

# YOUR HOME

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TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

## FIND YOUR HOME STYLE

With so many homes on the market these days, buyers may find it difficult to decide which style of home is right for them. HGTV's Frontdoor.com outlines several factors to consider when choosing a home style, including the region of the country, personal tastes, lifestyle and budget.

First, think about what part of the country you plan to live in and the type of neighborhood that appeals to you. Some home styles are more prevalent in certain parts of the country and in certain communities. For example, bungalows are more common in the Midwest, while Colonials are more prevalent in the Northeast.

Budget is also a consideration. For first-time homebuyers on a budget, certain home styles may be out of their price range. Meanwhile, move-up buyers with more cash available can consider a more spacious home with luxury amenities.

How much space do you need? For growing families, the typical American ranch home usually offers plenty of space and a large yard for kids to play, while a smaller ranch home may be a better option for empty nesters and older singles.

When selecting a home style, think carefully about the upkeep. How much home maintenance are you willing to do? Older homes may have more history and character but they sometimes require more maintenance, while newer homes may only require some minor touch-ups and may be more move-in ready.

Modern home styles with open, free-flowing floor plans and outdoor living spaces will likely appeal to those who love to entertain or have families. But smaller, cozy spaces may be better suited to older couples or single homeowners who enjoy their privacy.

The best part about finding the best home style to fit your lifestyle is decorating it to make it all your own.



## POSITIVE SIGNS FOR HOMEOWNERSHIP

U.S. homeowners remain upbeat about homeownership, and many renters are warming up to the idea of owning their own homes, according to a recent survey by the NATIONAL ASSOCIATION OF REALTORS® (NAR) conducted by Harris Interactive. A large majority of homeowners (87 percent) and 64 percent of renters agree that owning a home provides a healthy and stable environment for raising a family. More than three-fourths of homeowners (77 percent) and 55 percent of renters believe homeownership helps them meet long-term financial goals, while 70 percent of homeowners and 48 percent of renters believe it helps them realize the American Dream.

Nearly all homeowners (95 percent) and 72 percent of renters say that over a period of years, it makes more sense to own a home than rent. If they had to move in the next six months, 82 percent of homeowners and 50 percent of renters say they would prefer to buy a house. A majority of current homeowners (88 percent) say their ownership experience has been positive or very positive, while only 51 percent of renters have had positive experiences with renting.

More than six out of 10 renters say they are at least somewhat likely to purchase a home in the future, and 24 percent are extremely likely to do so. Nearly three-fourths of young adult renters (74 percent) say they are likely to buy a home at some point in the future, while 43 percent of renters plan to purchase a home in the next three to five years. Many renters cite several obstacles to homeownership, however, such as a lack of money for a down payment and closing costs, finding a home that is affordable and job security.



## fast fact >> >>> >> >> >> >> >> >>

Nearly 50 million Americans currently live in homes that house at least two adult generations, up from 28 million in 1980.

Source: BuilderOnline.com



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## FIGHT PHONE BILL CRAMMING

Have you taken a close look at your phone bill lately? It's possible that unauthorized phone charges are slipping onto your billing statement unnoticed. According to the Federal Communications Commission, phone bill cramming — the practice of placing unauthorized, misleading, or deceptive charges on a telephone bill — is rising. Crammers rely on confusing telephone bills to trick consumers into paying for services they did not authorize or receive, or that cost more than consumers were told.

Cramming can come from a number of sources, such as subscription services for "free" ringtones or joke of the day that are billed every month. Or consumers might have signed up for a "free" trial service or entered a sweepstakes. The charges may appear on the statement labeled as service fees, calling plan, membership, mail server or voicemail, which makes the charges tougher to pick out.

To fight phone bill cramming, the Better Business Bureau suggests reviewing all monthly billing statements for any unauthorized charges. If there are any discrepancies, contact the telephone provider or the business itself to ask about the charge. Follow up with an e-mail or letter sent by certified mail with a return receipt and keep a copy of the bill and correspondence for your files.

Finally, file a complaint with the Federal Trade Commission or with your state Attorney General's office, even if a refund was issued. Include the names of all the companies involved, not just the phone company. Also ask the telephone provider to restrict third-party billing on your account. That may be the most effective way of keeping crammers at bay.

## Work With a CRS Agent

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

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



## DID YOU KNOW?

The first Academy Awards ceremony took place in 1929, but the annual event was not televised until 1953.

*Source: The Academy of Motion Arts and Sciences*



**Do you know someone who is thinking about buying or selling a home?**

**Please call me at (702) 526-7809**

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