

RCFE Resource

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RCFE RESOURCE MARKET REPORT

The Fall Market Takes a Turn



The lowest mortgage rates of the year are paving the way for a much different Fall Market with a falling inventory, increasing demand, and declining market times.

FALL MARKET EXPECTATIONS

Rates have slowly made their way from just over 7% for the first couple of months of the year to nearly 6.25% today, paving the way for a bump in buyer demand.

Anyone who has taken up running knows that initially it is hard to run that far. A great strategy is to simply run a mile consistently for a couple of weeks, and then slowly ramp up the mileage. Going from a mile to a mile-and-a-half, from a mile-and-a-half to two miles, and then from two miles to three miles over the course of many weeks allows the body to adjust to the increasing demands of longer distance workouts. The consistency and slow progression build endurance, allowing a novice runner to run farther and farther distances. This approach is not instant; it does not happen overnight. Instead, over time, the new runner slowly improves.

Mortgage rates have reached their lowest level of the year, nearly 6.25%. It too did not happen overnight. They started the year at just above 7% and eclipsed 7.25% in mid-January. Mortgage rates tend to fluctuate from week to week, yet the trend has been for rates to improve slowly from month to month. They have been consistently below 7% since the end of May. They dropped below 6.75% at the start of August, and then dropped below 6.5% at the beginning of September. With weaker job numbers, they have settled close to 6.25%. Over time,

mortgage rates have slowly improved.

These lower mortgage rates have arrived just as the housing market transitioned from the Summer Market to the Autumn Market. In real estate, the Autumn Market spans from the beginning of September, with the last hurrah of summer, Labor Day, and runs through mid-November, the week before Thanksgiving. Typically, this is the time of year when the supply of available homes slowly decreases, along with a corresponding slow decline in buyer demand. With both supply and demand falling at a similar pace, the Expected Market Time does not change much.

Typical Autumn Market		
Supply	Demand	Market Time
Decreases Slightly ↓	Decreases Slightly ↓	Does Not Change Much →

2025 Autumn Market		
Supply	Demand	Market Time
Decreases Slightly ↓	Increases Slightly ↑	Decreases Slightly ↓

This year, with mortgage rates at their lowest level since last October, the Autumn Market is looking a bit different. Although inventory will gradually decline, as it usually does, demand is set to rise. Typically, fall does not bring stronger demand, but years of limited affordability have kept buyers on the sidelines. As rates and affordability improve, buyer demand will grow. With a declining supply and rising demand, the

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Ask The Broker

MOLD IN AN RCFE—WHAT SHOULD SELLERS DO?

Q: During due diligence, we discovered mold covering the baseboard inside a resident's bedroom closet at our RCFE (Residential Care Facility for the Elderly). It appears extensive and possibly toxic. What should we advise our clients, and is the home still habitable?

A: Mold is more than just an aesthetic issue—it's a health and liability concern, especially in assisted living environments where residents may have compromised immune systems or respiratory conditions. Here's how we guide our sellers when mold is discovered during due diligence:

Step 1: Treat Mold as a Red Flag—Not a Deal Breaker

The presence of mold, especially in a resident's room, must be taken seriously. While it doesn't automatically render a property uninhabitable, it does require swift and professional evaluation. Mold can range from benign surface growth to toxic varieties like *Stachybotrys chartarum* (black mold), which may pose health risks.

Step 2: Bring in the Experts

Call in a plumber, contractor, and mold remediation specialist. These professionals will help determine:

- Source of moisture (leaks, poor ventilation, plumbing issues)
- Extent of contamination (surface vs. structural)
- Type of mold (testing may be needed)
- Remediation scope and cost

Step 3: Document Everything

Keep detailed records of:

- Inspection reports
- Photos of affected areas
- Remediation estimates
- Any completed repairs or treatments

This documentation will be critical for disclosure, buyer confidence, and potential negotiation.

Step 4: Disclosure Is Non-Negotiable

California law requires full disclosure of known material defects—including mold.

Transparency protects your seller from future liability and builds trust with buyers. If remediation is completed, provide proof and warranties if available.

Step 5: Assess Habitability

Until remediation is complete, the affected room may be considered temporarily uninhabitable.

However, this doesn't necessarily apply to the entire facility. If the mold is localized and contained, and residents are not exposed, operations may continue with caution.

Mold Remediation Tips

- **Hire Certified Professionals:** Use licensed mold remediation specialists who follow IICRC S520 standards for mold removal.
- **Identify the Source:** Mold is a symptom—moisture is the cause. Ensure plumbing leaks, roof issues, or HVAC condensation are addressed.
- **Containment & Air Filtration:** During remediation, use HEPA filters and containment barriers to prevent spore spread.
- **Post-Remediation Verification:** Request clearance testing to confirm mold levels are safe and remediation is complete.
- **Resident Safety:** Relocate affected residents during remediation if necessary, and document all steps taken to protect their health.

Broker's Tip:

If mold is discovered during escrow, don't panic. Mold issues are common in older buildings and can often be resolved efficiently. What matters most is how the seller responds—with urgency, transparency, and professionalism.

Feel free to reach out with further questions! RCFE Resource is here to guide you every step of the way. We can help you find suitable properties and can refer you to the necessary consultants and agencies who will facilitate your dream of owning an RCFE, ARF or ASSISTED LIVING FACILITY.

Current Listings



To view our current listings
visit our website at

www.rcferesource.com

CURRENT LISTINGS

FRESNO - RCFE FOR SALE

- LICENSED FOR 30 BEDS
- NEW BUILD – BEAUTIFUL PROPERTY
- CALL FOR DETAILS
- NO BROKER COOPERATION

SANTA ROSA - RCFE FOR SALE

- LICENSED FOR 5
- 4 BDR/2 BA, 2,390 SQ. FT.
- \$950K HOME; \$160K BUSINESS

FRESNO - RCFE FOR SALE

- LICENSED FOR 6
- 6 BDR/8 BA, 3,900 SQ. FT.
- LARGE LOT - GORGEOUS PROPERTY
- \$900K HOME; \$150K BUSINESS

SAN DIEGO - ARF FOR LEASE

- LEVEL 2
- 4 BDR/2 BA, 1700 SQ. FT.
- VERY WELCOMING HOME!
- \$6,500/MO LEASE; \$200K BUSINESS

HIDDEN MEADOWS - NEAR ESCONDIDO

- BEAUTIFUL HOME TO LEASE
- LANDLORD WILL CONVERT AND LICENSE
- 5 BDR/3 BA, 2,706 SQ. FT.
- LEASE RATE NEGOTIABLE

**PLUS: MORE listings
on the way!**
ALF | RCFE | ARF



APPLE CRANBERRY OAT PIE

Here's a delicious pie your residents will adore, using seasonal ingredients.

Ingredients:

Crust:

- 1 1/3 cups rolled oats
- 3/4 cup ground pecans
- 9 Medjool dates (pitted)
- 2 tbsp coconut oil
- Pinch of salt

Filling:

- 2 cups mashed roasted sweet potato
- 1 cup chopped apples (Honeycrisp or Fuji work great)
- 1/2 cup dried or fresh cranberries
- 2 tsp pumpkin pie spice
- 2 tbsp maple syrup
- 1 large egg

Instructions:

1. Preheat oven to 350°F (175°C).
2. Make crust: Blend oats, pecans, dates, coconut oil, and salt until crumbly. Press into a pie dish.
3. Prepare filling: Mix sweet potato, apples, cranberries, spice, syrup, and egg until smooth. Pour into crust.
4. Bake for 40-45 minutes until golden and set.
5. Cool before slicing.
6. Optional: top with Greek yogurt or whipped coconut cream.

DISCLAIMER: Menu planning in assisted living facilities should be cost-effective, nutritious, and appealing. It's crucial to consult with residents' medical staff for food sensitivities or allergies. Strategies like shopping sales, using a set menu, and incorporating seasonal menus can help manage costs and provide variety.

FOODS TO HELP IMPROVE YOUR CIRCULATION

Written by Christine Yu | WebMD - Medically Reviewed by Poonam Sachdev

Circulation Is Key

Blood is like your body's superhighway. It carries nutrients and oxygen to everything from your heart and brain to your muscles and skin.

A healthy diet is one way to optimize your circulation, or blood flow. Combined with exercise, hydration, weight management, and not smoking, some foods can help improve circulation. Next time you head to the grocery store, consider including these items in your shopping cart.

Cayenne Pepper

This bright red pepper does more than just spice up your food. Thanks to a compound called capsaicin, cayenne pepper can help your arteries work well. It can also help relax the muscles in your blood vessels so blood can flow easily. And that's good for your blood pressure.

Beets

This root vegetable is rich in nitrate, which your body can convert to nitric oxide. Nitric oxide helps to naturally loosen up your blood vessels and improve the flow of blood to your tissues and organs. Researchers have found that beet juice can lower your systolic blood pressure (the first number in a blood pressure reading), too.

Berries

Berries are rich in antioxidants, including one that's particularly good for your blood vessels: anthocyanin. It's the compound that gives red and purple produce that deep-colored hue. Anthocyanin can help protect the walls of your arteries from damage and keep them from becoming stiff. Plus, anthocyanin spurs the release of nitric oxide, which helps to lower your blood pressure.

Fatty Fish

If you've always wondered why fish is good for your heart, here's one reason. Fatty fish like salmon, mackerel, trout, herring, and halibut are full of omega-3 fatty acids. Studies suggest that these compounds are good for your circulation. Eating fish not only lowers your resting blood pressure; it can help keep your arteries clear and unclogged, too.

Pomegranates

The tiny juicy red seeds inside a pomegranate are packed with nutrients, in particular antioxidants and nitrates. These can boost your circulation. And they widen (dilate) your blood vessels and lower your blood pressure. That means that more oxygen and nutrients are delivered to your muscles and other tissues. And for active people, greater blood

flow may bring along a performance boost, too.

Garlic

Garlic is good for more than keeping vampires away. It contains a sulfur compound called allicin that helps your blood vessels relax. Studies show that in people who eat a diet rich in garlic, blood flows more efficiently. That means the heart doesn't have to work as hard to move blood throughout the body, which helps keep your blood pressure down.

Walnuts

Go nuts for nuts, especially walnuts. These crinkly-skinned nuts are rich in alpha-linolenic acid, a type of omega-3 fatty acid, which may help blood move smoothly. A study found that eating walnuts regularly for 8 weeks improved blood vessel health, helped those vessels stay elastic, and brought down blood pressure.

Grapes

They'll help keep your arteries healthy and improve blood flow -- all well tasting naturally sweet. A study found that the antioxidants in grapes encouraged blood vessels to relax and work more efficiently. Plus, grapes curb inflammatory and other molecules in the blood that could make blood sticky, which can get in the way of circulation.

Turmeric

The golden yellow spice is known for its anti-inflammatory properties, thanks largely to curcumin, a compound found in turmeric. Studies suggest that curcumin may boost production of nitric oxide, which can help make your blood vessels wider. That, in turn, makes it easier for blood to flow and get to your muscles and other tissues.

Spinach

Nitrate-rich foods like spinach may improve your circulation. These compounds help enlarge your blood vessels and create more room for blood to move through. Also, a study found that a diet rich in spinach helped keep arteries flexible and helped lower blood pressure.

Citrus Fruit

Vitamin C isn't the only reason to make citrus fruit part of your diet. The antioxidants found in the fruit may help lower inflammation, prevent blood clots, and improve blood circulation. And if you're an orange juice fan, you're in luck. A study found that regularly drinking OJ lowered blood pressure.

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Expected Market Time will improve, and the market will speed up.

Mortgage rates are at 6.27% as of September 11th. For a \$1 million home purchase with 20% down, the monthly payment would be \$4,936. That is similar to last year's 6.15% and \$4,874 monthly payment, only \$62 per month higher. In 2023, rates were nearly a whole percentage point higher at 7.24% and climbing. The \$1 million home purchase would be a \$5,452 payment, a considerable \$516 per month higher than today, or nearly \$6,200 per year.

Lower mortgage rates improve affordability, and, with duration, they fuel an increase in buyer demand. This year, demand is poised to repeat last year's uncharacteristic autumn surge. It appears that rates will remain below 6.5% for several months, a period significantly longer than last year's brief reprieve from the higher mortgage rate environment. And the inventory is already slowly falling. With the inventory falling and demand rising, the Expected Market Time is primed to fall. The Autumn Market will be a turning point for the housing market. The longer rates remain below 6.5%, the more pronounced the change.



RCFE FOR SALE IN FRESNO



\$900K REAL ESTATE; \$150K BUSINESS
6 BDR/8 BA. 3,834 SQ. FT.

Immaculate RCFE in Prime Bullard Neighborhood – Turnkey & Fully Equipped. Exceptional RCFE, licensed for 6, located on quiet cul-de-sac in Fresno's desirable Bullard area. This ADA-compliant property offers a safe, family-friendly environment with beautifully maintained landscaping and a circular driveway.

Highlights include:

- Luxury chevron vinyl flooring, beamed ceilings, and granite countertops
- Spacious kitchen with island, 2 dishwashers, 2 refrigerators, and deluxe pantry
- Power recliners, TVs, and ceiling fans in every resident room
- Roll-in showers, double-door entry, and full fire sprinkler system
- Dedicated caregiver quarters, bonus office/activity room, and laundry room with 2 washers, 2 dryers, and sink
- Covered patio and mature Chinese Pistachio tree in backyard
- Energy-efficient upgrades: 40 solar panels and tankless water heater
- 2 BONUS rooms and a multi-purpose room lovingly maintained and staffed by devoted caregivers, this turnkey RCFE offers comfort, compliance, and charm in one of Fresno's most sought-after neighborhood.

To see additional pictures, go to www.RCFEresource.com/listings

October 2025

RCFE FOR SALE IN SANTA ROSA



\$950K REAL ESTATE, \$160K BUSINESS
4 BDR/2 BA, 1,939 SQ. FT.

Charming 5-bed RCFE tucked beneath the whispering trees of Larkfield-Wikiup, where pride of ownership graces every home and the streets hum with the gentle rhythm of family life. This warm, home-like facility offers tender care from devoted staff—3 full-time, 2 part-time caregivers, and an administrator whose kindness is felt in every corner.

Among the residents: a 98-year-old pianist and her cuddly electronic cat, a classic film lover lost in reverie, a coloring book artist painting joy at 98, and a centenarian fashionista whose elegance defies time. A place of laughter, grace, and stories worth telling.

To see additional pictures, go to www.RCFEresource.com/listings

For more information, please contact Michelle London at 949-397-4506

THINKING OF BUYING OR SELLING?

Let our team of professionals bring proven expertise to help you get the highest sales price for your RCFE or ARF!

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