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**MARCH 2021**

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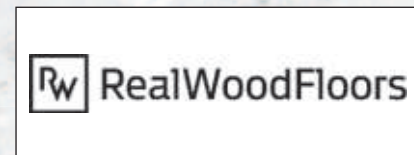
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# Attract More Buyers

If you're planning to sell your home, you should understand what helps properties sell and how to get more eyes on your listing.

To further comprehend how a buyer's mind works during a real estate transaction, check out this list of the essential factors of a house, as reported by the National Association of Realtors.

- Most were looking to avoid renovations and problems with plumbing or electricity.
- Most newly purchased homes were about 1,850 square feet, had three bedrooms and two bathrooms and were built after 1990.
- Heating and cooling costs were the most important environmental features in buying decisions.
- For 44% of recent buyers, the first step they took in the buying process was viewing the properties online.

Because home buyers are doing their research online before even visiting a property in person, it's critical to craft an attractive listing description. A professional real estate agent can highlight a home's robust features based on what is selling in the local area. Here are some other tips to boost your showing and invite more buyers for a showing.

## CHOOSE A QUALIFIED REAL ESTATE AGENT

The guidance of a professional real estate agent can impact many factors in a real estate transaction. When the goal is to attract more buyers, it's essential to choose a proven expert who excels in marketing and has significant connections.

Real estate agents who are prominent in their areas work with their peers and communicate about their client's needs regarding a home. In some cases, they may already have a buyer in mind who is looking for your property's features. When there isn't an already potential purchaser in mind, their skills for drafting an attractive listing and reaching a broad audience will be an asset during the sale.

## TAKE PROFESSIONAL PICTURES

Since many home buyers do their research online first, painting your property in its best light is imperative. Hire a real estate photographer to document all four corners of your home and yard.

Make sure to highlight bathrooms, bedrooms, entertainment spaces and the landscaping. An appealing listing can entice buyers to schedule a visit. You should also consider offering a virtual tour with your agent. The ability to view the home digitally is an excellent starting point for buyers, especially in the age of social distancing.



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# Tips For First-Time Sellers

First-time home buyers are granted numerous perks when house hunting. Benefits like specialized loans, tax breaks and community programs make buying a more manageable process with exciting advantages.

But, when those purchasers are ready to move on to another property, as first-time sellers they must make multiple decisions.

A significant resource in your home-selling experience is a real estate agent. Their expertise can streamline the process by pricing the property based on local trends, finding motivated buyers and ensuring the legal aspects are covered. When choosing a real estate agent, ask your friends and loved ones who have recently sold their homes for a referral.

Here are some other factors to consider before rushing to place your home on the market.

## COMPLETE REPAIRS

While major renovations may not make financial sense, it's crucial to ensure the home is move-in ready before going to market. Rather than focusing on removing walls or extending the living space, spend time inspecting your appliances. Try to make sure that all water equipment is free from leaks, the floors are sturdy and your HVAC system is up to date. It can be a deal breaker when a home buyer visits the property and notices that they must make significant investments in updating their appliances.

## TIMING MATTERS

If you aren't in a rush to sell your home, waiting for a summer selling season can help get the most value and quickest turnaround. According to the National Association of Realtors, warmer months show to have the most aggressive house hunters, while sales significantly slow during the winter. Of course, the weather can vary dramatically, depending on your region. Timing the market right is another benefit you gain when working with an experienced agent.

## SHOULD YOU STAGE?

Hiring an expert to stage your home before an open house or showing is an excellent strategy. The visual of how space is used can entice prospective buyers who can imagine how the property will work for their daily lives. Even if the house is already vacant, it's beneficial to fill it with furniture, bedding and lights to give it an attractive ambiance.



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# Should You Buy a Foreclosure?

Many buyers consider foreclosed homes when looking for their next house. While an attractive option because of price, this may not be a good fit for every buyer.

A home foreclosure is like the repossession of a vehicle or other valuable possession. If a previous owner failed to make their payments on time, the loan holder moves to take the property back.

Foreclosure laws vary from state to state, so it's imperative to do your research before making an offer or waiting for the property to become available. Depending on your location, the process can take months to years.

There are two categories of foreclosed homes and knowing the difference can help improve your negotiating power.

- **Bank owned.** Once a bank has finalized the foreclosure, they typically put the home up for auction. Potential buyers will make their bids, allowing the lender to recover some of their financial loss.

- **Real estate owned.** If a property fails to sell at auction, the home is generally listed traditionally. A specialized agent will show the house to interested shoppers and can result in a great deal after not selling initially.

## GET THE MOST VALUE

Investing in a foreclosed home comes with unique risks over a traditional home purchase. For instance, the property has likely been vacant for a considerable period as the bank tries to settle their legal issues. Empty buildings are prone to vandalism, theft and dangerous conditions like the development of mold or mildew.

When researching a property, it's crucial to hire an inspector and receive bids from contractors if repairs are necessary. Use the reconditioning costs to build your negotiating power before making an offer.

If you know of a homeowner facing foreclosure, you can sometimes score a great deal while helping them alleviate their financial struggles.

## READ THE FINE PRINT

Some states institute a law called the "right to redemption," which means property owners who have been foreclosed have a period to buy back their home. Ensure the process is completed before attempting to buy a house at an auction or from a bank. You may find yourself moving in and fixing up your new purchase as the previous owner strives to earn it back.



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# Consider all the Costs

**M**ost first-time homebuyers concentrate on the down payment, and for good reason. This is likely the largest chunk of money you'll be putting toward your new home. The most responsible homeowners, however, are also prepared for other costs, both during the transaction and after the loan is officially closed.

Experts recommend that you include in your budget enough to cover your down payment, closing costs, origination fees and broker's commission by the time you are ready to close the deal for your new home.

Around the corner will be additional costs, including property taxes, insurance premiums and any homeowners association dues. Taxes and HOA dues vary, so be sure to ask for details from either your realtor or HOA manager.

## HOW MUCH DOES A NEW HOME COST?

When you're thinking of getting a mortgage to buy a home, the first cost that you have to consider is the home's listing price. As of January 2020, the median sale price across the United States is \$306,000, which is a 6.7% increase from a year prior, according to data from Redfin.

Of course, that number can vary widely, depending on where you live. No matter your budget, be prepared to find some savings by being strategic and creative with your realtor.

## HOW TO SAVE SOME MONEY

One of the best ways to save money on a new home is to take advantage of an inspection that reveals issues with the home.

Let's say your inspector finds an issue with the roof that may require it to be repaired within the next few years. It will make sense to ask the seller to reduce the price of the home by the fair market value for a new roof to protect yourself from getting stuck with this big cost once you move into the home.

You should also be compensated for smaller issues, like interior or exterior damage to the home, by asking the seller to make the necessary price reductions on the home.

Don't be afraid that you may lose the house. Especially if the seller is motivated to sell, you may find that they are willing to make certain cost concessions to get the deal done.





# Judging a Home's Resale Value

Even if you plan to purchase your forever home, it's essential to think of the future. Life may take you in an unexpected direction.

Before buying a property, you should know how to understand its resale potential. Ensuring it will appeal to others if you must make a move is necessary to make the purchase a positive investment.

One way to stay on top of your home's value after the purchase is by hiring an appraiser to estimate its worth. They will analyze factors like the structure's quality, the square footage, a home's rooms and the neighborhood's characteristics. Their expertise is beneficial to gain before putting in an offer on a property, even if the seller has already hired their own professional.

As you navigate open houses and private showings, know what to look for when judging the resale value of your potential home.

## RESEARCH THE LOCATION

The location of a home directly impacts the value and demand of the property. Do your research to find out about its school systems, economy and nearby entertainment.

Finding a property developed in an up-and-coming neighborhood can turn your initial purchase into a sizable return in the future.

Even if you don't have or plan to have children, local schools are essential to increase the value of a home. When you live in an area without nearby educational institutions, your pool of buyers is limited to a specific collection of purchasers by mostly excluding families.

## CURB APPEAL

The home's interior may have been the main selling point, but make sure the exterior shows off plenty of curb appeal. The outside of your property is the first thing others notice as they pull in for a listing or drive by to view it in person. Even if it lacks appeal right now, consider how you can improve it. Sometimes, a fresh coat of paint and an investment in landscaping can improve the appearance dramatically.

## RED FLAGS

Besides looking for the best features of a home, consider these red flags before committing to making an offer.

- It's been on the market for an extended period.
- It's the highest-priced listing in the neighborhood.
- The home requires significant renovations before it is suitable for living.

Research crime rates, the police presence and the types of businesses that thrive to ensure the community is safe.



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# Move to the Suburbs

The ongoing COVID-19 pandemic has changed how many Americans think of where they live.

According to data from a recent Harris Poll, nearly a third of U.S. citizens are considering moving to less densely populated areas. Trading in city living for many close-knit suburb communities provides lower crime rates, more affordable costs and larger living spaces.

If you're a parent, more suburban areas have access to highly rated schools. The education opportunities are often a significant factor that families consider before investing in a property. A smaller student body also means that your children will get more one-on-one time while learning and build stronger bonds with their peers.

## MORE CONVENIENCE

One of the most significant reasons people escape the city for suburban homes is the slower pace and convenience. Major metropolitan areas can be challenging to navigate, considering public transportation, dense crowds and immense traffic.

Sometimes, a quick visit to the grocery store can lead to a stressful, all-day event. In smaller communities, Americans gain quick access to places like shops, restaurants and entertainment venues without traveling into a hectic city environment.

## PEACE AND QUIET

Living in the heart of a city comes with some advantages, but peace and quiet are not high on the list. With the heavy traffic, hustle of urban life and consistent traffic activity, it can be challenging to find the



silence to relax fully. While many suburbs offer exciting social scenes, the more spacious footprint tends to be more laid-back and peaceful.

## MORE VALUE IN PURCHASING

When looking for value in your home purchase, suburban living offers beautiful properties with significant amenities. While the asking price for these buildings may be considerable, families can find great deals on a home that provides larger living space in terms of square footage and features.

Because the living quarters are more sizable in the suburbs, children enjoy their own rooms, a spacious backyard and several bathrooms. If you are ready to make a move, reach out to real estate agents in the prospective area to get the ball moving.

Most of the deal can be performed virtually while they research potential properties that work with your budget.

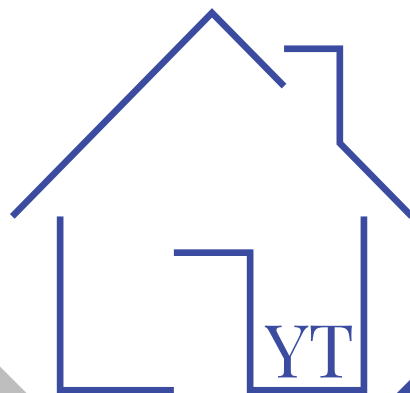
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# Manage Emotional Stress

Selling your home can be stressful, especially if you have an emotional connection to a property.

When the process begins to affect your mental well-being, it's critical to take a step back and manage your feelings.

Rushing through a transaction to get it over with can lead to negative financial results or regret. Before hiring an expert to list your home, make sure you're emotionally ready, and the decision is right.

If you're hesitant, draft a list of the reasons you plan to sell and the advantages you may acquire by staying. If you find more things you like about living in the property, consider forgetting the idea and re-evaluating it in a few months. However, if you're committed to selling, consider these tips to control your emotions.

## YOUR HOME IS A PRODUCT

Regardless of the memories you created within the property, to a potential buyer, it's a home where they will lay their roots. Showcase the house in its best light while avoiding the feelings that may arise. If you painted your walls with bright and vibrant colors, consider repainting them with more neutral tones that speak to a broader

audience. It's also an excellent idea to hire a professional cleaning service before going to market. They can remove unnecessary clutter, clean the carpets and polish parts of your home that are often forgotten.



## INVOLVE YOURSELF IN THE PROCESS

The stress of being left out of the loop during a real estate transaction can be challenging to manage.

Be honest with your real estate agent and explain that you wish to be involved in the process. It's essential to find a balance between remaining active and being intrusive to your agent. While you shouldn't get in the way while they work, it's beneficial to respond to feedback, keep the home tidy between showings and ask your expert for updates.

## TURN TO FRIENDS AND FAMILY

Sometimes taking a step back from the sale can provide stress relief. Rather than worry yourself about the transaction, try to find time to connect with friends and family. Discuss your concerns with them about the home sale for a different perspective. Perhaps they have gone through the same emotional struggles that come with selling your property and will provide you with honest advice.

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# Buy or Sell an Energy Efficient Home

Energy efficiency is all the rage when it comes to the real estate market. Buyers and sellers alike have taken to the importance of implementing smarter, more efficient appliances and systems into their homes.

Whether you're buying or selling, energy-efficient homes are commodities on both sides of the market.

Properties that are already equipped with environmentally friendly appliances can speak to buyers on a budget and those who are cautious of their carbon footprint. As a seller, upgrading your home's equipment can differentiate between a sale at the asking price or a lower offer.

Check out a few interesting statistics discovered in the 2019 Energy-Efficient Home Design Trends Survey, conducted by Fixr.

- The majority of homeowners are personally motivated to save energy to save money.

- Ducts and windows are the two most effective places to save through air sealing.

- Heat pumps are the most popular method used to heat an energy-efficient home.

- Solar power is the most common way to utilize renewable energy in a property.

Find out more about top energy-efficient home trends that home buyers expect, as reported by the National Association of Realtors.

## ENERGY STAR APPLIANCES

The U.S. Environmental Protection Agency approves appliances that boast the Energy Star logo as the same or better than standard products, only they use less energy. The equipment ranges from machines like refrigerators, dishwashers and dryers to household necessities like doors and windows.

Ensuring your home is equipped with certified devices can be a selling point in your listing that attracts more buyers.

## HVAC EQUIPMENT

The home's HVAC system can be a significant investment and an expensive repair if it isn't working correctly. Suppose you do not perform regular maintenance on your equipment. In that case, it's essential to hire a licensed expert to conduct an inspection.

If you skip the assessment and go forward with the sale, a home inspector may discover it is on the brink of failure, leaving the buyer's perception of you as dishonest.

## SOLAR PANELS

Equipping the home with power-generating solar panels can lower the electricity bills and reduce reliance on fossil fuels.

Make sure you can pay off the installation cost as even after the property sells, some loans can't be transferred.



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