to plan accordingly.

If a difference of opinion still exists, you can file an **Assessment Appeal** to dispute the value assigned by the County. (Appeals will be accepted beginning July 2, 2012) There is a non-refundable fee of \$45.00 for a formal appeal. If you win your appeal, it is likely money well spent! There is a great deal of information available on the Assessor's website. If you need additional information, please visit the County Assessor at: www.sbcounty.gov/assessor

* California and other parts of the nation have experienced an extended period of decline. Actual decline and current value of your property may best determined using available data and information from a licensed appraiser.

Random Thoughts to Make You Smile

I love being married. It's so great to find one special person you want to annoy for the rest of your life.

How come we choose from just two people for president and 50 for Miss America?

Did you hear about the dyslexic agnostic insomniac who stays up all night wondering if there really is a DOG?

My husband said it was him or the cat... I miss him sometimes

I married my wife for her looks...but not the ones she's been giving me lately!

The best advice for teenagers is, leave home now while you still know EVERYTHING

If your dog is fat, YOU aren't getting enough exercise.

• BIG BEAR LAKE REPORT •

La Nina Brings Cold Weather and Lots of Sunshine!

Well, we had a great early winter with lots of snow and then...clear skies and weeks of unseasonably warmer days. Happily, we just had a sizable storm (Feb 16th) which hopefully means winter is off and running again. Remember, February and March are often big weather months, so here's hoping we see more weather as winter is so important to our local businesses.

In spite of the dry winter, the lake is only down about 2'3" inches. The water temperature is currently at 33° F. The lake has been full twice in the past 6 years; this past year and in 2006. Interestingly in August of 2004 it was down over 16 feet and before that it was last full in May of 1998. Just in case you were wondering, when it is full the surface elevation of Big Bear Lake is about 6,743 feet above sea level and is over 70 feet deep in places.

We are currently experiencing La Nina conditions. La Nina is caused by the cooling of the water in the Pacific Ocean. The rule of thumb for this weather pattern is 1) Snow and Rain on the West Coast, 2) Unusually cold weather in Alaska, 3) Unusually warm weather in the rest of the US, 4) Drought in the Southwest, 5) Higher than normal number of Hurricanes in the Atlantic. So we should be seeing a dryer than usual winter..

Snow making has been very good as a result of our cold nights this winter, so the resorts are enjoying really great conditions. Of course, when it doesn't snow, the level of visitors coming to ride the white stuff stays low, which translates to less people on the mountain. So if you are a skier or snow boarder, get on up here and enjoy the great conditions and short lift lines. We've still got a good 2 months of riding left and with a little help from Mother Nature...maybe more!



ASK FOR
Karen
LAVROUHIN

909-866-9888

KAREN & NOODLES MARKET WATCH

www.yourbigbearhome.com

"Here's Neighborhood Property Information to Help You Understand the Value Of Your Biggest Investment."



Karen & "Noodles"

DRE #014420811

149 NEW LISTINGS IN FEBRUARY

BIG BEAR'S ACTIVE HOME LISTINGS (571) - LOT LISTINGS (335)

SOLD (PAST 30 DAYS) HOMES (64) LOTS (6)

MOONRIDGE	
Active Home Listings	87
0-2 Bedrooms	24
3 Bedrooms	38
4+ Bedrooms	20

ERWIN LAKE	
Active Home Listings	52
0-2 Bedrooms	24
3 Bedrooms	17
4+ Bedrooms	11

FOX FARM	
Active Home Listings	44
0-2 Bedrooms	03
3 Bedrooms	22
4+ Bedrooms	19

SUGARLOAF	
Active Home Listings	68
0-2 Bedrooms	47
3 Bedrooms	18
4+ Bedrooms	03

BANK OWNED & SHORT SALES REPRESENT 44% OF FEBRUARY SALES and currently represent only 19% of TOTAL LISTINGS

BIG BEAR LAKE	
Active Home Listings	148
0-2 Bedrooms	37
3 Bedrooms	59
4+ Bedrooms	52

FAWNSKIN	
Active Home Listings	23
0-2 Bedrooms	11
3 Bedrooms	05
4+ Bedrooms	07

BIG BEAR CITY	
Active Home Listings	116
0-2 Bedrooms	51
3 Bedrooms	55
4+ Bedrooms	10

BALDWIN LAKE	
Active Home Listings	18
0-2 Bedrooms	04
3 Bedrooms	09
4+ Bedrooms	05

SOLD FEBRUARY 2012 Big Bear City - Erwin Lake - Sugarloaf - Whispering Forest							
Address	List Price	Sold Price	Sq Ft	Bdrms	Baths	Area	Days on Mkt
46572 Arastre	74,900	72,000	970	3	2.0	BALD	242
45438 Fourth	82,250	64,000	1512	3	2.0	BALD	120
619 Elysian Blvd.	60,900	60,900	760	1	1.0	BBC	64
337 W Aeroplane	160,000	155,000	1472	2	2.0	BBC	144
624 Maltby	139,900	130,000	840	2	1.0	BBC	25
1021 W Mountain View	90,000	85,000	910	2	1.5	BBC	60
935 Kingston	239,000	230,000	1665	3	2.0	BBC	87
329 Grenfall	125,000	123,500	1848	3	2.0	BBC	239
401 E Meadow	74,900	68,017	720	2	1.0	BBC	105
932 E Barker	110,000	110,000	1200	3	2.0	BBC	274
708 Booth	85,000	82,000	864	2	1.0	BBC	16
315 E Big Bear Blvd.	91,200	92,000	1317	3	1.75	BBC	74
309 W Country Club	53,900	53,900	828	3	1.0	BBC	75
317 E Sherwood	124,500	118,000	1096	3	2.0	BBC	102
916 Robinhood	149,900	147,500	1224	2	1.0	BBC	200
1004 Robinhood	60,000	55,500	602	1	1.0	BBC	34
1341 E Big Bear Blvd.	110,000	100,000	1095	2	1.0	BBC	9
443 W Aeroplane	79,000	74,000	988	3	1.0	BBC	13
920 W Sugarloaf Blvd	68,900	63,000	832	2	1.5	BBC	38
429 Ashwood	289,900	265,000	1344	3	2.0	BBC	165
1000 Geenway Dr.	83,000	85,000	1120	3	1.5	BBC	20
855 Pine	53,000	53,000	576	1	1.0	ERWL	55
2101 5th	52,900	50,000	765	2	1.0	ERWL	63
2139 7th	49,900	48,000	720	1	1.0	ERWL	125
1158 Pinon	77,000	70,000	896	2	1.5	ERWL	20
2139 4th	99,000	99,000	896	2	1.0	ERWL	130
936 D Lane	69,900	70,500	896	2	1.0	ERWL	71
1125 Hemlock	165,000	160,000	1577	3	2.5	ERWL	199
2029 Mahogany	125,000	120,000	1300	3	2.0	ERWL	317
257 Moreno	125,000	110,000	1012	2	1.0	SUGA	86
871 Vista	138,900	135,000	1228	2	2.0	SUGA	8
239 Kern	109,900	110,000	1018	2	1.0	SUGA	92
859 Victoria	89,900	90,000	760	2	1.0	SUGA	21
155 Spruce	129,000	129,000	1292	3	1.75	SUGA	481
624 Vista	69,000	64,000	552	2	1.0	SUGA	64
241 Cedar	109,900	109,900	1500	3	2.0	SUGA	14
426 Imperial Ave	129,900	120,000	1181	3	2.0	SUGA	163
134 Leonard	53,900	50,000	810	3	1.0	SUGA	112

SOLD FEBRUARY 2012 Big Bear Lake - Fawnskin - Fox Farm - Lake Williams - Moonridge							
Address	List Price	Sold Price	Sq Ft	Bdrms	Baths	Area	Days on Mkt
39403 Point	1,299,000	1,225,000	3917	4	4.0	BLC	878
39919 Forest	160,000	160,000	1533	3	2.0	BLC	334
39902 Lakeview Dr.	995,000	914,845	3000	4	3.0	BLC	170
665 Metcalf	139,900	133,000	780	2	1.0	BLC	189
128 Round Dr	1,175,000	1,050,000	3075	4	4.0	BLC	193
42057 Skyview Ridge Ln.	429,000	405,000	2124	3	2.0	BLE	240
168 N Finch Dr.	385,000	352,500	2807	4	3.5	BLE	268
166 Pinecrest	500,000	490,000	2208	3	2.5	BLE	78
583 N Ponderosa	180,000	180,000	1504	2	2.1	BLE	17
180 N Eagle Dr.	2,399,999	1,850,000	4553	4	4.5	BLE	229
279 S Eureka	220,000	205,000	2025	3	1.75	BLE	186
41687 Thrush Ct.	649,350	600,000	2064	3	3.0	BLE	255
38655 Big Bear Blvd.	370,000	395,000	2458	4	3.0	BLW	214
533 Cienega	3,250,000	3,250,000	8316	7	11.0	BLW	0
561 Cienega	519,000	520,000	1358	3	2.0	BLW	16
1209 Alpenweg	499,900	465,000	2318	4	3.0	FOXF	254
860 Waldstrasse	444,900	439,000	3354	3	3.0	FOXF	155
1148 Johnny Wy.	699,900	640,000	3434	4	3.0	FOXF	85
42343 Paramount	214,900	199,000	1350	2	2.0	FOXF	262
1272 Pinewood	149,900	149,900	1685	3	2.0	LWIL	48
1231 Aspen Dr.	259,000	255,000	859	2	1.0	MOON	1
721 Birch	149,000	139,000	1020	2	1.0	MOON	790
1614 Colusa	399,000	360,000	1610	3	2.0	MOON	155
1457 Rockspray	185,000	187,000	1472	2	1.75	MOON	190
42691 Alta Vista	249,900	246,500	1976	4	2.0	MOON	29
473 Villa Grove	399,000	380,000	2400	4	3.5	MOON	38

LOTS SOLD FEBRUARY 2012

1093 Heritage Trail	149,900	140,000	59242			ERWL	361
1245 Wolf Creek	229,900	215,000	9500			MOON	108
1151 Ash Ln.	25,000	20,000	9850			ERWL	
0 Alderwood	179,000	125,000	43560			ERWL	119
39873 Forest Rd.	160,000	115,000	113006			BLC	89
42849 Sonoma	69,000	55,000	7629			MOON	9