

YOUR HOME

NOVEMBER
2011

TIPS AND TRENDS FOR HOMEOWNERS, BUYERS AND SELLERS

PRYING EYES

Open houses are a great way to show off a home, but they also can open you and your home to privacy concerns. Potential buyers will look through nearly every inch of your home, opening closets and storage areas, to get a sense of the space and where they might store their things. Consider ways to protect your belongings — and your confidential information — with these ideas from About.com.

Go through your drawers and cabinets before others do. Potential buyers have reason to open and pull on them to determine how stable fixtures are, and it's easy to glimpse personal letters and bills tucked innocuously away in drawers. Remove prescription medication from bathroom cabinets, too.

Your home should read like a clean slate, one that anyone could live in, so be sure to remove diplomas, wedding photos and other personal items from walls and tables. This protects your identity by keeping your name, college or church affiliation undisclosed, and gives buyers a blank canvas.

Shut down your computer. Professional hackers can gain a massive amount of personal information in a short period of time if left alone with a computer, so be proactive. If you still have an answering machine, consider turning it off so that buyers don't hear personal messages or companies calling the home.

The idea of having strangers in your home is unsettling, so be sure your REALTOR® is always present and alert during open houses. Also consider talking to your agent about the benefits and drawbacks of you being there during the open house.



Holiday Hints

Selling your home during the holidays is tricky for a host of reasons. It's not a popular home-buying time; homeowners often host out-of-town guests, which makes it difficult to schedule showings; and agents and would-be buyers are busier than usual. But it is possible to make a sale during the yuletide months. Consider these tips from HGTV.

Keep decorations to a minimum. No matter your religious affiliation, it's best not to show it off to potential buyers, who may not share the same views. If you have wrapped presents, consider putting them in a corner, away from view. If you must deck the halls, give in to your decorating urges with more neutral wintry pieces. Consider pinecones or snowflakes instead of garlands and colored lights.

Try not to plan open houses on or around Hanukkah, Christmas or New Year's Eve and New Year's Day. When you do host an open house, make your home feel warm and inviting: Consider placing cookies and holiday-neutral drinks, such as hot chocolate or apple cider, out on a table for guests to take.

And finally, be sure your agent will be available during the holidays. Discuss up front whether he or she will be in town, on call or will have limited hours.

fast fact >> >> >>

The gift wrap industry now accounts for \$2.6 billion in annual sales (as of June 2010).



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A Penny Saved



Coming up with the cash for a down payment on a new home can seem daunting, but according to CBS Money Watch, saving money for such a major investment can be easier than anticipated. Here are a few easy strategies that can add up fast.

Make it automatic. Create a savings account specifically for the down payment and commit to devoting a comfortable amount out of your paycheck to it every pay period. Whether it's \$20 or \$50 on a regular basis, every bit helps. Talk to your employer about setting up an automatic payment that goes directly to that separate account.

Sell things you don't need online. Whether it's antiques, furniture or designer bags, chances are someone else is looking for it. Do some research to price things accordingly and post photos at an online shopping site, such as eBay. It's an easy way to declutter while earning money that can go toward putting you in a new home.

Skip the morning latte. It's true: Those \$4 coffees add up to thousands per year. See what other indulgences you can cut from your routine. For example, consider cheaper haircuts, early-bird pricings on dinners and movies, and biking or taking public transportation to work to cut down on costs. Sign up for free reward credit cards that offer money back on your purchases, and set up a separate email dedicated to coupons to help you keep track of them. Check that account before each shopping trip to save more money.

Get rid of your landline. Use your cell phone as your primary means of communication, and check with the cell phone company to see if cheaper plans are available. For instance, if the provider offers free nights and weekends, limit your calls to those hours and cut the extra minutes allotted. Also consider computer video-chatting, which is often free, instead of relying on costly long-distance phone calls.

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