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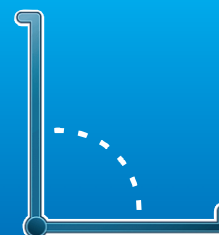
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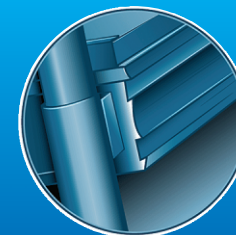
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## Real Estate Guide

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SUMMER 2024

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## VILAS COUNTY NEWS-REVIEW

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# What to know about buying a home in a low inventory market

People who have shopped for homes at any point over the last few years are undoubtedly aware that inventory is low. While low inventory has affected home prices and priced some buyers out of certain markets, the good news is the tide may have started to change as 2023 drew to a close. In fact, a December 2023 report from the National Association of Realtors<sup>®</sup> indicated home sales rose by nearly 1 percent in November, a month during which single-family home construction also rose by 18 percent compared to October.

Each of those figures could prove a harbinger of good things to come for buyers in 2024. But it can still pay dividends for such buyers to prepare themselves to buy in a low inventory real estate market.

### Prepare to offer more than asking price

Data from the NAR indicates nearly one-third of all homes (28 percent) purchased in October 2023 sold for above asking price. When buyers have fewer homes to choose from, the competition for homes on the market increases, and that typically means buyers will offer more than asking price for homes they truly want. It might not be necessary to offer more than asking price on a given home, but it's something buyers in a low inventory market must be ready to do.

### Prepare to find additional money

Offering more than asking price can be tricky, particularly if a buyer's offer exceeds the appraised value of the home. The real estate listing service Trulia notes that most lenders will not approve a mortgage for more than the appraised value of a home. Conventional wisdom may indicate it is never a good idea to offer more for a home than its appraised value, but that scenario has played out with greater frequency in the current low inventory market. Buyers who feel they need to offer more than the appraised value to get a home will have to come up with the extra funds to make up the difference that their mortgage won't cover.

### Flexibility can be your friend

A low inventory market is a seller's market. Buyers who can be flexible in regard to sellers' demands and requests might be getting the keys to a new home faster than those who are not as accommodating. Some sellers may request a quick closing, while others may



need extra time in the home until they can move into their own new property. Entering the process with the intention of being flexible can be an advantage for buyers in a low inventory market.

### Patience can prevail

It might seem as though there will never again be ample inventory on the real estate market. However, the increase in single-family home construction and forecasts predicting mortgage rates will

drop suggest the real estate market could feature more inventory in the months to come. Buyers concerned about going over budget or making a hasty decision are urged to remain patient if they cannot find a home that works for them personally and financially.

A low inventory real estate market may not be normal. But savvy buyers can still navigate such a market and find a home they love.



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# Three tips for first-time home buyers

Real estate has garnered considerable attention since 2020, and for good reason. Though speculators and real estate professionals may point to a number of variables that have affected the market for homes in recent years, the pandemic certainly was among those factors. Real estate prices and mortgage interest rates increased significantly during the pandemic and have remained well above pre-pandemic levels ever since.

The spike in home prices and interest rates has had a significant impact on young home buyers, some of whom feel as though their dream of home ownership may never be realized. And data from the National Association of Realtors indicates the median age of home buyers is now significantly higher than it was two decades ago. In 2023, the median age of buyers was 49, which marked an increase of 10 years compared to the average buyer age 20 years ago.

First-time home buyers may face a more challenging real estate market than they would have encountered just a half-decade ago. The following three tips can help such buyers successfully navigate the market as they look to purchase their first home.

## 1: Expect to move quickly.

Inventory remains very low, which



means buyers are in heated competition for the few homes that are on the market. In late 2023, NAR data indicated the rate of home sales was the lowest they had been in 13 years, so buyers will likely need to move quickly and make an offer if they see a home they like, as chances are the property won't be on the market too long before it's sold. In fact, the NAR noted that

homes spent an average of just 23 days on the market in October 2023.

## 2: Apply for mortgage preapproval

The competitive nature of the market for buyers means it's in their best interests to arrange financing prior to beginning their home search. A mortgage preapproval can

be a competitive advantage, as it indicates to sellers that buyers won't be denied a mortgage or lack financing after making an offer. The financial experts at NerdWallet note that buyers will be asked to provide details about their employment, income, debt, and financial accounts when applying for mortgage preapproval. Gather this information and clear up any issues, such as credit disputes or delinquent accounts, prior to applying for preapproval.

## 3: Set a realistic budget and expect to offer over asking price

A financial planner and/or real estate professional can help first-time buyers determine how much they should be spending on a home. In the current market, buyers should know that they will likely need to pay more than asking price for a home. For example, the NAR reports that 28% of homes sold for above list price in October 2023. With that in mind, first-time buyers may do well to look for homes that are under budget in anticipation of offering more than list price after seeing a property.

The real estate market remains competitive for buyers. First-time buyers can utilize three strategies to increase their chances of realizing their dream of home ownership.

# What buyers can do to get the best mortgage rate

Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years, an increase that is related to the ripple effect of the COVID-19 pandemic.

Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic in March 2020. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent on January 1, 2022. However, those rates hovered around seven percent by the end of that year and were still around that level at the start of 2024.

With such high interest rates, it's understandable if prospective home buyers feel helpless. However, there's much buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

## Read your credit report and improve your score, if necessary

Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home. During this period, buyers can read their credit reports and address any discrepancies while taking steps to improve their credit scores. Lenders consider a host of variables to determine an applicant's creditworthiness, and credit history and credit scores bear significant influence. The higher an applicant's credit score, the more favorable mortgage rate he or she is likely to get.

## Take control of your debt-to-income ratio

Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders. According to Bankrate, lenders typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who may be near that threshold for a given home may be denied a mortgage if their DTI is high. Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.

## Maintain a strong employment record

Steady employment and consistent earnings make mortgage applicants more attractive in the eyes of lenders. If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back several years. Individuals who have been working full-time for the same




company for years may only need to provide W-2 forms from the two most recent tax years.

## Shop around for rates

Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates. A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money.

Mortgage rates remain high compared to a half-decade ago, but prospective home buyers can take steps to increase their chances of qualifying for a favorable rate.





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# Solid sales growth, moderate price appreciation seen in housing market

The Wisconsin REALTORS Association (WRA) has reported that, as of May this year, solid sales growth was seen since May of 2023, just in time for the prime homebuying season.

Data given by the WRA, May 2024 house sales were up 11 percent compared to May 2023, and the median price rose to \$315,500, a 6.9 percent increase over the last 12 months.

On a year-to-date basis, home sales rose 12.1 percent relative to the first five months of 2023, and the median price rose 7.3 percent to \$295,000 over that same period.

Improving inventories helped boost sales statewide, with new listings up 4.7 percent compared to May 2023, and total listings up 5.4 percent over that same period.

“While there are certainly some headwinds in this market with average mortgage rates topping 7 percent in May, it is good to see ongoing sales growth as we enter the peak season for home sales,” said Mary Jo Bowe, 2024 Chair of the Board of Directors of the WRA.

Regionally, home sales rose by double-digit margins in all but one area. The strongest growth was seen in the West region, which increased 25.4 percent compared to April 2023. The central, north and south central regions grew between 14.5 and 16 percent, and the northeast region saw an increase of 10% over the last 12 months. In contrast, sales in the

Southeast region grew 4.4%, but that region had the lowest months of available supply at just 2.9 months in May.

The average 30-year fixed-rate mortgage rose 63 basis points over the past year, hitting 7.06% in May, causing affordability to drop to an all-time low.

Tom Larson, president and CEO of WRA, said this causes a tough situation for buyers.

“This is a tough environment for buyers given the high mortgage rates and limited supply of available homes on the market,” he said. “We have tracked Wisconsin’s affordability level since 2009, and unfortunately, affordability hit its all-time low point in May. The good news is that supply has been improving since late last year, which has moderated the rate of price appreciation.”

The Wisconsin Housing Affordability Index measures the percent of the median-priced home a buyer with median family income qualifies to buy, assuming 20% down and the remaining balanced financed with a 30-year fixed mortgage at current rates.

The index fell 11.3% from 133 in May 2023 to 118 in May 2024.

*WRA is one of the largest trade associations in the state, representing more than 17,500 real estate brokers, salespeople and affiliates statewide.*



## The basics of estate sales

Between online retailers, secondary sites like Facebook Marketplace and, of course, traditional brick-and-mortar stores, consumers have no shortage of options when looking for furnishings for their homes. One often overlooked option can be a great place to find classic furnishings at bargain prices.

Estate sales are a great way to offer the contents of a home for sale all at once. Many estate sales are conducted by families when a loved one passes away, though some may be organized when individuals are leaving their homes and want to sell most, if not all, of their belongings. Buyers can find just about everything people typically have in their homes for sale during an estate sale. That includes big-ticket items like

dining sets to small items like coffee mugs and cooking utensils.

### How are estate sales conducted?

Many estate sales are conducted in person. In-person estate sales are typically conducted at private residences and items will be marked with price tags. Buyers at estate sales typically walk through the home at their leisure. Sellers may be willing to negotiate sale prices, though buyers should not count on that. The sheer volume of items available for purchase at estate sales means sellers typically don't have the time or energy to haggle over prices for individual items, so buyers who love to negotiate may not get the opportunity to do so at estate sales.

### Are estate sales and estate auctions the same?

Estate sales and estate auctions differ in various ways. Estate auctions may be conducted in person, though many are now conducted via a third-party website. In-person estate auctions may be managed by an auctioneer, and items will ultimately go to the highest bidder once the item goes up for sale. Web-based estate auctions ask prospective buyers to create an account via their website, and potential participants may be asked to enter their credit card information prior to bidding. Users then submit bids and the auction will continue for a predetermined period of time. The responsibility of inspecting and picking up items typically rests with the buyers.

First-come, first-serve is how many

estate sales are conducted. In such instances, the first person to meet the seller's asking price gets the item. Newspaper classified sections are great resources for people looking for local estate sales. Buyers who want high-quality items should try to arrive at the estate sale when it begins, if not earlier.

### How long do estate sales last?

Many estate sales are conducted over a full weekend. Sales may begin on Saturday morning and then end on Sunday afternoon. Early birds might find the most high-quality items, but those simply looking for bargains may find great deals in the final hours of the estate sale when sellers are simply looking to unload items.

People looking to furnish their homes can find great deals at estate sales.



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# The basics of home inspections

The process of buying a home involves a number of variables that present at various times throughout buyers' search for a home. For instance, real estate professionals typically advise buyers to receive a mortgage preapproval prior to beginning their search for a new home. Once such preliminary measures have been taken care of, buyers can then search for a home and ultimately make an offer.

One of the more critical steps buyers can take when making an offer is insisting that the offer is contingent upon a home inspection. Home inspections offer a measure of protection that can save buyers from investing in properties that may look nice to the naked eye, but feature a host of costly problems beneath the surface. Individuals new to home buying may not know what to expect from the inspection process. In such instances, the following rundown can shed light on home inspections.

## Recognize inspection may be mandatory

Though it's not always the case, home inspections may be required by



mortgage lenders. Lenders want to ensure borrowers can repay their loans, which might prove difficult if a home is in need of considerable repairs. That's why home inspections tend to be mandated by lenders, even if they're paid for by buyers. Estimates from HomeAdvisor indicate

home inspections cost between \$279 and \$400 on average, but that cost is well worth the peace of mind of knowing you won't unknowingly be buying a money pit.

## You choose your own inspector

Buyers will choose their own home inspector, so it can pay dividends to start asking people you trust for recommendations even before you begin searching for a new home. Realtors also may recommend inspectors they've worked with in the past. The International Association of Certified Home Inspectors™ (nachi.org) also can help buyers find a home inspector.

## Attend a home inspection

It's wise for buyers to attend a home inspection. Doing so allows them to see potential issues firsthand. Some seasoned home inspectors even prefer clients to attend an inspection so they can point out issues as they go through the house and answer questions directly rather than later on over the phone or via text or email. Though inspectors typically will answer questions off-site, it's easier for

both buyer and inspector to discuss issues in person on the day of the inspection. And for buyers, this can be a great way to become more informed about the home inspection process.

## Expect to spend a good deal of time at the inspection

The National Association of Realtors indicates inspections can take as long as three hours, so this won't be an in-and-out excursion. Buyers don't want to rush the process, so block out ample time on your schedule to attend the inspection. In addition, sellers typically are not home during an inspection, though it can happen. Buyers who don't want sellers present can request that they are not on the premises while the inspection takes place. There may not be anything to compel sellers to be off-site, but it can't hurt to ask.

Home inspections are a vital component of the home-buying process. It's imperative that buyers take inspections seriously so they can feel confident they are not investing in a flawed property.

# What to know about mortgage preapproval

Shopping for and ultimately purchasing a home can feel like a day at an amusement park. Much like a ride on a roller coaster, buying a home can be both exciting and a little scary, and those peaks and valleys have been even more profound in recent years when the real estate market has been as tough as ever to navigate due to low inventory and high prices.

Though the real estate market has changed significantly in recent years, some conventional home-buying wisdom still holds true. The importance of mortgage preapproval is one such notion, and it's even likely that being preapproved for a mortgage before making an offer on a home is more significant now than it was as recently as half a decade ago.

## What is mortgage pre-approval?

Mortgage preapproval essentially confirms to sellers and sellers' agents that a given buyer has qualified for a mortgage they can use to purchase a property. In a competitive real estate market like the current one, mortgage preapproval can set buyers apart from the competition, increasing the likelihood that their offers will be accepted over ones submitted by buyers who have not been preapproved.

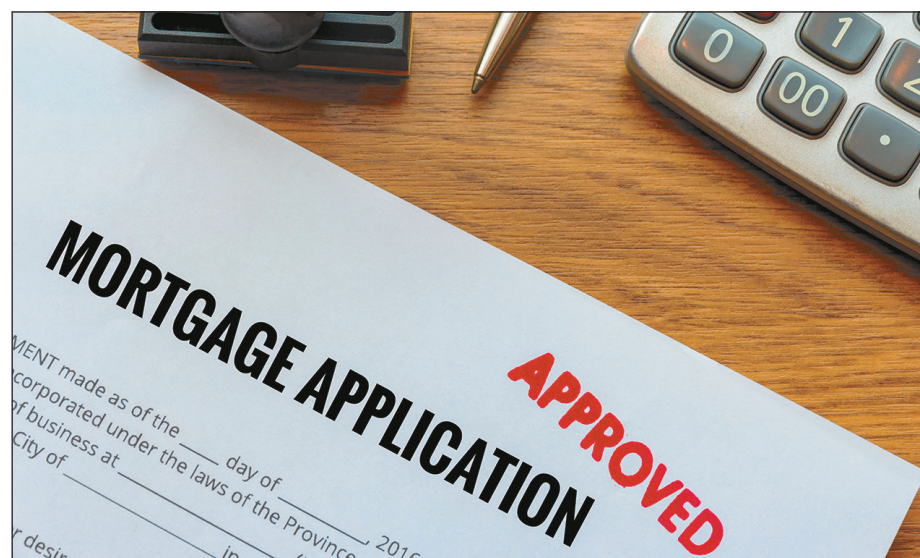
## What is prequalification?

Some buyers may hear the term

“prequalification” and assume it's the same thing as pre-approval. However, the lending experts at LendingTree report there is a notable distinction between the two terms. Prequalification is less formal and based on a casual conversation with a lender that may or may not involve details about a buyer's credit history, income, monthly expenditures, and other pertinent financial information. Preapproval is a formal examination of a buyer's finances and financial history that is conducted after documentation such as W-2s and bank statements are provided. A lender also will conduct a credit inquiry through three major credit bureaus during the preapproval process.

## How do I get mortgage preapproval?

Mortgage pre-approval is a simple process and it's a service offered by most mortgage lenders. A simple phone call or email to a lender can get the process started, and it does not take long for a lender to decide if an applicant qualifies for preapproval. However, insufficient documentation or misleading information can slow down the preapproval process (and potentially cause a lender to deny an application), so prospective home buyers are encouraged to provide ample and honest documentation of their finances.



## Does mortgage preapproval expire?

It can take buyers a long time to buy a home in a competitive market with low inventory. So it is important that prospective buyers recognize mortgage preapproval has a shelf life of around 60 to 90 days. The pre-approval letter a lender provides will indicate an expiration date for the preapproval. If that date comes and goes without buyers purchasing a home, they will have to reapply for preapproval.

## Must I borrow from the lender who preapproved me?

Buyers also should know that a mortgage preapproval does not bind them to the lender who preapproved them. Buyers can still shop around for a mortgage once they make an offer on a home.

Mortgage pre-approval is a vital part of the home-buying process and can be especially useful in a competitive real estate market.



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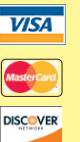


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# Factors that make the current real estate market unique

Realtors and real estate agents have helped millions of people find homes over the years. Such real estate professionals wear many hats, not only helping people buy and sell homes, but also serving as sounding boards and calming influences when unforeseen, and sometimes frustrating, issues arise during the process of buying and selling a home.

The value of working with a trusted real estate professional is even greater in a fast-paced market when offers must be made, and are often accepted, quickly. In such situations, an experienced professional can advocate for their clients, offer advice and even ease concerns buyers and sellers may have about a given transaction. Such scenarios have played out countless times in recent years, which has been a particularly unique period in real estate. Numerous variables have combined to make the real estate market more challenging in recent years, and those factors underscore how valuable it can be for buyers and sellers to have an experienced professional in their corner.

## Low inventory

Low inventory is among the more noticeable characteristics of the current real estate market. Though inventory has increased since January 2022, when the National Association of Realtors reported that the supply of homes for sale represented a supply of just 1.6 months, marking a record low, it remained low enough at the start of 2024 (around 3.5 months) for industry professionals to characterize the market as unbalanced. According to the online financial resource Bankrate, a five- or six-month supply of homes is usually needed to declare a



balanced market. Projections indicate an anticipated increase in single-family home construction, which should lead to greater inventory in the coming months and years.

## High prices

Data from the U.S. Census Bureau and the U.S. Department of Housing and Urban Development indicates the median sales price of houses sold in the United States in the fourth quarter of 2022 was \$479,500. In Canada, the median sale price for a home in 2022 was a little more than \$522,000 (nearly \$704,00 in Canadian dollars). Median sales prices dropped considerably in 2023 (the

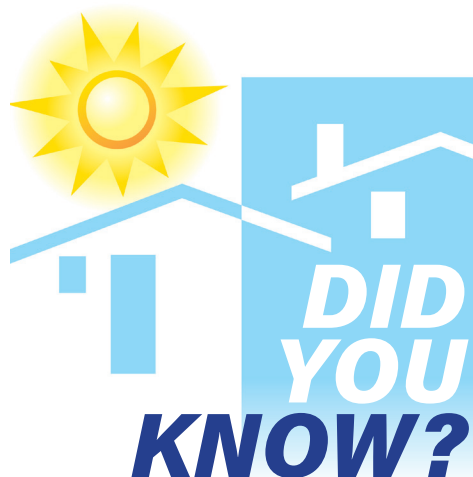
average sale price in the third quarter of 2023 in the U.S. was \$431,000), but buyers can still expect to pay considerably more for a home in 2024 than they likely would have in the first quarter of 2019, when median sales prices were \$313,000 in the U.S.

## Quick-moving

A home is the most expensive purchase many people will ever make, which undoubtedly adds a little stress to the process of buying a home. That stress may be exacerbated by how quickly homes are selling in the current market. Estimates

vary depending on the source, but the NAR reported that homes sold in October 2023 spent an average of just 23 days on the market. By comparison, the online real estate listing service Zillow notes the average number of days a home spent on the market, including closing time, was 140 days in 2010.

Low inventory, high prices and quick-moving properties are characteristics of the current real estate market. Working with a trusted real estate professional can help both buyers and sellers navigate those variables more efficiently and effectively.



Home buyers must confront a host of variables in the best of times, but in recent years buyers have been forced to contend with a real estate market marked by a significant increase in home prices. According to the Federal Reserve Bank of St. Louis, the median home sales price in the third quarter of 2023 was \$431,000. That marks a significant increase since the start of 2020, when the median sales price was \$329,000.

That 31% increase in a little less than four full years can be traced to a host of variables, not the least of which is the global COVID-19 pandemic, which officially earned that designation in early March 2020. But the rise in home prices is not as recent a phenomenon as some may think. In fact, data from the Federal Reserve Bank of St. Louis indicates the median home sales price rose by 576% between 1980 and the third quarter of 2023.





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# Renovations that help sell homes

The adage there's a lid for every pot suggests that, even in relation to the real estate market, there's bound to be a buyer for every home on the market. Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favor of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

## A fresh coat of paint

Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it's not a task relished by many. Painting is messy, it takes time and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression. Choose a neutral color and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a safe color that has been trending in recent years.

## Minor bathroom remodel

Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom. If there's more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You'll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

## Redone kitchen

The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it's a great place to focus your remodeling attention. The National Association of the Remodeling Industry estimates that homeowners can recover up to 52% of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.

## Updated heating and cooling system

Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don't want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.

## Fresh landscaping

A home's exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they're more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home's chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.



## How to make renovation projects go smoothly

Homeowners are spending big bucks on home renovations. According to the Joint Center for Housing Studies at Harvard University, home improvement project spending continues to increase. It's predicted to go from \$472 billion spent in 2022 to \$485 billion in 2024.

Those targeting a specific home renovation likely know there is much that goes into the process from start to finish. Patience is a requisite virtue with any remodel, as even a thoroughly conceptualized plan can encounter a few bumps along the way. Although there is no way to completely remove renovation-related obstacles, there are ways to make projects go more smoothly.

### Establish a clear plan from the beginning

Now is not the time to be on the fence about details. A vision for the renovation is essential, and should include details about layout, materials, colors, and design.

### Manage your expectations

Again, this speaks to a need for patience with a project but also involves flexibility. Being too rigid when choosing materials can require waiting for back-ordered supplies to come in. Wanting contractors to bend to your schedule can delay the project even further. Creativity and flexibility are key.



### Establish a budget

It can be easy to spend beyond one's means, especially when issues crop up. Black House Real Estate stresses the importance of creating a budget before starting a renovation, which may involve working with a local professional to help. Houzz advises preparing for worst-case scenarios by adding anywhere from one percent to 20 percent to the budget. Commit to sticking to the budget no matter what comes down the pike.

### Assemble a good team

Thoroughly research all contractors who will be involved with the renovation. These include designers, architects, builders, and more. Be sure they come highly recommended and research online reviews. A good team removes some stress from the project because you'll know the work is in experienced hands.

### Prepare the space for the remodel

Any work you can do will help save on labor costs and make it easier for the team to get started on the project. Clear out clutter and personal items. Ask if it would be helpful for you to handle some demolition, whether that's pulling up old tile, removing drywall or another task.

### Have an escape hatch at the ready

Home renovations can cause upheaval to daily life, and that can mean stress on top of already chaotic schedules. If money and situation allow, plan a getaway during a particularly tough stretch of the project so the noise, mess, and disruptions will not induce headaches. Consider spending a few nights at a hotel or a friend or relative's house to escape the constant grind of the project.

Home renovation projects add value and functionality to homes. Such undertakings can go more smoothly with some sound planning.



# How sellers can get top dollar for their homes

The process of buying and selling a home includes many movable parts. North America has experienced historic trends in the housing market in recent years. Most notably, record-high prices have dominated the real estate market over the last several years.

High prices are good news for sellers, who can probably anticipate receiving offers above listing price. In New Jersey, inventory is so low that 12.5 percent of homes in the Garden State sold above list price, according to data from RedFin. This is good news for sellers currently looking to make an excellent profit on their properties. Sellers who don't want to rely on the market alone to earn more for their homes can take various steps to get top dollar.

## Stage your home

According to the 2023 Profile of Home Staging conducted by the National Association of Realtors, 81 percent of buyers' agents said staging a home made it easier for the buyer to visualize the property as a future home. Focus your attention on the living room, owner's suite and kitchen. Hiring a staging professional can be an investment that turns a sizable profit.

## Know your local market

A good way to price your home and gauge if it will sell quickly is to look at the average days on the market for similar homes nearby. If homes are selling faster than the average DOM, that suggests high demand, which can work in your favor.

## Make added-value improvements

Focus renovation dollars on the types of projects that will reap the highest return on investment. Remodeling magazine annually reports the projects that offer the best ROI. In 2023, the project that reaped the highest ROI was an HVAC Conversion/Electrification, which involved converting a fossil-fuel-burning furnace into an electric heat pump. The cost recouped was 103.5 percent.

## Sell at the right time

Fewer people are shopping for homes in the dead of winter or during the middle of the school year, so putting your home on the market in spring typically brings out the largest number of interested parties, according to Opendoor. But this isn't the only time-related factor to consider. To sell for the most money, you want to list your home when you have enough equity to pay off your current mortgage, the costs of selling, and the costs of moving, says



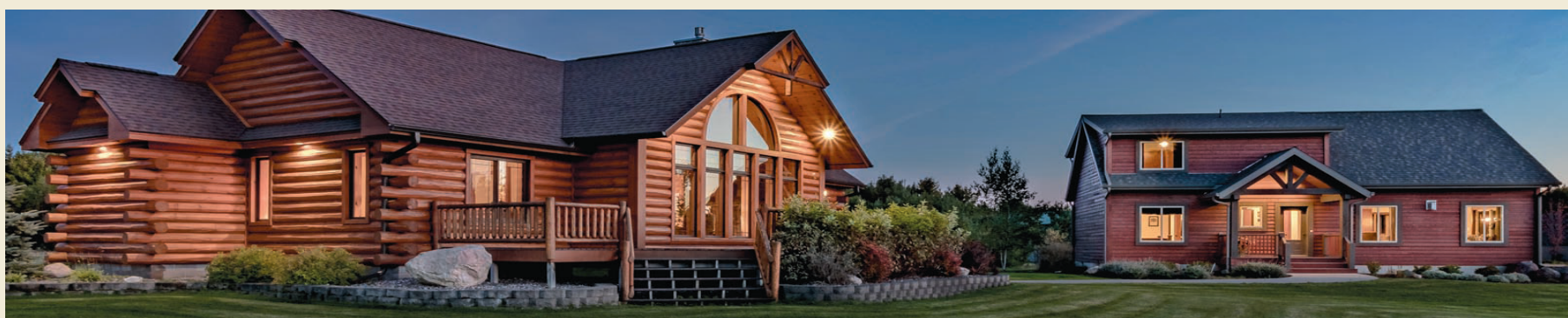
Bankrate.

## Give curb appeal a boost

Make sure that buyers see your home in a positive light from the first moment they pull up for a walk-through showing. According to Home & Garden, improving the landscaping can result in a value increase of up to 12 percent. Additional

projects can include investing in a new front door and garage doors. Be sure that hedges are trimmed, there are fresh flowers growing, and that walkways and the driveway are clean and tidy.

A few simple strategies can help sellers get more money for their homes.



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# Renting versus buying: Know the pros and cons

People typically have two options when they need a place to live: rent or buy. There are pros and cons to each option, and what is best depends on the person and the situation.

Choosing to rent or buy is a decision with many moving parts, says NerdWallet. Although buying a home is often presented as a fulfillment of the American Dream, homeownership is not the right fit for everyone. A careful consideration of owning versus renting can help people decide which option is best for them.

## Homeownership

Purchasing a home is a large undertaking that requires a significant financial investment. People often buy a home because they want stability and an asset that maintains value and even appreciates in the long run. There's also more freedom over the living situation when a person buys, as he or she is not beholden to the rules of the landlord. This affords more freedom to decorate and fewer restrictions regarding noise. Homeowners also may not be privy to rules regarding pets. People may be drawn to buying because they know precisely what they will pay each month in living expenses, provided taxes remain relatively stable. Furthermore, setting down roots can help a person feel like part



of a community.

Homeownership has some disadvantages. It's a large financial investment that requires a potentially sizable down

payment upfront. Owning comes with an inherent, though not ironclad, lack of flexibility, as a person cannot simply move to a new geographic location on a

whim. There's also responsibility involved in home ownership. Homeowners are required to pay for all maintenance and handle any additional issues that arise.

## Renting

Renting can be a more affordable short-term option than buying. Renting enables a person to get a residence at a lower monthly expense and with no down payment. Those who rent have more flexibility if they want to change homes frequently. There's much less responsibility required to rent, as landlords will handle repairs and other concerns. Expenses may be less because there's no need to pay property taxes, and some utilities may be covered by the property owner.

There is a sentiment that renters are throwing away money each month because they are not getting any equity with each monthly rental payment. Rental costs also may not be fixed, as a landlord can increase rent with each lease renewal. Renters also must abide by the rules and regulations of the landlord while renting. This may mean restrictions on parties, noise after a certain time, pets, and more.

There's no clear-cut answer as to which is better, renting or buying. People must identify their own priorities and needs during the decision-making process.



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# How to determine how much house you need

Potential home buyers typically have lists of requirements they would like to find in a new home. Although there are many features that are universally appreciated, certain elements may appeal to particular buyers more than others. For example, a swimming pool may be coveted by active families, but may not be as desirable to retirees looking for less upkeep.

Size is consideration that merits significant attention. The mantra “bigger is better” is well known, but homes with significant square footage may not be ideal for all buyers. How much home do I really need? is an important question for buyers to ask themselves before they embark on their home-buying journeys. Here’s how buyers can identify how much house they need.

## How many occupants will be living in the home?

The first consideration in home size is the number of residents. Rocket Mortgage says a good rule of thumb is to give each person 600 square feet of space. So that means a family of four would ideally live in a home that is 2,400 square feet, while a couple may be fine in a 1,200 square foot home.

## Number of rooms

Generally speaking, the more rooms in a home, the larger the house. Potential buyers should identify rooms they feel are essential. While formal dining rooms once were de rigueur, they largely fell out of favor in recent years in lieu of open floor plans. The more rooms you need, the larger a home should be.

## Potential life changes

It’s important to consider life changes on the horizon, and buyers should decide if they want to move as a result of those changes or if they want to set down strong roots and stay in one home. For example, a starter home may be perfect for newlyweds, but the space may be too tight when kids come along. Also, those who anticipate caring for a parent in the future may want a home that will accommodate an extra resident in the years ahead.

## Tiny house movement

The trend to live in very small houses has gained popularity in recent years. Many people have chosen to live with less and downsize to diminutive homes. Most “tiny” homes are less than 400 square feet and are not much bigger than some owner’s suites in larger homes. There are merits to small homes, and that includes a



small environmental impact, less clutter, financial advantages, and other perks like spending more time outdoors.

## Housing budget

Sometimes how much house a person needs comes down to how much he or she can afford. Small homes tend to be less

expensive than large ones. However, even small homes in urban areas or those close to the water or other attractive amenities could still cost quite a bit.

Housing size is a personal preference that potential buyers must consider when they are shopping around.

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# Five renovations that provide a strong return on investment

Renovations that make homeowners and residents of a home happy are always worth the investment. Though it's certainly true that projects that create more functional, usable space and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide a good return on homeowners' financial investment. Returns are often cashed in when homeowners put their homes up for sale, and each year Remodeling magazine releases its Cost vs. Value Report, which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the 2024 Cost vs. Value Report, the following are five projects that provide a strong return on investment (ROI):

## Garage door replacement

The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194 percent ROI.

## Steel door replacement

Remodeling magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project offers a 188 percent ROI on an average investment of \$2,355.

## Manufactured stone veneer

A manufactured stone veneer is a man-made product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone because of the price, as the former is



less expensive and easier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153% ROI on an average cost of just more than \$11,000.


## Grand entrance upscale (fiberglass)

Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97 percent ROI. Components of these entryways can vary, but Remodeling magazine notes the project may entail removing an existing entry door and cutting and reframing the opening for a larger with dual sidelights.

## Minor kitchen remodel

According to the 2024 U.S. Houzz & Home Study from Houzz Research, kitchens were the most popular rooms to renovate in 2023. There's no denying the appeal of a newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96 percent ROI. Bankrate.com notes that minor kitchen remodels typically keep the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.




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# Buying rural or urban? Know the differences



The decision to move is a very personal choice that is typically reached after considering a number of variables. Career opportunities, a better climate, superior schools, or a desire to be closer to family compel millions of people to move each year, and those factors underscore how unique each individual move can be.

Steinway Moving & Storage contends that the average American moves 11.7 times, while the Canadian Association of Movers says Canadians move an average of five to six times. No move is a small undertaking, and when such a move involves relocating to an entirely new setting, there are some things buyers should know. Here are some differences between purchasing a home in a rural or urban location.

## Urban

A vibrant lifestyle and proximity to employment draws many people to urban living. Home prices tend to be higher in cities than in other areas, and the cost of living in urban areas tends to be more expensive due to the conveniences associated with city life. Buyers may expect to pay more for contractors, food and transportation. Property taxes are another consideration for urban buyers. Taxes tend to be higher in urban neighborhoods than rural locales.

Proximity to nightlife and restaurants attracts many people to live in cities. Urban buyers need to expect more congestion in cities than in rural areas. Having a car in the city may be a luxury instead of a necessity. In fact, many urban dwellers opt for public transportation rather than paying for parking or trying to find spots.

Noise may be another thing to think about. More people living closer together brings more noise and artificial light. Nature lovers may have to sacrifice

proximity to wildlife and access to star-filled skies if they choose to live in cities.

## Rural

Being able to spread out and enjoy private property is a major advantage of living in the country. Rural living comes with much larger home footprints at more affordable prices.

The Real Estate Council of Ontario says that potential buyers will need to account for distance to jobs and stores when opting to live in rural areas. Commute times can eat into fuel budgets. Those who work from home may need to investigate if there is reliable internet service where a home is located, as some rural locales still have spotty mobile service and internet coverage.

Additional things to think about involve the maintenance on the home and utilities. Some rural homes are not connected to municipal water systems. That requires usage of well water and having to do one's own water testing. It's also key to have a septic system tested to ensure it is in good working order. Rural residents may need to grow accustomed to slower repair times should electricity go out, so a backup generator might be necessary. Also, snow removal may fall on the homeowner, so buyers should look closely at driveway size and road access before buying.

Nature and vast starry skies draw some to live in rural areas. Sitting outdoors enjoying the sounds and smells of nature can be intoxicating. But homeowners must consider that insects and animals may be frequent companions in these areas. Those accustomed to urban living may be unacquainted with animals living so close to their homes.

Both rural and urban areas can be great places to live. Individuals should consider the pros and cons of each before buying a new home.



## How to find the right real estate agent

Working with a real estate agent can give both buyers and sellers an edge in what continues to be a challenging real estate market. Agents, brokers and realtors are professionals who have distinct expertise and knowledge of the process of buying and selling homes. That expertise is evidenced by how many people rely on real estate professionals each year. A 2022 Zillow Group Consumer Housing Trends report found 88 percent of homeowners choose to list their homes with a real estate agent when it comes time to sell.

Individuals understand that it can be in their best interests to work with real estate professionals, but they may not know where to look as they seek to work with one. Here are some tips for finding the right match in a real estate professional.

### Know the difference in real estate professionals

Real estate agents are required by the state in which they operate to pass a real estate license exam. Real estate brokers take it a step further and undergo additional training, which could bring additional experience to the table. Realtors are members of the National Association of Realtors and beholden to its strict code of ethics. These individuals also may have undergone additional training that qualifies them to work with certain types of clients, such as seniors.

### Seek referrals

Friends or family members, or even others in the community, can put people in touch with real estate professionals. When asking for referrals, individuals can inquire about certain professionals and how they handled buying and/or selling a home.

### Work with the right type of agent

Generally speaking, real estate agents either work with buyers or sellers in the transaction. Many will do both, but some specialize in buying or selling. Find a professional who either does both or specializes in your position.

### Research an agent's online presence

Use the internet to see if the agent has a website, a particular philosophy or a specialty. This also may be a place to check online reviews. Don't be dissuaded by one or two poor reviews. However, if there are many, it may be best to look elsewhere.

### Meet and interview potential agents

Individuals should speak with a couple of real estate professionals to see what they offer. This is a good way to determine if there is a connection there, and whether the agent will get the results needed. A well-prepared agent will come with data, including "comps" of properties in the area. Professionals typically have information about the current market trends and a portfolio of the homes they have brokered recently.

### Go with gut instincts

If it's between two people of equal qualification, select the person with whom you have a stronger rapport. This person will be guiding you through a sizable financial transaction, so comfort level is important.

Finding the right real estate professional can take some time. But the right professional will guide clients through the often complex and occasionally frustrating process of buying or selling property.



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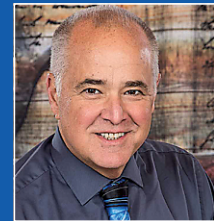
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