



Pam Bewak

December 2008

REAL ESTATE *Update*

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REAL ESTATE Update

Rates Falling

In Freddie Mac's results of its Primary Mortgage Market Survey the 30-year fixed-rate mortgage (FRM) averaged 5.97% for the week ending November 26, 2008, down from the previous week when it averaged 6.04 percent.

Last year at this time, the 30-year FRM averaged 6.26%.

Interest rates for 30-year fixed-rate mortgages fell for the fourth consecutive week as signs the overall economy is flagging lowered most interest rates market-wide.

Buyers With Great Credit Scores in Driver's Seat



Potential home buyers

with great credit scores, enough cash for a 20 percent down payment, and some determination can get a very good deal right now.

"There are a lot of hungry mortgage originators, so great credit-quality borrowers are in the driver's seat," says Keith T. Gumbinger, vice-president of HSH, a mortgage market analyst.

Borrowers need a credit score of at least 750 to get the best deals. Keeping credit-card balances below 35 percent of their credit line is very important, but 20 percent is the maximum allowed for a top score. Buyers in a strong position can ask sellers to agree to a contingency clause that gives them an out if they can't get the best interest rate on a mortgage.

Mortgage Rates

Source: Realty Times



U.S. averages as of November 26, 2008:

30 yr. fixed: 5.97%
15 yr. fixed: 5.74%
1 yr. adj: 5.18%

However, declining house prices and low mortgage rates have raised housing affordability to the highest level since February of this year.

Tax Credits Give Solar Power a Boost

A series of tax credits



for wind, solar, geothermal, tidal energy and others was among the tenets of the October congressional financial rescue legislation. The law increased the investment credit for solar from \$2,000 to \$7,500 for a buyer who spends \$25,000 to install solar panels on his roof.

In states like California, Connecticut, and New Jersey, where the cost of power is considerable, the pretax compound rate of return on a typical home solar system will be greater than 15 percent per year, says Andy Black, CEO of OnGrid Solar, an industry research firm.

Many home builders are developing successful communities where all of the homes have solar capabilities.

More First-Time Buyers Entering the Market

The 2008



National Association of REALTORS® Profile of Home Buyers and Sellers reveals that the number of first-time buyers have risen as a percentage of the market share and they plan to own their homes longer than buyers in the past.

Lawrence Yun, NAR chief economist, said a higher share of first-time buyers makes perfect sense, and it's a trend he expects to grow.

"First-time buyers are much more flexible in entering the market because they aren't concerned about selling an existing home," he said. "Given low home prices, plentiful supply, and affordable interest rates, it's been an optimal time for entry-level buyers with a long-term view. Considering the temporary first-time buyer tax credit and improvements to the FHA loan program, we expect stronger entry-level activity as the flow of credit improves that, in turn, should free more existing owners to make a trade in 2009."

The number of first-time buyers rose to 41 percent from 39 percent of transactions in last year's survey and 36 percent in 2006.

"Although modest, this is a meaningful gain for the 12-month period ending at the close of June, and more recent independent data show a stronger uptrend in first-time buyers who are helping to reduce excess inventory," Yun said.

The median age of first-time buyers was 30, down from 31 in 2007.



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Should I Take My Home Off The Market During the Holidays?

By Blanche Evans



When you look at your calendar you may find the months already overloaded with seasonal obligations -- shopping, entertaining, children's pageants, charity work, decorating the house, and so much more. If you are also trying to sell your home, you are under extra pressure to keep your home in "showtime" condition. And that could be the last thing you need before the holiday spirit is broken.

It is understandable why you would be tempted to take your home off the market during the holidays. And the list of justifications is long. If you are too busy, buyers may be also, and you may find your efforts unrewarded with not enough showings. And what if you do get an offer? You may be faced with the possibility of packing and moving during the busiest time of the year. Besides, you can give your house a rest, and it will have better momentum after the holidays. Better to just pack it in and start fresh in January, right?

But wait! Most top Realtors agree that taking your home off the market during the Christmas season is a mistake. The house surely isn't going to sell off the market! What is the advantage of that? So you're busy. Let your Realtor do the work. You can leave in the morning, go to work, go shopping, and let your Realtor take care of things.

The holidays are a wonderful selling period. Why? Because most people take off work sometime during the season. The husband and wife are both off and want to see houses. Most agents like the holidays because the buyers have more time, and they can look at homes together. Before you take your home off the market, consider the following points:

- Although buyer activity may appear to slow down, the buyers who are actively looking during the holidays are that much more serious. Agents believe the home market is no more affected at Christmas than during other "busy" periods. If that were so, the market would shut down throughout the year as families concentrate on spring weddings, June graduations, summer vacations, and autumn back-to-school activities.
- Many buyers deliberately choose to shop for a home *after* the

busy spring and summer rush. They know that it will be easier to look, and that negotiations will be less stressful. They may not have children, or they may have grown children, so moving to accommodate the school year isn't a consideration. Finding the right home at the right price, however, is.

- Relocating families often don't have a choice when they can leave for their new destination. Although 68% of transferring families have children, many families have to transfer during the middle of the school year. These families are that much more motivated to get their families settled in before either the January semester begins, or to arrange for the move during spring break in March. If you sign a contract by New Year's Eve, the timing couldn't be more perfect.
- At Christmas time, our culture focuses on family and the home. Preparing for the indoor activities of winter is one of the most enjoyable periods of family life. Allowing buyers to view your home during this most hospitable of seasons lets them better picture their own family life in the attractive environment you have created.
- When is your home ever more beautiful and inviting? You have cleaned and decorated, and your home looks like a picture postcard. If the results are good enough for family and friends, they will surely be good enough to impress your buyers. Get the family team on board to do a five-minute blitz pick-up every morning to keep holiday messes to a minimum.
- With reduced inventories and motivated buyers, you will have all the members of the MLS on your team. You may find you have more showings than you would if you marketed your home during a busier time of the year.
- If you do get a contract, you can arrange the terms to suit your needs. If moving during the holidays isn't an option, you can put in the closing date of your choice. Most people can close 30 to 60 days after a contract is written, so there is plenty of time. Possession and closings are very negotiable.



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Green Counter Tops Tell An Eco-Friendly Story



By Realty Times Staff

Upgrading kitchens is one of the best ways to increase value in your home. Deciding to remodel the kitchen using green recycled materials can add extra appeal. It also gives homeowners a good feeling knowing that once-wasted materials that are generated from glass manufacturers are now being put to good use.

"A lot of people are deciding to go green and this is definitely a green-certified product because it is 85 percent recycled glass," says Cody Nosko, President of CCM Enterprises.

She's talking about Vetrazzo - a slab of material made from recycled glass and concrete and used mostly in residential homes for kitchen and bathroom countertops although it can go anywhere natural stone is commonly used. The glass comes from many sources such as windows, drinking glasses, automotive glasses, laboratory glass, and even decommissioned traffic light lenses. The product is frequently compared to granite.

"It has the same good qualities as granite as far as being heat resistant, scratch resistant, and stain resistant," says Nosko.

The product grew from a very small offering of colors to a large variety of choices. "It's much more readily available today to meet the needs of people who are looking for green recycled products," says Nosko.

What's making it so popular? Its high-end vibrant look, durability, and easy maintenance.

The product comes with a 10-year warranty. It's sealed after it is installed. Nosko recommends, "To keep it looking just like new, we recommend using a marble wax and you wax it once a year similar to what you would do to your car." The frequency of waxing really depends on if you use your kitchen a lot, whether you have children in the house, and how much overall wear and tear is done to your kitchen.

"All the chips that are in there are actual pieces of glass so, like granite, it can chip and it can get scratched but it is repairable. If you chip it, and you have the piece of glass, it can be put back in," says Nosko.

But perhaps, the story that goes along with each countertop installed is yet another reason that homeowners are choosing Vetrazzo. It's where the glass comes from that makes the product look so intriguing and unique.

"They have a color called Alehouse Amber which is obviously made up of the green Heineken bottles and the regular amber-colored beer bottles," says Nosko.

"They have another color that's called Cobalt Skyy which is nothing but Skyy Vodka bottles," says Nosko.

"They have one that's called Glass House. The glass comes from any factories that get torn down, the glass gets taken out, crushed up, and recycled," says Nosko.

Manufacturers even came out with a limited-edition called Firehouse Red.

Nosko says the Vetrazzo color palette continues to evolve as new sources for recycled glass are found.

"There are certain colors that I would not recommend putting in a home if you are going to resell the home. Of course, it depends on the location of the home and the market of buyers that you're going to have looking at the home," says Nosko.

"There's one that looks like confetti which you might want to put somewhere for fun like in a bar or in a game room or something like that but I wouldn't recommend it for your main countertop in your kitchen," says Nosko.

She says Alehouse Amber, Palladian Grey, and a Bistro green are good colors that homeowners likely won't tire of and will be aesthetically pleasing to future buyers.

You'll pay more for Vetrazzo than you will for granite. "With our company you could get into an entry-level slab of granite [for approximately] \$50 a square-foot installed. The Vetrazzo will probably cost you double that to get an entry-level Vetrazzo because the material is that much more expensive and it still comes in slab form just like granite does," says Nosko.

It's a green product that offers a sense of pride to homeowners just knowing that as they sip a glass of wine at the kitchen countertop, the glass from the empty bottle will someday appear in another home somewhere in the world.



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Disclosure: Safest Way To Sell A Home

By Phoebe Chongchua



If you're putting your home on the market, better be sure you're ready to tell all -- good and bad. "The majority of lawsuits or claims that occur are as a result of buyers finding out about something that is wrong with their property after the close of escrow and coming to the belief that the seller knew but didn't tell them," says real estate attorney, Peter Solecki of Winton & Larson, LLP.

Disclosure is vital. In one extreme case, it may have spared a seller from going to jail and even saved lives. The New York Times reported on a trial back in the late eighties that found the seller of a home guilty for not disclosing to the buyers that the home's heater had malfunctioned. The buyers and one of their children were asphyxiated by fumes from a gas-fired heater used to de-ice the driveway of their home. Only their four-year-old child survived. The seller was convicted of involuntary manslaughter. This case is believed to be the first of its kind where a home-seller was held criminally liable for the sale of a home that had a fatal defect.

While certainly this isn't a typical scenario. It gives good reason to pay attention to the details that you're disclosing when selling your home. It's not worth it to leave off some important details just because you think the home won't sell or will sell for less money if you disclose any problems.

Reporting problems about your property prior to the sale of it can be done through various reporting mechanisms such as the Transfer Disclosure Statement (TDS). But Solecki says some disclosure reporting statements are written in the present tense, which creates a reporting dilemma for some sellers.

"The seller will look at the TDS and say well there was something wrong but it's not anymore; therefore, I don't have to disclose it," says Solecki. He adds, "If sellers haven't disclosed it and it turns out to be a problem, then you have a potential significant issue, whereas if it's been disclosed, then the buyer can elect what to do with it."

Chances are buyers won't decide to do anything further says Solecki. He says this is because the problem has been disclosed by the seller and reported that it's been fixed.

Reporting all problems with the home regardless of whether they have been fixed is the safest way to sell your home. Making sure you keep good records is vital because, as the

years pass, many sellers forget about all the repairs they've done to the property.

"Every homeowner should have a file of everything they do to the house," says Solecki. This file should be given to the buyers for them to review. The file should show all problems and how they have been repaired, complete with receipts.

Solecki says this is a step above what many states require a seller to do. "Even though legally there's no real requirement to tell about fixed problems, those are as critical as the existing problems." He says when you don't report a problem, buyers generally learn about it from neighbors and then assume that you were not telling the truth when you sold the home.

"They're not going to hide stuff because any buyer is going to find out thirty seconds after the property closes because there will be a knock on the door from the next door neighbor, with a plate of cookies, who will tell the buyers everything that happened in the house for the last three decades," says Solecki.

But many sellers resist disclosing problems for fear that their homes won't sell. "That's the fallacy. People think if I tell the truth about my house, a buyer won't buy," says Solecki. But he says if you sell the home with a problem and the buyer finds out after the close of escrow, the buyer will likely file litigation to resolve the problem -- creating a huge headache.

If the seller properly discloses all issues with the home, then the buyer can make an educated decision to buy or not. "The fact is that the vast majority of buyers don't walk away. They decide to buy a house because they've determined it's the house for them. Once they've made that decision they usually find a way to make it work," says Solecki.

So, when's the best time to disclose? Right away. "Your agent will get whatever negative information there is out there as fast as possible. Once buyers make a decision to go forward they will have made their decision based upon all these factors, including that one," says Solecki. When you tell all before you sell, you're positioning yourself not only for a successful home sale but also a headache-free post sale. "Not disclosing information is the primary post-close-of-escrow issue because that's what leads to significant damages which is what leads to lawsuits," cautions Solecki.



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Real Estate Outlook: Sales Picking Up Tempo



By Kenneth R. Harney

Here's a key question about the current market: Do you look at home prices to figure out where we are in the real estate recovery cycle, or do you focus on sales?

In an economy where an estimated 35 to 40 percent of all home transactions are foreclosures or short sales - distress situations in other words -- prices won't really guide you much beyond the conclusion that: We're still "correcting" the excesses of the boom years, still peeling back those wild and unsustainable hyperinflationary price run ups.

So it's no surprise that median prices are down, year to year, in a majority of large markets across the country. Sales statistics, on the other hand, tell you how fast buyers are responding to those lower prices -- and greatly improved affordability.

Right now, in market after market, sales are picking up tempo -- especially in places where prices once spiraled out of control.

Third quarter sales of existing homes in the U.S. were up by 2.6 percent over second quarter 2008 levels, according to the National Association of Realtors' latest study.

That's not spectacular -- but let's face it: It's forward movement & and we're in a recession.

In the Western states, sales were up by 13.1 percent in the third quarter! In Florida, sales jumped by five percent from

year earlier levels, while median selling prices were down by 20 percent.

In a majority of Florida's metropolitan markets, sales were up, year over year. For example, Orlando sales were 10 percent higher this October than the year before. Sales were up strongly as well in hard-hit Ft. Myers and much of the west coast of the state, and Fort Lauderdale, north of Miami.

Similar recent upturns in sales are occurring in many of the California markets where prices have plummeted during the past two years.

No question that a high proportion of these sales are distress situations. But that's what the bottom of a real estate cycle looks like: Value-savvy buyers see the opportunities, move in and mop up the mess left over after the big party.

Happily, in this cycle, they're getting real help from the capital markets: Mortgage money is at historically-attractive low levels, and is readily available to anyone with a downpayment and reasonable credit.

Rates fell again last week to an average 6.16 percent for 30-year fixed loans, according to the Mortgage Bankers Association, and to 5.87 percent on average for 15 year loans.

If you can spot the opportunities -- and have the resources -- it's not a bad time to be a buyer.



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Holiday Wish List

By Tara Darby



With the holidays just around the corner, you better get busy shopping. Here's a short wish-list of this years must-have gadgets and gizmos for the home. These modern gifts are sure to get your motor running while also enhancing the functionality and livability of your household.

Wireless Home Security System

For about \$200 you can bestow the gift of peace of mind. One of the great benefits of going with a wireless home security system is that it alleviates the issue of digging holes and drilling into walls which could be an issue if you're planning a move in the near future. This allows a family to feel safe at home without doing any real damage to the home. The X10 Monitor Plus System offers three-way protection: a screaming siren, flashing lights, plus an emergency dialer. Maintenance of this system is minimal, including the monthly service charge of \$20.00.

Keyless Home Entry

Is there someone forgetful on your list? Then you might want to consider the Keyless Pro Keyless Touchpad Lock. These locks are offered in several tarnish-free finishes, are easily installed and range in price from about \$100-\$280. Several codes can be accepted simultaneously and the codes can be individually deleted. This means your real estate agent or housekeeper can have a different code from your family. An added safety feature is the warning alarm which sounds after four failed entry attempts. This gift is tech-savvy, practical and very affordable.

Electronic Heater

This updated electronic heater will be as much of a conversation piece as it will be a source of warmth. The has a unique modern design which combines the look of an LCD display with the toasty heat of a space heater. The functionality and price of this product, just \$242, is what really makes it nice. And the good thing about this "fireplace" is that it's practically maintenance free and can be moved around the house as needed.

Robotic Vacuum

For the handy homemaker on your list the iRobot Roomba

510 robotic vacuum is a must-have. This little robot zips over carpets and other floor surfaces clearing them of debris and pet hair. The 510 is the newest generation of robotic vacuums offered by iRobot. There's no need to worry about bumps to your baseboards or furniture, this rechargeable model has a very sensitive system in place to detect the proximity of walls, furniture and other obstacles. While the iRobot won't replace your traditional upright vacuum, it's a great value at \$250 and can be used daily to help keep the home spic and span for open houses.

Robotic Lawn Mower

Its hard work to maintain great curb appeal, but you can make that task easier by giving the Automower solar-powered robotic lawn mower. The Automower is able to trim a quarter of an acre with 10 hours of charging. It even has built-in technology to avoid flower beds and potted plants, plus a feature that prevents it from harming pets and kids. For those seeking a green lawn but who are also green minded, the \$3,100 price tag is worthwhile.

Jacuzzi Tub

There's nothing wrong with a little bathroom remodel while indulging the one you love. The Jacuzzi La Scala Whirlpool tub is the ultimate in luxury and doesn't just appeal to the ladies. In addition to the silent air induction system, adjustable directional jets and underwater mood lighting, it also features a 43" flat-screen HDTV complete with a DVD and CD player, FM/AM radio, surround sound and a floating remote control. This is the ultimate addition to any master suite and can be purchased for about \$34,000.

Smart Treadmill

If there's a fitness fanatic in your life then you've got to check out the latest in home-gym technology. The Technogym Treadmill 700i isn't your average treadmill. It's got enough bells and whistles to keep you entertained even on the longest of runs. The 700i includes an iPod dock, touchscreen, television, radio, and software capable of automatically determining a workout regimen. The treadmill is pricey at \$16,000, but it's perfect for tackling those New Year's resolutions.



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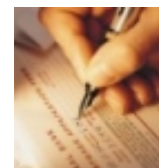
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Home Warranty May Come in Handy

By Phoebe Chongchua



You are about ready to close your real estate transaction on a home; did you consider a home warranty?

"It is not mandatory in any state that you have to get one. But in some states it's mandatory that it is offered on a purchase agreement of the real estate contract," says David Sobel, VP of Sales, for Home Warranty of America.

Depending on where you live, you may have heard about a residential service plan or home warranty from your real estate agent. How important are these warranties? What do you really get? Let's explore.

Why a home warranty?

Sellers want peace of mind that buyers won't be calling them after the sale of their home, with problems about items in the home breaking down and expecting the sellers to pay to fix them.

Buyers want to know that the home they're buying is going to be protected and not cost them a lot of money once they move in. The home warranty helps both sides achieve their goals.

Also, in these tough economic times, Sobel says sellers can take comfort in knowing that the home warranty can help. "It does help sell homes," says Sobel. He says that when buyers are faced with a choice between two similar type houses with a comparable price point, the house with a warranty is usually preferred.

What's covered by a home warranty?

The plans differ from company to company but, generally speaking, the home warranty covers major mechanical systems and appliances such as furnaces and air conditioning, plumbing and electrical items, and appliances.

"It's a repair or replacement warranty," says Sobel. When something malfunctions, the homeowner calls the home warranty company. A technician is sent to look at the problem. The homeowner pays a flat fee for the service call. "Then the warranty company either repairs or replaces the warranty covered item," says Sobel.

When to buy a home warranty?

The best time to purchase a home warranty, according to

Sobel, is during the actual real estate transaction. This is because "not all companies offer it later." Sobel adds that what's offered later is often not as good, "Those prices [for the home warranty] after the transaction typically increase and the coverage usually decreases," says Sobel.

He says this is because if there is no real estate transaction then there is no due diligence being done. "No inspection was done. The seller didn't disclose if things were working," explains Sobel.

What does a home warranty cost? Sobel says they average about \$400 across the nation with a flat service fee ranging anywhere from \$50 to \$100 per call.

Who pays for it? This can vary from state to state, depending on market conditions. "In today's environment, the buyer has more leverage so we're seeing the seller pay for it more often," says Sobel.

Know before you buy.

A few key steps can help you decide which company to use to purchase a home warranty.

- Make sure the company is licensed in the state that the home is in.
- Verify that the company is real -- sounds obvious, but lots of scams occur when some consumers find the company online and then don't bother to confirm that the company is more than just a website.
- Call the company and ask for referrals. Find out what other customers are saying about their experience with the company.
- Don't fall for gimmicks. "If a company is giving you all the coverage that other companies are offering at a discounted rate of 50 percent off, run as fast as you can -- it's too good to be true," says Sobel. He says all the national companies selling home warranties offer plans that are within a five-to-10-percent price range of each other.
- If a company offers a gift card or incentive to buy the home warranty, "that's not a real company. It's illegal to give incentives to buy warranty."



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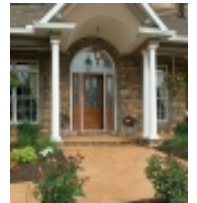
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Maintaining Curb Appeal Through Winter

By Tara Darby



Winter can pose unique challenges for those trying to sell their homes. Cold weather and the hustle and bustle of the holiday season can keep would-be buyers at bay. That's why it's especially important to maintain strong curb appeal throughout the winter months.

Curb appeal, of course, is the first impression one gets from simply viewing the outside of the home. Just as many folks judge a book by its cover, homebuyers draw certain conclusions about a home just from what they've viewed outside. Here are some easy tricks to entice buyers to stop by your home and actually step inside.

First, start with the home itself. Remember that all the upgrades inside the house are useless if you can't get buyers inside. Giving the house a fresh coat of paint or repainting/staining the front door can both make a huge impact. Also, check the condition of the roof and gutters and fix or replace them if necessary. And don't forget to paint or clean the garage doors and windows.

Secondly, think about sprucing up the front porch. Updating lighting or sconces can really frame the entrance to the home nicely. Also, something as simple as replacing a worn-out doormat can add an element of warmth to a home. Consider placing urns or planters on either side of the front door.

In winter, it's ideal to use evergreens or colorful poinsettias. Of course, if you're anticipating a hard freeze, you might need to protect those potted plants by covering them with a blanket, sheet or plastic. And if your street number is located on the

porch, be sure that it is easy to see from the street.

Next, address your landscaping. Keep in mind that a clean lawn can go a long way. Make sure to clean up any toys or trash you see and only set out your garbage can or recycling bin on pick-up days. Neatly rake leaves and debris and place your compost pile in the back or side yard; you don't want anything to distract from the beauty of your home.

If you live in an area that experiences harsh winters, it's understandable that your yard isn't exactly going to be lush. But including certain plants into your year-round landscape can help alleviate the drabness of winter. Evergreens, pines, hemlock, spruce and vibrant holly bushes can really shine through the coldest of months. And adding bird feeders to your lawn can attract and provide shelter for wild birds.

It's also essential to make sure that buyers can reach your front door easily and safely. Repair cracks in the sidewalks and driveway and make sure that all walkways are cleaned, edged and properly illuminated.

Lastly, make sure your prospective buyers can picture themselves living in your house. This means not going overboard on holiday decorations. You want your décor to be tasteful, but not to overpower the home itself. Give the buyer a chance to envision your home in its everyday condition.

It doesn't require a lot of money to improve your home's curb appeal. But what it does take is careful planning, due diligence and a bit of creativity.



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REAL ESTATE *Update*

Pam Bewak



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December Real Estate Update

Rates Falling

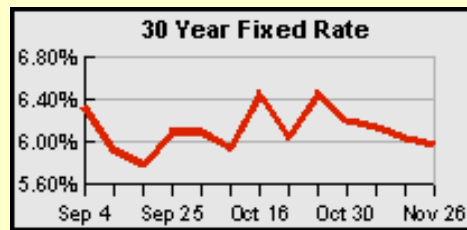
In Freddie Mac's results of its Primary Mortgage Market Survey the 30-year fixed-rate mortgage (FRM) averaged 5.97% for the week ending November 26, 2008, down from the previous week when it averaged 6.04 percent.

Last year at this time, the 30-year FRM averaged 6.26%.

Interest rates for 30-year fixed-rate mortgages fell for the fourth consecutive week as signs the overall economy is flagging lowered most interest rates market-wide.

Mortgage Rates

Source: Realty Times



U.S. averages as of November 26, 2008:

30 yr. fixed: 5.97%
15 yr. fixed: 5.74%
1 yr. adj: 5.18%

However, declining house prices and low mortgage rates have raised housing affordability to the highest level since February of this year.

More First-Time Buyers Entering the Market

The 2008



National Association of REALTORS® Profile of Home Buyers and Sellers reveals that the number of first-time buyers have risen as a percentage of the market share and they plan to own their homes longer than buyers in the past.

Lawrence Yun, NAR chief economist, said a higher share of first-time buyers makes perfect sense, and it's a trend he expects to grow.

"First-time buyers are much more flexible in entering the market because they aren't concerned about selling an existing home," he said. "Given low home prices, plentiful supply, and affordable interest rates, it's been an optimal time for entry-level buyers with a long-term view. Considering the temporary first-time buyer tax credit and improvements to the FHA loan program, we expect stronger entry-level activity as the flow of credit improves that, in turn, should free more existing owners to make a trade in 2009."

The number of first-time buyers rose to 41 percent from 39 percent of transactions in last year's survey and 36 percent in 2006.

"Although modest, this is a meaningful gain for the 12-month period ending at the close of June, and more recent independent data show a stronger uptrend in first-time buyers who are helping to reduce excess inventory," Yun said.

The median age of first-time buyers was 30, down from 31 in 2007.

Buyers With Great Credit Scores in Driver's Seat



Potential home buyers

with great credit scores, enough cash for a 20 percent down payment, and some determination can get a very good deal right now.

"There are a lot of hungry mortgage originators, so great credit-quality borrowers are in the driver's seat," says Keith T. Gumbinger, vice-president of HSH, a mortgage market analyst.

Borrowers need a credit score of at least 750 to get the best deals. Keeping credit-card balances below 35 percent of their credit line is very important, but 20 percent is the maximum allowed for a top score. Buyers in a strong position can ask sellers to agree to a contingency clause that gives them an out if they can't get the best interest rate on a mortgage.

Tax Credits Give Solar Power a Boost

A series of tax credits



for wind, solar, geothermal, tidal energy and others was among the tenets of the October congressional financial rescue legislation. The law increased the investment credit for solar from \$2,000 to \$7,500 for a buyer who spends \$25,000 to install solar panels on his roof.

In states like California, Connecticut, and New Jersey, where the cost of power is considerable, the pretax compound rate of return on a typical home solar system will be greater than 15 percent per year, says Andy Black, CEO of OnGrid Solar, an industry research firm.

Many home builders are developing successful communities where all of the homes have solar capabilities.



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Should I Take My Home Off The Market During the Holidays?

By Blanche Evans



When you look at your calendar you may find the months already overloaded with seasonal obligations -- shopping, entertaining, children's pageants, charity work, decorating the house, and so much more. If you are also trying to sell your home, you are under extra pressure to keep your home in "showtime" condition. And that could be the last thing you need before the holiday spirit is broken.

It is understandable why you would be tempted to take your home off the market during the holidays. And the list of justifications is long. If you are too busy, buyers may be also, and you may find your efforts unrewarded with not enough showings. And what if you do get an offer? You may be faced with the possibility of packing and moving during the busiest time of the year. Besides, you can give your house a rest, and it will have better momentum after the holidays. Better to just pack it in and start fresh in January, right?

But wait! Most top Realtors agree that taking your home off the market during the Christmas season is a mistake. The house surely isn't going to sell off the market! What is the advantage of that? So you're busy. Let your Realtor do the work. You can leave in the morning, go to work, go shopping, and let your Realtor take care of things.

The holidays are a wonderful selling period. Why? Because most people take off work sometime during the season. The husband and wife are both off and want to see houses. Most agents like the holidays because the buyers have more time, and they can look at homes together. Before you take your home off the market, consider the following points:

- Although buyer activity may appear to slow down, the buyers who are actively looking during the holidays are that much more serious. Agents believe the home market is no more affected at Christmas than during other "busy" periods. If that were so, the market would shut down throughout the year as families concentrate on spring weddings, June graduations, summer vacations, and autumn back-to-school activities.
- Many buyers deliberately choose to shop for a home *after* the

busy spring and summer rush. They know that it will be easier to look, and that negotiations will be less stressful. They may not have children, or they may have grown children, so moving to accommodate the school year isn't a consideration. Finding the right home at the right price, however, is.

- Relocating families often don't have a choice when they can leave for their new destination. Although 68% of transferring families have children, many families have to transfer during the middle of the school year. These families are that much more motivated to get their families settled in before either the January semester begins, or to arrange for the move during spring break in March. If you sign a contract by New Year's Eve, the timing couldn't be more perfect.
- At Christmas time, our culture focuses on family and the home. Preparing for the indoor activities of winter is one of the most enjoyable periods of family life. Allowing buyers to view your home during this most hospitable of seasons lets them better picture their own family life in the attractive environment you have created.
- When is your home ever more beautiful and inviting? You have cleaned and decorated, and your home looks like a picture postcard. If the results are good enough for family and friends, they will surely be good enough to impress your buyers. Get the family team on board to do a five-minute blitz pick-up every morning to keep holiday messes to a minimum.
- With reduced inventories and motivated buyers, you will have all the members of the MLS on your team. You may find you have more showings than you would if you marketed your home during a busier time of the year.
- If you do get a contract, you can arrange the terms to suit your needs. If moving during the holidays isn't an option, you can put in the closing date of your choice. Most people can close 30 to 60 days after a contract is written, so there is plenty of time. Possession and closings are very negotiable.



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Green Counter Tops Tell An Eco-Friendly Story

By Realty Times Staff



Upgrading kitchens is one of the best ways to increase value in your home. Deciding to remodel the kitchen using green recycled materials can add extra appeal. It also gives homeowners a good feeling knowing that once-wasted materials that are generated from glass manufacturers are now being put to good use.

"A lot of people are deciding to go green and this is definitely a green-certified product because it is 85 percent recycled glass," says Cody Nosko, President of CCM Enterprises.

She's talking about Vetrazzo - a slab of material made from recycled glass and concrete and used mostly in residential homes for kitchen and bathroom countertops although it can go anywhere natural stone is commonly used. The glass comes from many sources such as windows, drinking glasses, automotive glasses, laboratory glass, and even decommissioned traffic light lenses. The product is frequently compared to granite.

"It has the same good qualities as granite as far as being heat resistant, scratch resistant, and stain resistant," says Nosko.

The product grew from a very small offering of colors to a large variety of choices. "It's much more readily available today to meet the needs of people who are looking for green recycled products," says Nosko.

What's making it so popular? Its high-end vibrant look, durability, and easy maintenance.

The product comes with a 10-year warranty. It's sealed after it is installed. Nosko recommends, "To keep it looking just like new, we recommend using a marble wax and you wax it once a year similar to what you would do to your car." The frequency of waxing really depends on if you use your kitchen a lot, whether you have children in the house, and how much overall wear and tear is done to your kitchen.

"All the chips that are in there are actual pieces of glass so, like granite, it can chip and it can get scratched but it is repairable. If you chip it, and you have the piece of glass, it can be put back in," says Nosko.

But perhaps, the story that goes along with each countertop installed is yet another reason that homeowners are choosing Vetrazzo. It's where the glass comes from that makes the product look so intriguing and unique.

"They have a color called Alehouse Amber which is obviously made up of the green Heineken bottles and the regular amber-colored beer bottles," says Nosko.

"They have another color that's called Cobalt Skyy which is nothing but Skyy Vodka bottles," says Nosko.

"They have one that's called Glass House. The glass comes from any factories that get torn down, the glass gets taken out, crushed up, and recycled," says Nosko.

Manufacturers even came out with a limited-edition called Firehouse Red.

Nosko says the Vetrazzo color palette continues to evolve as new sources for recycled glass are found.

"There are certain colors that I would not recommend putting in a home if you are going to resell the home. Of course, it depends on the location of the home and the market of buyers that you're going to have looking at the home," says Nosko.

"There's one that looks like confetti which you might want to put somewhere for fun like in a bar or in a game room or something like that but I wouldn't recommend it for your main countertop in your kitchen," says Nosko.

She says Alehouse Amber, Palladian Grey, and a Bistro green are good colors that homeowners likely won't tire of and will be aesthetically pleasing to future buyers.

You'll pay more for Vetrazzo than you will for granite. "With our company you could get into an entry-level slab of granite [for approximately] \$50 a square-foot installed. The Vetrazzo will probably cost you double that to get an entry-level Vetrazzo because the material is that much more expensive and it still comes in slab form just like granite does," says Nosko.

It's a green product that offers a sense of pride to homeowners just knowing that as they sip a glass of wine at the kitchen countertop, the glass from the empty bottle will someday appear in another home somewhere in the world.



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Disclosure: Safest Way To Sell A Home

By Phoebe Chongchua



If you're putting your home on the market, better be sure you're ready to tell all -- good and bad. "The majority of lawsuits or claims that occur are as a result of buyers finding out about something that is wrong with their property after the close of escrow and coming to the belief that the seller knew but didn't tell them," says real estate attorney, Peter Solecki of Winton & Larson, LLP.

Disclosure is vital. In one extreme case, it may have spared a seller from going to jail and even saved lives. The New York Times reported on a trial back in the late eighties that found the seller of a home guilty for not disclosing to the buyers that the home's heater had malfunctioned. The buyers and one of their children were asphyxiated by fumes from a gas-fired heater used to de-ice the driveway of their home. Only their four-year-old child survived. The seller was convicted of involuntary manslaughter. This case is believed to be the first of its kind where a home-seller was held criminally liable for the sale of a home that had a fatal defect.

While certainly this isn't a typical scenario. It gives good reason to pay attention to the details that you're disclosing when selling your home. It's not worth it to leave off some important details just because you think the home won't sell or will sell for less money if you disclose any problems.

Reporting problems about your property prior to the sale of it can be done through various reporting mechanisms such as the Transfer Disclosure Statement (TDS). But Solecki says some disclosure reporting statements are written in the present tense, which creates a reporting dilemma for some sellers.

"The seller will look at the TDS and say well there was something wrong but it's not anymore; therefore, I don't have to disclose it," says Solecki. He adds, "If sellers haven't disclosed it and it turns out to be a problem, then you have a potential significant issue, whereas if it's been disclosed, then the buyer can elect what to do with it."

Chances are buyers won't decide to do anything further says Solecki. He says this is because the problem has been disclosed by the seller and reported that it's been fixed.

Reporting all problems with the home regardless of whether they have been fixed is the safest way to sell your home. Making sure you keep good records is vital because, as the

years pass, many sellers forget about all the repairs they've done to the property.

"Every homeowner should have a file of everything they do to the house," says Solecki. This file should be given to the buyers for them to review. The file should show all problems and how they have been repaired, complete with receipts.

Solecki says this is a step above what many states require a seller to do. "Even though legally there's no real requirement to tell about fixed problems, those are as critical as the existing problems." He says when you don't report a problem, buyers generally learn about it from neighbors and then assume that you were not telling the truth when you sold the home.

"They're not going to hide stuff because any buyer is going to find out thirty seconds after the property closes because there will be a knock on the door from the next door neighbor, with a plate of cookies, who will tell the buyers everything that happened in the house for the last three decades," says Solecki.

But many sellers resist disclosing problems for fear that their homes won't sell. "That's the fallacy. People think if I tell the truth about my house, a buyer won't buy," says Solecki. But he says if you sell the home with a problem and the buyer finds out after the close of escrow, the buyer will likely file litigation to resolve the problem creating a huge headache.

If the seller properly discloses all issues with the home, then the buyer can make an educated decision to buy or not. "The fact is that the vast majority of buyers don't walk away. They decide to buy a house because they've determined it's the house for them. Once they've made that decision they usually find a way to make it work," says Solecki.

So, when's the best time to disclose? Right away. "Your agent will get whatever negative information there is out there as fast as possible. Once buyers make a decision to go forward they will have made their decision based upon all these factors, including that one," says Solecki. When you tell all before you sell, you're positioning yourself not only for a successful home sale but also a headache-free post sale. "Not disclosing information is the primary post-close-of-escrow issue because that's what leads to significant damages which is what leads to lawsuits," cautions Solecki.



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Real Estate Outlook: Sales Picking Up Tempo

By Kenneth R. Harney



Here's a key question about the current market: Do you look at home prices to figure out where we are in the real estate recovery cycle, or do you focus on sales?

In an economy where an estimated 35 to 40 percent of all home transactions are foreclosures or short sales - distress situations in other words -- prices won't really guide you much beyond the conclusion that: We're still "correcting" the excesses of the boom years, still peeling back those wild and unsustainable hyperinflationary price run ups.

So it's no surprise that median prices are down, year to year, in a majority of large markets across the country. Sales statistics, on the other hand, tell you how fast buyers are responding to those lower prices -- and greatly improved affordability.

Right now, in market after market, sales are picking up tempo -- especially in places where prices once spiraled out of control.

Third quarter sales of existing homes in the U.S. were up by 2.6 percent over second quarter 2008 levels, according to the National Association of Realtors' latest study.

That's not spectacular -- but let's face it: It's forward movement & and we're in a recession.

In the Western states, sales were up by 13.1 percent in the third quarter! In Florida, sales jumped by five percent from

year earlier levels, while median selling prices were down by 20 percent.

In a majority of Florida's metropolitan markets, sales were up, year over year. For example, Orlando sales were 10 percent higher this October than the year before. Sales were up strongly as well in hard-hit Ft. Myers and much of the west coast of the state, and Fort Lauderdale, north of Miami.

Similar recent upturns in sales are occurring in many of the California markets where prices have plummeted during the past two years.

No question that a high proportion of these sales are distress situations. But that's what the bottom of a real estate cycle looks like: Value-savvy buyers see the opportunities, move in and mop up the mess left over after the big party.

Happily, in this cycle, they're getting real help from the capital markets: Mortgage money is at historically-attractive low levels, and is readily available to anyone with a downpayment and reasonable credit.

Rates fell again last week to an average 6.16 percent for 30-year fixed loans, according to the Mortgage Bankers Association, and to 5.87 percent on average for 15 year loans.

If you can spot the opportunities -- and have the resources -- it's not a bad time to be a buyer.



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Holiday Wish List

By Tara Darby



With the holidays just around the corner, you better get busy shopping. Here's a short wish-list of this years must-have gadgets and gizmos for the home. These modern gifts are sure to get your motor running while also enhancing the functionality and livability of your household.

Wireless Home Security System

For about \$200 you can bestow the gift of peace of mind. One of the great benefits of going with a wireless home security system is that it alleviates the issue of digging holes and drilling into walls which could be an issue if you're planning a move in the near future. This allows a family to feel safe at home without doing any real damage to the home. The X10 Monitor Plus System offers three-way protection: a screaming siren, flashing lights, plus an emergency dialer. Maintenance of this system is minimal, including the monthly service charge of \$20.00.

Keyless Home Entry

Is there someone forgetful on your list? Then you might want to consider the Keyless Pro Keyless Touchpad Lock. These locks are offered in several tarnish-free finishes, are easily installed and range in price from about \$100-\$280. Several codes can be accepted simultaneously and the codes can be individually deleted. This means your real estate agent or housekeeper can have a different code from your family. An added safety feature is the warning alarm which sounds after four failed entry attempts. This gift is tech-savvy, practical and very affordable.

Electronic Heater

This updated electronic heater will be as much of a conversation piece as it will be a source of warmth. The has a unique modern design which combines the look of an LCD display with the toasty heat of a space heater. The functionality and price of this product, just \$242, is what really makes it nice. And the good thing about this "fireplace" is that it's practically maintenance free and can be moved around the house as needed.

Robotic Vacuum

For the handy homemaker on your list the iRobot Roomba

510 robotic vacuum is a must-have. This little robot zips over carpets and other floor surfaces clearing them of debris and pet hair. The 510 is the newest generation of robotic vacuums offered by iRobot. There's no need to worry about bumps to your baseboards or furniture, this rechargeable model has a very sensitive system in place to detect the proximity of walls, furniture and other obstacles. While the iRobot won't replace your traditional upright vacuum, it's a great value at \$250 and can be used daily to help keep the home spic and span for open houses.

Robotic Lawn Mower

Its hard work to maintain great curb appeal, but you can make that task easier by giving the Automower solar-powered robotic lawn mower. The Automower is able to trim a quarter of an acre with 10 hours of charging. It even has built-in technology to avoid flower beds and potted plants, plus a feature that prevents it from harming pets and kids. For those seeking a green lawn but who are also green minded, the \$3,100 price tag is worthwhile.

Jacuzzi Tub

There's nothing wrong with a little bathroom remodel while indulging the one you love. The Jacuzzi La Scala Whirlpool tub is the ultimate in luxury and doesn't just appeal to the ladies. In addition to the silent air induction system, adjustable directional jets and underwater mood lighting, it also features a 43" flat-screen HDTV complete with a DVD and CD player, FM/AM radio, surround sound and a floating remote control. This is the ultimate addition to any master suite and can be purchased for about \$34,000.

Smart Treadmill

If there's a fitness fanatic in your life then you've got to check out the latest in home-gym technology. The Technogym Treadmill 700i isn't your average treadmill. It's got enough bells and whistles to keep you entertained even on the longest of runs. The 700i includes an iPod dock, touchscreen, television, radio, and software capable of automatically determining a workout regimen. The treadmill is pricey at \$16,000, but it's perfect for tackling those New Year's resolutions.



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Home Warranty May Come in Handy

By Phoebe Chongchua



You are about ready to close your real estate transaction on a home; did you consider a home warranty?

"It is not mandatory in any state that you have to get one. But in some states it's mandatory that it is offered on a purchase agreement of the real estate contract," says David Sobel, VP of Sales, for Home Warranty of America.

Depending on where you live, you may have heard about a residential service plan or home warranty from your real estate agent. How important are these warranties? What do you really get? Let's explore.

Why a home warranty?

Sellers want peace of mind that buyers won't be calling them after the sale of their home, with problems about items in the home breaking down and expecting the sellers to pay to fix them.

Buyers want to know that the home they're buying is going to be protected and not cost them a lot of money once they move in. The home warranty helps both sides achieve their goals.

Also, in these tough economic times, Sobel says sellers can take comfort in knowing that the home warranty can help. "It does help sell homes," says Sobel. He says that when buyers are faced with a choice between two similar type houses with a comparable price point, the house with a warranty is usually preferred.

What's covered by a home warranty?

The plans differ from company to company but, generally speaking, the home warranty covers major mechanical systems and appliances such as furnaces and air conditioning, plumbing and electrical items, and appliances.

"It's a repair or replacement warranty," says Sobel. When something malfunctions, the homeowner calls the home warranty company. A technician is sent to look at the problem. The homeowner pays a flat fee for the service call. "Then the warranty company either repairs or replaces the warranty covered item," says Sobel.

When to buy a home warranty?

The best time to purchase a home warranty, according to

Sobel, is during the actual real estate transaction. This is because "not all companies offer it later." Sobel adds that what's offered later is often not as good, "Those prices [for the home warranty] after the transaction typically increase and the coverage usually decreases," says Sobel.

He says this is because if there is no real estate transaction then there is no due diligence being done. "No inspection was done. The seller didn't disclose if things were working," explains Sobel.

What does a home warranty cost? Sobel says they average about \$400 across the nation with a flat service fee ranging anywhere from \$50 to \$100 per call.

Who pays for it? This can vary from state to state, depending on market conditions. "In today's environment, the buyer has more leverage so we're seeing the seller pay for it more often," says Sobel.

Know before you buy.

A few key steps can help you decide which company to use to purchase a home warranty.

- Make sure the company is licensed in the state that the home is in.
- Verify that the company is real -- sounds obvious, but lots of scams occur when some consumers find the company online and then don't bother to confirm that the company is more than just a website.
- Call the company and ask for referrals. Find out what other customers are saying about their experience with the company.
- Don't fall for gimmicks. "If a company is giving you all the coverage that other companies are offering at a discounted rate of 50 percent off, run as fast as you can -- it's too good to be true," says Sobel. He says all the national companies selling home warranties offer plans that are within a five-to-10-percent price range of each other.
- If a company offers a gift card or incentive to buy the home warranty, "that's not a real company. It's illegal to give incentives to buy warranty."



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Maintaining Curb Appeal Through Winter

By Tara Darby



Winter can pose unique challenges for those trying to sell their homes. Cold weather and the hustle and bustle of the holiday season can keep would-be buyers at bay. That's why it's especially important to maintain strong curb appeal throughout the winter months.

Curb appeal, of course, is the first impression one gets from simply viewing the outside of the home. Just as many folks judge a book by its cover, homebuyers draw certain conclusions about a home just from what they've viewed outside. Here are some easy tricks to entice buyers to stop by your home and actually step inside.

First, start with the home itself. Remember that all the upgrades inside the house are useless if you can't get buyers inside. Giving the house a fresh coat of paint or repainting/staining the front door can both make a huge impact. Also, check the condition of the roof and gutters and fix or replace them if necessary. And don't forget to paint or clean the garage doors and windows.

Secondly, think about sprucing up the front porch. Updating lighting or sconces can really frame the entrance to the home nicely. Also, something as simple as replacing a worn-out doormat can add an element of warmth to a home. Consider placing urns or planters on either side of the front door.

In winter, it's ideal to use evergreens or colorful poinsettias. Of course, if you're anticipating a hard freeze, you might need to protect those potted plants by covering them with a blanket, sheet or plastic. And if your street number is located on the

porch, be sure that it is easy to see from the street.

Next, address your landscaping. Keep in mind that a clean lawn can go a long way. Make sure to clean up any toys or trash you see and only set out your garbage can or recycling bin on pick-up days. Neatly rake leaves and debris and place your compost pile in the back or side yard; you don't want anything to distract from the beauty of your home.

If you live in an area that experiences harsh winters, it's understandable that your yard isn't exactly going to be lush. But including certain plants into your year-round landscape can help alleviate the drabness of winter. Evergreens, pines, hemlock, spruce and vibrant holly bushes can really shine through the coldest of months. And adding bird feeders to your lawn can attract and provide shelter for wild birds.

It's also essential to make sure that buyers can reach your front door easily and safely. Repair cracks in the sidewalks and driveway and make sure that all walkways are cleaned, edged and properly illuminated.

Lastly, make sure your prospective buyers can picture themselves living in your house. This means not going overboard on holiday decorations. You want your décor to be tasteful, but not to overpower the home itself. Give the buyer a chance to envision your home in its everyday condition.

It doesn't require a lot of money to improve your home's curb appeal. But what it does take is careful planning, due diligence and a bit of creativity.



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