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# House hunting tips and tricks



Looking to buy a home? Here are some strategies to keep you on the right track while you search for the perfect place to settle down in.

- Know your budget and stick to it. Being aware of the amount you can afford—which won't necessarily be the same amount that your lender will offer—is essential to the house hunting process. Only seriously consider those abodes that are within your means.

- Make a list of needs and wants. Rate each of your wants on a scale from one to five. This list will allow you to instantly recognize a suitable find when you see one.

- Pay attention to the neighborhood. Only consider houses that are in areas with the amenities, services and lifestyle that suit you and your family.

- Research online to get an idea of

what's out there, but don't let what you see on the web determine if a home's right for you or not. Always visit in person if the house meets your needs and the price and neighborhood are the right fit.

- Take notes and pictures when you visit homes, as it's easy to forget what you saw and where you saw it after visiting multiple properties.

- Educate yourself on market values and trends in your desired neighborhood(s). This way, you'll know a good—or at least reasonable—deal when you see one.

The most important thing when it comes to buying a home is to find a place that meets your needs and budget. Avoid being swayed by emotion and instead rely on reason and research to make the right decision.





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# How to choose a real estate agent



A good realtor can be immensely valuable in facilitating real estate transactions but a bad one can add undue stress to the process. So how do you weed out the good from the bad? Here are some strategies that can help.

## Referrals and reviews

A great place to start is by asking the people you know—friends, family, colleagues and neighbors—if they can recommend a realtor. Another way to go about finding suitable candidates is to read online reviews

## Interview prospects

Try to find at least three candidates to meet with and interview. You'll want to ask them about the following:

- Their experience and past results, especially within the last six months
- What certifications they have

- With which markets and neighborhoods they're most familiar
- Their strategies for marketing your home
- Whether you'll be dealing with them specifically or with a member of their team
- Their rate

## Get and check references

There's little that can give you a clearer idea as to each candidate's strengths and weaknesses than speaking with past clients.

## Trust your instincts

Choosing a real estate agent is an important business decision. It's important that you make a choice that's been fully investigated and evaluated. However, don't ignore your instincts. If a candidate makes you feel uncomfortable, keep looking. The right realtor is respectful, trustworthy and puts your needs first.





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# Gorgeous trends in green home design



An eco-friendly home offers many benefits. Besides reducing your carbon footprint and being better for the environment, you can save lots of money on your energy bills in the long run. Plus, many of the latest trends are simply beautiful. Here are some to consider for your next home or remodel:

**Bamboo materials:** Bamboo is a renewable resource that can be harvested gently, without disturbing the surrounding environment. It's also a great alternative to hardwood, since it can regenerate faster than trees. The time-less material is very popular for flooring and can also be used for bathroom and kitchen cabinets. When buying this material for your home, look for a high-quality, sustainable producer since cheaper versions can be less sturdy.

**Passive house:** Go beyond efficient appliances with an entire house that uses little-to-no energy. Derived from the German *Passivhaus*, passive house is a movement that refers to a design process that creates buildings that have a small ecological footprint and require little heating or cooling. Use the philosophy to guide decisions for your home — from adding solar panels on your roof to boosting your insulation.

**Reclaimed pieces:** One of the quickest and

easiest ways to have a positive environmental impact is buying as little new as possible. The next time you need a piece of furniture, create something rustic by recycling or upcycling an old or vintage item with a new coat of paint or a fresh wood stain. If you're planning a demolition, try deconstruction instead — “un-build” the structure and find elements you can salvage or reclaim, like exposed brick and wood beams.

**Water conservation:** With more parts of the world experiencing drought, saving water is one of the top concerns for environmentalists. Wasting water is also expensive and leads to higher utility bills. Upgrading your home with water conservation features can go a long way, and most are designed to look sleek and minimalist. Opt for low-flow showerheads, toilets and sink fixtures.

**Insulated concrete forms:** Many homeowners now prefer to build with insulated concrete forms (ICFs) because the material offers better energy efficiency and performance than traditional wood. Homes built with Nudura ICFs also provide better fire protection and can help you save as much as 60 percent on heating and cooling costs. Your home is less likely to contain cold areas as the insulation is continuous around the entire house.



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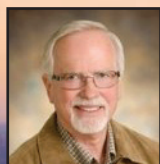
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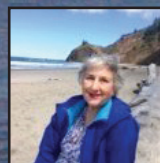
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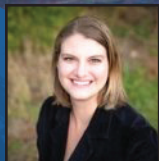
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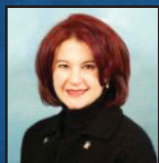
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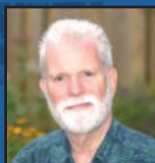
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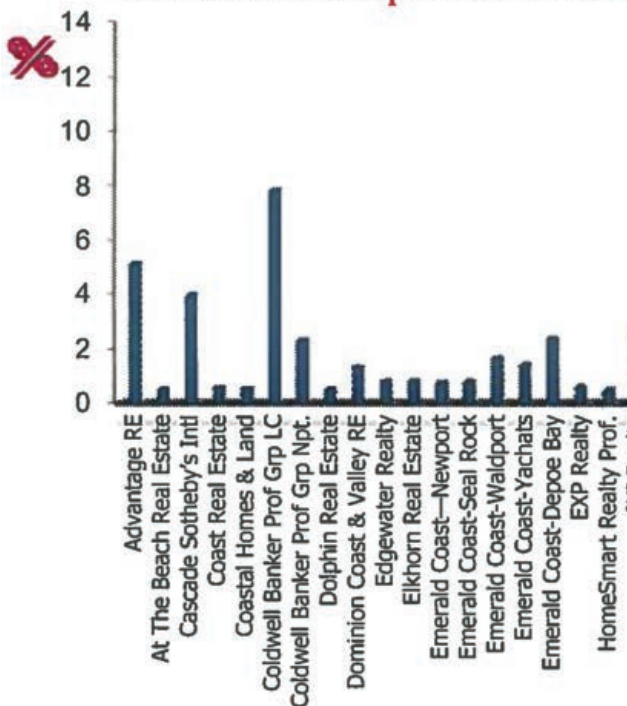
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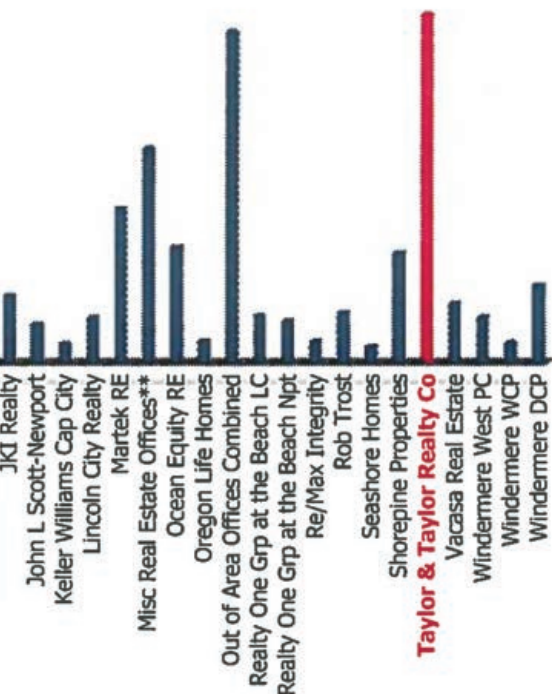
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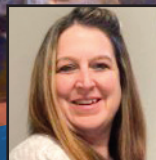
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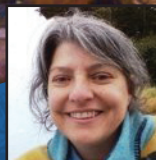
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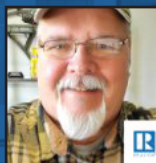
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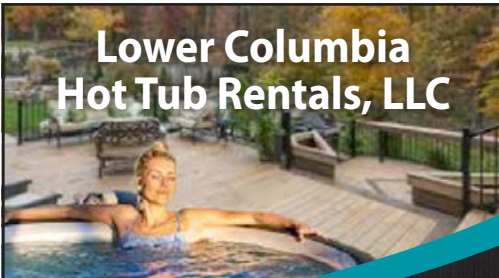
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# 5 outdoor projects that add value



Exterior renovations can enhance the appearance of a property and make it more enjoyable for homeowners. Certain renovations have the potential to add value to a home, while others may do the opposite. Learning which one have the largest return on investment can help homeowners select features that will have the most positive impact.

Curb appeal goes a long way toward attracting potential buyers. According to the National Association of Realtors, first impressions of a property have a strong influence on buyers. Landscaping and external features can do much to influence such impressions.

- **Lawn care program:** Investing in a lawn care program that consists of fertilizer and weed control application and can be transferred over to a subsequent home owner is an attractive feature. NAR says such a care program can recover \$1,000 in value of the \$330 average cost, or a 303 percent ROI.

- **Low-maintenance lifestyle:** When choosing materials for projects, those that offer low-maintenance benefits can be preferential. These include low-maintenance patio materials, composite decking, vinyl fencing, and inorganic mulched beds.

- **Fire pit:** A fire pit can be used for much of the year. In the spring and summer, the firepit is a great place to congregate to roast marshmallows or sip wine and gaze into the fire. In the fall, the fire pit can make for a cozy retreat. A fire pit that has a gas burner is low-maintenance, and the National Association of Landscape Professionals says that most can recoup about \$4,000 of their \$6,000 average price tag.

- **Softscaping:** Hardscaping refers to structures like outdoor kitchens or decks. Softscaping involves the living elements of the landscape. Hiring a landscape designer to install trees, shrubs, natural edging, and rock elements can do wonders toward improving the look and value of a home.

- **Pool or water feature:** In certain markets, particularly hot climates, a pool or another water feature is a must-have. However, in other areas where outdoor time is limited, a pool or water feature can actually lower the value of a home. Speaking with a real estate professional can give homeowners an idea of how a pool will fare in a given neighborhood.

Outdoor improvements can improve the marketability of a home, as well as enhance its appearance and function.

2022 Columbia County

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## What's happening in the Columbia County Market?

### FEBRUARY

### Housing Market Remains Virtually Sold Out



J. Lennox Scott  
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As 2022 kicked off, the Columbia County housing market continues to be at high intensity for buyers and sellers. The market remains virtually sold out, and there is a significant backlog of buyers looking for a home to purchase.

Given these market conditions, nearly all homes are going under contract within a week of being listed on the market. Additionally, home prices are at the "Premium Pricing" level, as multiple offers are commonplace in price ranges where there is a shortage of available homes for sale.

Price Range	January New Resale Listing	January Resale Pending	February 1st Active Resale Listing	Months Supply (Pending)	Months Resale Supply	% Pending 1st 30 Days (December List)	Sales Activity Intensity
0 - 250K	1	N/A	4	Max	Selective	100.0%	Extreme Frenzy
250K - 350K	12	9	13	1.4	Shortage	100.0%	Extreme Frenzy
350K - 500K	25	28	17	0.6	Extreme Shortage	57.1%	Surge
500K - 750K	16	16	12	0.8	Severe Shortage	66.7%	Frenzy
750K - 1M	2	2	3	1.5	Shortage	N/A	Selective
1M+	1	N/A	3	Max	Selective	N/A	Selective
Total Activity	57	55	52	0.9	Severe Shortage	62.2%	Surge

SCALE: PERCENT OF NEW LISTINGS (PENDING) IN THE FIRST 30 DAYS



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# Custom home-buying tips for first timers



Even considering being able to design your own custom home is an exciting prospect. Whether you're ready to take the plunge or just exploring your options, here are tips to keep in mind.

Know what you're signing up for. Building a custom home is a significant undertaking and a major life decision. It's a big commitment in terms of time, money and energy. While this shouldn't scare you away from your dream home, it's important to know what you're getting into. If you're feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

Hire the right professionals. You may be a DIY pro, but this isn't a project you want to take on yourself, even partly. Key professionals you'll need to work with include an architect, plumber, electrician and more. Consider also working with a designer who can help with the interiors to make sure the space is as functional as it is beautiful. Do your research to find quality pros — this isn't the time to skimp on labor.

Think about furniture layout early. While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you'll want to use and lay out each room can help you during the

building and design process. For example, you can save time and money down the line when you know from the get-go you'll want a window seat and two large couches to face the fireplace.

Know where to save and spend. Costs can quickly add up, so it's important for you to decide early on what matters most to you, and what's worth investing in. You can always upgrade your flooring or cabinetry, but you can never change the foundation. Build your home to last longer and perform better with innovative building materials like insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

Prepare for the unexpected. Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that's more eco-friendly, or a smart home automation system might hit the market and you'll want to integrate it into the design. Be flexible.





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# How to get pre-approved for a mortgage



If you yearn to be a homeowner then you need to start taking steps today to make that dream a reality. Here are the things to begin doing right now to eventually get pre-approved for a mortgage.

## **Improve your credit score**

The most important thing is to pay all bills in a timely manner. If you're prone to forgetting, use a calendar—digital or analog—to help you stay on track. You also need to keep expenditures on your credit cards at or under 30 per cent of their full capacity. It's important to have one or two credit cards to establish credit, but to optimize your score, keep expenditures to a minimum.

## **Start saving**

If you wish to be a homeowner you'll need to be able to make a down payment.

The current minimum rate is 3% (there are several exceptions, however), but if you can afford 20% down you'll not only lower your balance but also avoid having to get private mortgage insurance (PMI). In addition, you'll need to be able to cover closing costs as well as a bevy of other expenses that come with buying a home.

## **Pay off your debts**

While you don't have to be at ground zero in terms of debt to get a mortgage, the less you owe, the better the rate you'll be offered. It's also important to avoid accruing new debt until you've closed the deal. A lender may alter their stance if your financial situation changes before you've signed on the dotted line.

**PC :** The current minimum down payment on most homes in the United States is 3%.





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