



Real Estate
YOUR HOME | YOUR LIFE

Staging During the Holidays

Americans who have their property on the market over the holidays face unique challenges when staging. It is easy to go overboard with decoration, making it difficult for buyers to see the home's full potential. Entice holiday home shoppers into making a purchase by using these staging tips from the National Association of Realtors.

STAGE THE TABLE

Give your potential buyers the ability to visualize a holiday meal by setting the table for a feast. Consider an attractive table cloth which works with the existing design scheme and a candle-lit centerpiece. Show off how much space is available for gatherings by placing slim chairs around the table and place plates, silverware and glasses in front of each. This comfortable environment can entice potential buyers by showcasing the entertainment value a home has.

SPRUCE UP THE FRONT DOOR

A home's entrance is like a person's smile. While many shoppers have already viewed the interior and exterior of a property online, the front door typically impacts a first impression once they arrive in person.

Use small accents like wreaths and planters to make a festive statement. The NAR suggests using silver colors as they will shine in the sun and grab a buyer's attention. Be sure to keep the steps clear of clutter and free of snow and ice if shoppers will be stopping when winter weather is present.

TAKE ADVANTAGE OF A FIREPLACE

Buyers also pay attention to



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a mantle's attractiveness and potential. You can make it stand out in your room by draping small stockings, leafy garland and matching candles

to tie a room together. It's important not to overdo this centerpiece as excessive decorating may take away from its beauty.

HIRING A STAGER

It's OK if you're not an interior designer, you can still obtain attractive staging by hiring a professional. Check around

your local community for experts in your area. Their assistance can be the difference in a home sitting on the market or a speedy sale.

Lighting Sets the Stage

After completing renovations, researching the market for your asking price and advertising your home, you may think you are on your way to a quick sale.

However, there is an aspect many sellers overlook which could slow progress: Is your home well-lit?

You may consider this a minor issue, but potential buyers can't see the property at its full potential if lighting is poor. Replacing bulbs and fixtures to more efficient and attractive options is a relatively inexpensive home improvement project.

Of course, if you will be replacing electrical components, your best bet is hiring a licensed electrician. Not only does this ensure the repair was done properly, but you can pass this information along to a buyer to ensure their safety or investment is not at risk.

Read on for some ideas to consider.

UNDER-CABINET LIGHTING

Create an illuminated kitchen by adding accent lighting underneath the cabinetry. The right lumen bulb can be complementary to your countertop



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and backsplash. These lights are typically offered in hard-wired options or simple LED lights which mount directly to an under cabinet.

For a more permanent fixture, consider hiring a professional to tie in the new lights to

your home's existing electrical system.

UPDATE FIXTURES

Replacing dated light fixtures with new efficient, LED-approved components can make a big difference to how

house hunters see your property. Not only will it add to the brightness buyers are welcomed into, the energy savings are also attractive.

According to the United States Department of Energy, LED lighting uses at least 75

percent less energy and last 25 times longer, than incandescent lighting. Show the guests at your open house that you are serious about updates in the home and advertise your other-efficient appliances.

Things Homebuyers Forget

Buying a home is a hectic, rewarding and sometimes scary experience.

Many homebuyers forget or are unaware of important steps which make the process easier. According to the National Association of Realtors, the average buyer takes about 12 weeks before they officially buy a home.

Making this sizeable investment requires great patience, proper research and sticking to budget. Take your time to find the property that speaks to you and offers everything on your list.

If you are planning to begin house hunting, keep these tips in mind from the American Society of Home Inspections before signing on the dotted line.

SET A BUDGET

Develop a budget before you even begin your search. To avoid foreclosures or becoming overwhelmed financially, it is crucial to know what you can afford. Avoid visiting homes outside of your price range as it is easy to become infatuated with expensive features or properties.

A great way to know your limit is by being pre-approved for a loan. Make an appointment with a local lender to determine how the asking price of a home will look as a monthly payment. You should also consider the extra expenses a home requires like utilities, repairs, possibly association fees and property taxes.

GET AN INSPECTION

Once you have decided on a home which meets your budget and desires, don't skip an inspection. A professional



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will investigate the home and find issues that you may have missed during the excitement. They will also analyze the integrity of the home from aspects that aren't easy to spot if you're inexperienced. Some things they will inspect include:

- Integrity of the foundation.
- Electrical system safety.

- Soundness of the structure.
- Plumbing and HVAC problems.

WORRY ABOUT THE IMPORTANT THINGS

You may walk in a home and be unimpressed with decoration schemes, color choices or types of appliances. Buying new furniture or repainting

rooms is easy and can be done down the road.

The ASHI urges buyers to consider the important aspects of a home when house hunting.

Instead of the appearances, pay attention to how well the layout works for you, number of rooms and functionality of the property.

Inspecting a Historic Home

The architecture featured in many historic homes is breathtaking and has preservationists thrilled to add one into their lives. A few reasons they are so attractive to buyers include their uniqueness, handcrafted stylings and sturdy materials used during the building process.

The National Register of Historic Places says historic properties are typically at least 50 years old. However, they can be younger if they were an aspect to an important part of American history, architecture or culture.

If you are considering the purchase of a historic home, an inspection is extremely important. While most systems will have been updated from their original condition, it's crucial to ensure they were modified safely.

When viewing historical properties, consider these tips from the National Trust for Historic Preservation. You can save time and money by moving onto a different home if you see these qualities in a structure.

ANALYZE THE ROOF AND CHIMNEY

Start at the top.. Check for a sagging roofline, leaning chimney or any obstructions that may cause issues later. Note the state of the roof's shingles and its pitch to determine how difficult replacing it would be. Certain angles can make the job dangerous, which will impact the expense a contractor will require.

Also, find out if there are multiple layers of shingles on the roof. If the top of a home must be stripped before a



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replacement is possible, it will be another expensive cost.

See to the Windows

Replacing windows is another expensive renovation often needed for historical homes. Look for damage to the glass or drafts around the frame. The

unwelcome air will not only impact your heating and air bills, it can make a home extremely uncomfortable during extreme temperatures.

If the windows are original, it is likely they will need maintenance.

WALK AROUND

Don't be afraid to walk throughout the entirety of a historical home. You'll want to ensure there are not sagging parts, warping or weak spots near water sources like bathtubs and sinks.

CHECK THE APPLIANCES

Ensure all the major appliances are up to date in efficiency and code. Making updates from unsafe components can be expensive and dangerous if not done in time.

Moving Tips

For those buying new homes near the end of the year, moving may present more challenges when the temperatures are cooler than normal. Winter weather can be tough on movers and the household items they are packing along. If temperatures are too frigid, be sure to protect the components which may be damaged if frozen.

Consider renting a covered trailer or hiring a professional team to ensure the move is completely safely and efficiently.

UTILITIES

To move successfully, the process requires serious strategy so that the home is move-in ready. As the closing date approaches, make sure to call your electricity and water provider so service won't be disconnected once the previous owner leaves. You should tell them the date you plan to move in to avoid a home without utilities.

This is important at any time of the year, but can be unsafe if overlooked when temperatures are bitter cold.

DIY OR PROFESSIONAL MOVERS

While you may be afraid to spend money after purchasing a home, hiring a professional moving company ensures your items are protected. House buyers who already have the proper equipment like covered trailers, a truck suitable for hauling and helpers may be able to skip professional movers, but you may still want to give them a try for the biggest and heaviest items you own.

If movers are your best option, consider these tips from the Better Business Bureau when hiring a professional company:

- Obtain several estimates then research each service. Be wary if the price sounds too good to be true.
- Inquire about how insured movers are. Be honest about the number of items you have and consider increasing the amount if they exceed the cov-



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erage.

- Ask for a contract. Make sure to include specific times and dates of when the move will take place. Don't sign anything if any section is left blank.

STAYING SAFE IN THE COLD

If snow is present on the day of your move, visit the property early and clear walkways of snow or ice. Walking on these slippery surfaces can be dangerous, especially if you're packing in

heavy furniture or appliances. Make sure to dress in layers, so you can remove clothing as your body heats up. Always stay hydrated. Don't use thirst as an indicator but take several water breaks throughout the move.

Perks for Buyers and Sellers

The fourth quarter of the year is commonly thought of as the slow season for real estate. That doesn't mean that buyers and sellers aren't treated to great benefits when buying as the calendar ends.

BENEFITS TO BUYERS

One major benefit buyers notice during the last quarter is there is less competition from other shoppers.

This lessens the chances of a bidding war or rushing to a decision on a home you are considering. Buyers also have the advantage of being more aggressive with a seller during negotiations as other offers may be few and far between.

By buying a home before the year ends, you'll also get to take advantage of tax benefits once you file next April. Even if you buy early on in the year, you must wait until the following tax season before you claim your costs.

BENEFITS TO SELLERS

As a seller, the cooler part of the year means you will be visited by buyers who mean business.

Those who are only interested in viewing the property are less likely to get out in the frigid weather or snowy conditions. You may notice few people are visiting, but their intentions of purchasing should be taken seriously.

A lack of competition also suits sellers well. It's important your agent stresses prices may increase once the warm weather returns and now is the time to buy. When less homes are actively on the market, buyers are more motivated to make a decision.



Clean Up a Home's Exterior

You already know how important staging the interior of your home is. Don't underestimate the impression a beautiful lawn and exterior will make. Selling your home during the autumn can create challenges to maintain a neat appearance.

According to a report from the National Association of Realtors, 96 percent of Realtors suggest sellers improve their curb appeal before listing a home for sale. Most of the projects they recommend are easy and affordable. A few include landscape upgrades, planting new grass or building an outdoor fireplace.

Here are some other great ideas to consider when prepping your home for a fall sale.

CATCH PLANTS ON SALE

As the summer winds down, there is likely a nursery in your area who is offering significant discounts on their plants. Showcasing shrubs or other greenery is an excellent way to add beauty to your property. Look for hearty choices that can withstand cooler temperatures and less sunlight.

When deciding what to plant, take advantage of the hardiness zone map provided by the United States Department of Agriculture. Using cooperative landscaping means the plants can remain attractive during the final quarter of the year.

KEEP UP WITH LEAVES

Depending on the number of trees on your property, maintaining leaves can be a real chore. If your home is on the market, it's crucial your



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yard looks its best before every showing.

If you can't make the time to clean the leaves before guests arrive, consider hiring an

expert lawn service to provide care.

Another part of leaf removal involves unclogging your gutters. Be sure to keep these

important water deflectors clear of debris to ensure rain water is pushed away from your structure. When hiring an expert to perform this danger-

ous task, ask about gutter guards. Some professionals offer tools which block leaves and small twigs; this protection is attractive to potential buyers.