

YOUR HOME

DECEMBER
2009

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

Holiday Home Selling Tips



The holidays may not be the ideal time to sell a home, but there are a few advantages. Buyers shopping for homes during this time of year tend to be more serious, and there may be fewer homes on the market so there's less competition. If you need to sell your home during the holidays, *Frontdoor.com* offers several tips to attract buyers during this busy season.

Don't go overboard on holiday decorations. Large decorations can make your home seem smaller and they can distract buyers. If you choose to decorate, opt for fewer and smaller items with a general winter theme.

Hire a reliable real estate agent. Ask family and friends to recommend a Certified Residential Specialist (CRS) REALTOR® who will work hard for you and be available during the holidays.

Seek motivated buyers. Any person shopping for a home during the holidays must be highly motivated. Target buyers who need to move soon, such as people relocating for jobs, college students and university staff on break, and investors on tax deadlines.

Price the property to sell. No matter what time of year it is, a home that's priced appropriately for the market will attract buyers.

Pay attention to curb appeal. Maintaining your home's exterior is just as important in the winter as it is during any other season. Touch up the paint, clean the gutters and spruce up the yard. Also keep buyers' safety in mind by keeping stairs and walkways clear of snow, ice or leaves.

Use high-quality photos and/or a video tour to market your home on the Web. Homebuyers are likely to start their home search on the Internet, so these tools can help buyers who may not have time to visit your home in person.

Make your home cozy and inviting. When showing your home, crank up the heat, play soft music and offer homemade holiday treats. It will encourage buyers to spend more time in the home, which gives them a chance to admire its best features.

WELCOME TO THE NEIGHBORHOOD

According to the 2009 National Association of REALTORS® Survey of Home Buyers and Sellers, 64 percent of buyers say the biggest factor influencing where they choose to live is the quality of the neighborhood. Other important factors include convenience to jobs (50 percent), housing affordability (43 percent) and convenience to family and friends (37 percent). Quality of schools (26 percent), convenience to shopping (26 percent), neighborhood design (23 percent) and convenience to schools (21 percent) are also important, buyers say.

While neighborhood amenities, location and affordability are important, the experts at *Movers.com* say buyers also should consider other factors, such as safety, property values, cost of living and public transportation.

Before moving across the country to an unfamiliar location that could be unsafe, potential homebuyers should research the area's crime statistics or call the local police department for detailed information. Property values, cost of living and budgetary concerns will also influence neighborhood choices.

If you depend on public transportation, find out what services are available, whether there are bus stops or train stations in the neighborhood you are considering, and whether their schedules will meet your travel needs.

To learn more about prospective neighborhoods, check out sites such as *City-data.com*, *NeighborhoodScout.com*, *Citytowninfo.com* and *Bestplaces.net*, which contain information about schools, crime rates, demographics, amenities and employment.



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96 percent of first-time buyers who purchased a home in 2009 chose a fixed-rate mortgage.

Source: 2009 NATIONAL ASSOCIATION OF REALTORS® Profile of Home Buyers and Sellers



Council of Residential Specialists
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AVOID ONLINE SHOPPING SCAMS

Shopping online for holiday gifts can be a great time saver, but it can also be an opportune time for identity thieves to take advantage of you. Computer expert Jim Dearman with the University of Phoenix offers some tips for shopping safely online.

1. Shop at reputable company Web sites. Look for a privacy statement and third-party seals of approval from organizations such as the Better Business Bureau.
2. Be skeptical of unsolicited e-mails. Never provide your username, password, account number or any other personal information via e-mail.
3. Don't use the link received in an unsolicited e-mail, which could send you to a fake Web site that's set up for phishing purposes. Instead, type the Web site address into the browser window. Be sure also to enable the phishing protection provided by your browser.
4. When you provide any personal information at a Web site, make sure encryption is ON. Look for *https*: in the address bar or the lock/key on your browser. If it isn't ON, your information is sent in clear text which could be read by any person that captures it.
5. If you think your username and password information has been compromised, log into the company's site immediately to change them.
6. When you pay online by credit card, make sure the page has encryption ON. By doing this, your transaction is protected by the Fair Credit Billing Act, which gives consumers the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor investigates the case.
7. Check your bank and credit card statements often to make sure they are accurate.

Don't let a security lapse spoil your holiday. Keep your identity secure when shopping online.

Work With a CRS Agent

Buying a home is one of the biggest and most emotional decisions you will ever make. So it's important to work with someone who can provide sound advice and a steady, guiding hand when you need it. That's why a CRS agent is the best person for the job.

A Certified Residential Specialist (CRS) is among the top 4 percent of all agents in the country. CRS agents have achieved a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. They must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics. Why work with anyone else when you can work with a CRS?



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DID YOU KNOW?

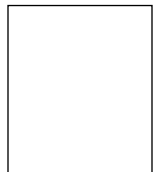
Heating equipment is a leading cause of home fires during the months of December, January and February.

Source: National Fire Protection Association



Do you know someone who is thinking about buying or selling a home? Please mention my name.

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.



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