

YOUR HOME

DECEMBER
2011

TIPS AND TRENDS FOR HOMEOWNERS, BUYERS AND SELLERS

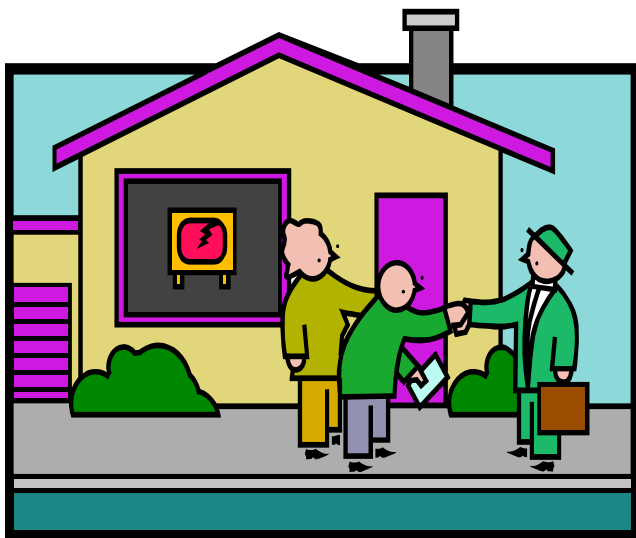
HOME SEARCH BEGINS ONLINE

Most home buyers begin their search for a new home on the Internet and then contact a REALTOR® to assist them, according to the *2011 National Association of REALTORS® Profile of Home Buyers and Sellers*. Homebuyers use a wide variety of resources to search for a home: 88 percent use the Internet, 87 percent work with a real estate agent, 55 percent follow up on yard signs, 45 percent attend open houses and 30 percent browse newspaper ads.

Four out of 10 homebuyers say they first learned about the home they eventually bought from the Internet while 35 percent learned about it from a real estate agent, 11 percent from a yard sign or open house, and 6 percent from a friend or family member.

Neighborhood quality is the most important factor in choosing where to live, cited by 67 percent of buyers followed by the neighborhood's proximity to jobs (49 percent), overall affordability (45 percent), and convenience to family and friends (39 percent). Neighborhood design, convenience to shopping, schools, and area amenities and entertainment are also important, while commuting costs continue to factor into buyers' choice of location, according to the survey.

Despite the difficulties in the housing market in recent years, most buyers still believe in the long-term value of homeownership. Nearly eight out of 10 homebuyers say their home is a good investment, and 45 percent believe it's a better value than owning stocks.



HOLIDAY BARGAIN SHOPPING TIPS

Homeowners love a bargain, especially when it comes to shopping for holiday gifts. Whether braving the crowds at the local mall or shopping online, savvy shoppers know how to find the best deals for less money. Here are a few ideas from Bankrate.com and Fox Business.



Sign up for email alerts. Visit retailers' websites or their store to register to receive email and text alerts for exclusive offers and discounts. Shopping for an avid concert and theatre-goer? Sign up to receive e-newsletters from local venues and learn about discount-priced events.

Become a follower. Frequent users of social media sites can learn about special offers from their favorite retailers simply by becoming a "follower" on Twitter or "liking" them on Facebook. Deal-of-the-day sites like Groupon and Living Social will send announcements about deals for massages, facials, cooking classes and restaurants, all at a significant discount.

Use your smartphone. In addition to browsing for gift ideas, shoppers can use their smartphone to scan bar codes, download coupons and compare prices at competing retailers. Simply download one of several free barcode scanning apps, and when you shop, take a picture of the barcode of the item you want to purchase. Within seconds you'll get a list of retailers that carry that same item and the price.

Check out online coupon sites. Before shopping for gifts online, remember to track down a coupon code for free shipping or percent-off discounts before you place your order. Search sites like RetailMeNot.com and PromotionalCodes.com for merchant-specific discounts.

When you've found the perfect gift at a fraction of the full price, the holidays will seem much merrier.

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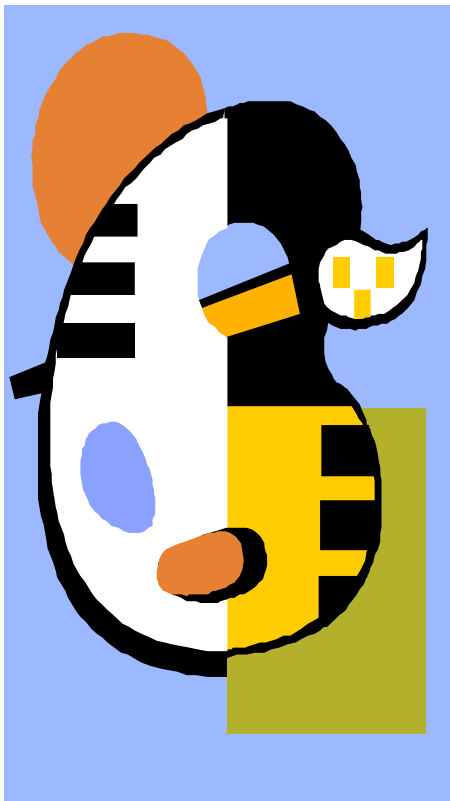
Holiday online shopping sales totaled 32.6 billion in December 2010, up 12 percent from December 2009.

Source: ComScore



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DESIGN TRENDS FOR 2012

If you're considering repainting your home in the New Year, look to the great outdoors for inspiration. The color experts at the Paint Quality Institute (PQI) say paint color trends for 2012 will draw upon the natural colors in the American landscape, such as native plants, flowers, rocks and minerals, and the ocean.

Blues will continue to be popular in 2012, says Debbie Zimmer, color expert at PQI. Whether choosing sparkling sea-glass blue or colonial blue-gray, blues are suitable for all living spaces because they are a soothing color that everyone seems to love.

Greens, from sage to forest green, allow homeowners to bring part of the outside world inside. Dining rooms and kitchens are natural spots for different shades of "in-vogue" green, but the color works well in family rooms and bedrooms too.

Violet, inspired by the majestic purple mountains in the West, brings a harmonious combination of patriotic blue and red to the home's interior.

Violet can add punch to any room when used as an accent color or be the dominant color in a bedroom.

Also new for 2012 is patterned paint, which can be the focal point in a room, or provide a subtle, textural backdrop to fine furnishings and artwork. For a sleek, stylish look, try classic black and white, which is popular in kitchen designs. Home exteriors are also moving to a more monochromatic palette in 2012. For example, shutters will be painted a shade or two darker than the siding.

Despite the new colors and trends for 2012, Zimmer says one thing will remain the same. "Top quality 100 percent acrylic latex paint will provide the best performance and the best value to budget-conscious homeowners," she says.



DID YOU KNOW?

The poinsettia plant was named after Joel Poinsett, a U.S. ambassador to Mexico who introduced the colorful plant in the U.S. in 1829.

Source: Babycenter.com

Say Yes to CRS

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

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



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