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How agents and sellers can work together



Selling a home can be stressful. Despite this, 5.51 million existing U.S. homes were sold in 2017, according to data from the National Association of REALTORS®. In many cases, homeowners choose to work with real estate agents to facilitate the process of listing, showing and selling their homes.

Real estate agents are valuable assets. Agents have neighborhood knowledge, are educated in pricing trends, can filter phone calls or emails from buyers who aren't serious, and can organize all of the people necessary for a closing. Real estate agents provide many services that the average person may not have the time nor the experience to handle.

When selecting an agent to sell a home, homeowners may not understand that the terms real estate agent and REALTOR® are not interchangeable. Although

both must be licensed to sell real estate, the main difference between a real estate agent and a REALTOR® is the latter is a member of the National Association of REALTORS®. NAR ensures that members subscribe to a certain code of ethics.

There are many qualified agents, but an agent cannot do his or her job well without some help on the part of the homeowner. These tips can make the process of selling a home go smoothly.

- **Price the home correctly.** Homeowners should trust the agent's ability to price a home for the market. Everyone wants to get the most money possible, but listing the home for more than it's worth may cause it to sit unnecessarily for several weeks or months, which could raise red flags among potential buyers.

- **Market the home.** A real estate agent will list the home via a multiple listing service (MLS) on a private website, in newspapers, and wherever else he or she feels is pertinent. Homeowners can share the listing via social media and word of mouth to help increase the chances of selling the home.

- **Be available.** Limiting the time an agent can show the house to potential buyers is in no one's best interest. Sellers should be ready and willing to open their homes, which is the best way to make a sale. An agent may suggest a lock box so the home can be shown when homeowners are not on the property.

- **Make suggested renovations.** Agents know which features can make or break a sale. Homeowners should be amenable to certain suggestions, such as neutral paint colors, removing personal effects and clearing clutter.

- **Give recommendations.** Real estate is a commission-based industry. Agents often tirelessly put in hours and only reap rewards if the house is sold. A homeowner who was satisfied with an agent can then recommend that person to friends or family.

By working with real estate professionals, homeowners can sell their homes quickly.



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Buying land: What you need to know



So, you've decided to build a home from scratch. While there are numerous advantages to building your dream house from the ground up, there's one important thing to think about that many people often forget: land. Finding the perfect plot of land is difficult. You might think that all you need is to find the one that seems the most aesthetically pleasing, but there are a few important considerations you need to make before you buy.

Zoning laws

Before you buy a plot of land, it's important to verify what kind of zoning restrictions exist for the area you're looking into. You want to make sure that the land surrounding the property doesn't have planning permission for warehouses, apartment complexes or even highways.

Location

Is your desired plot part of a larger real estate development? What kind of school district is it in? What kind of view is your plot going to give you? These are all important questions you need to ask before committing to buying a plot of land.

Utilities and resources

You need to know exactly what kind of access to utilities your land will have. This includes water, electricity, waste management and even internet access.

Flood risks

The composition of your land is also important. Find out what kind of risk your land will be at for flooding. This will determine what kind of insurance you'll need to purchase when it comes time to build.

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How to transform a fixer-upper

The real estate market will always have its ups and downs, but real estate is an oft-profitable investment. Real estate investors do their investing for various reasons. Some see a house as a place to hang their hats for years and years, while others look at properties as nothing more than investments.

Buying a home with the intent to fix it up and resell it is called a “fix and flip.” In such situations, investors buy homes at below-market prices before refurbishing the homes with the goal of recouping their initial investment and then some when the homes are ultimately put back on the market. Flipping has become popular for both expert remodelers and novice investors.

Investing in a fixer-upper requires a leap of faith and a vision of what the home can look like in the future. Turning a real estate lemon into lemonade requires certain skills and a good measure of patience. The following are some guidelines to get anyone started.

- Don’t bite off more than you can chew. Make an honest assessment of your abilities and which renovations, if any, you can handle. If you are unskilled or inexperienced working with your hands, then it can be easy for an investment property to quickly become a money pit. Before purchasing a property, hire a trained home inspector to tour the home with you and point out all of the areas that will need renovation. With this list, begin getting estimates on how much money the work will entail. Determine if this fits with your budget or not. You do not want to invest so much that it exceeds what you could feasibly recoup when it comes time to sell.

- Overlook cosmetic things when visiting properties. Cosmetic issues include all of the easily replaceable items in a home, such as carpeting, appliances, interior paint colors and cabinetry. Focus on the bones of the house — the architectural integrity and those little touches that you envision having a “wow” factor.

- Seek the help of experts. Some flippers think they’ll save the most money by doing all of the work themselves. This isn’t always the case. Professional architects, designers and contractors may help you save money. Contractors have an intimate knowledge of where to buy materials and may be able to negotiate prices based on wholesale or trade



costs. In addition, experts can help you avoid common pitfalls because they’ve already done this type of work time and again. It’s smart to rely on expert advice, even if it means investing a little bit more.

- Save money by doing some work yourself. While the pros may tackle the more complex parts of a given project, such as rewiring electricity or changing the footprint of a home, you can still be involved. Ask to participate in demolition, such as taking down walls or removing old materials from the home. Such participation may be fun, and it can save you substantial amounts of money on labor.

- Recognize that not everything must be completely redone. Realize that, in some instances, a coat of paint and some new accents may be all you need to transform a space. For example, if kitchen cabinets are in good condition, see if they can be refaced or painted instead of replaced entirely. Install new door pulls/handles to add visual interest. Look for some ready-made items, such as bookshelves, instead of installing custom carpentry.

- Think about what the buyer wants and not what you want. Renovate with an eye toward prospective buyers’ needs. Keep things neutral and accommodating. Research the latest trends to understand what buyers might be seeking in a home. You want potential buyers to envision themselves moving right in.

Renovating a fixer-upper takes time, but it can be a worthwhile project, and one that can help anyone turn a profit in a booming real estate market.

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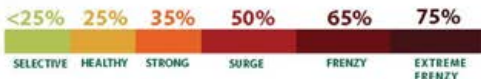


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Price Range	May New Resale Listing	May Resale Pending	June 1st Active Resale Listing	Months Supply (Pending)	Months Resale Supply	(April Listed) % Pending 1st 30 Days	Sales Activity Intensity™
0 - 250K	1	0	2	Max	Selective	100.0%	Extreme Frenzy
250K - 350K	10	8	6	0.8	Severe Shortage	75.0%	Extreme Frenzy
350K - 500K	42	34	21	0.6	Extreme Shortage	82.1%	Extreme Frenzy
500K - 750K	22	21	20	1.0	Severe Shortage	76.2%	Extreme Frenzy
750K - 1M	4	3	7	2.3	Shortage	50.0%	Surge
1M+	2	0	5	Max	Selective	33.3%	Healthy
Total Activity	81	66	61	0.9	Severe Shortage	75.0%	Extreme Frenzy

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What affects credit score?



Credit is defined as a customer obtaining services or products before payment with the trust that payment will be made in the future. Credit affords people purchasing power they would not have if they had to pay for something outright at the time of checkout. In addition, credit enables men and women to finance expensive automobiles, buy homes or furnish those homes, contributing much to the foundation of a strong economy.

A strong credit history and score is vital to personal finance. The steps people take concerning their finances can greatly affect their credit. Identifying the behaviors that may be detrimental and those that are beneficial can help customers reevaluate their habits and improve their creditworthiness in the eyes of lenders.

Payment history

The financial advisement resource Credit Karma says one of the most important factors affecting credit scoring is payment history. Having a long history of making payments on time is essential for a strong credit score. Missed payments and a reputation for paying late can drive ratings down. It can take some time to recover from late payments. Failure to recognize late or missed payments may result in bankruptcy or tax liens, which are a heavy black mark on credit.

Credit utilization rate

Credit utilization refers to the amount of credit you have available, based on credit card limits, compared to the amount of credit you're actually using by way of the balances on credit cards, advises the credit tracking company Experian. Lenders prefer to see ratios of around 30 percent or less. To calculate credit utilization rate, divide your credit card balance by your credit limit. So if your balance is \$600 and your limit is \$1000, that's a utilization rate of 60 percent.

Number of accounts

The number of open accounts you have affects your credit score. Scoring models often look back and consider how many accounts are open and if there are any outstanding balances.

Length of credit history

The length of your credit history is another factor that affects your score, according to Investopedia. Credit scoring takes into account the age of your oldest account, if you've used that account recently, as well as the average age of all your accounts, including the newest. Closed accounts can stay on your credit report for up to 10 years, but when an account closes, this will affect your credit history average. Credit scoring rubrics will determine just how the ratio of new to old accounts and frequency of use will impact your score.

A conditional offer to purchase



Always state your conditions on your Offer to Purchase before signing it. Some common conditions include:

- Financing approval. Unless you're paying cash, you'll need to have the necessary financing to purchase your new house.
- A satisfactory home inspection. Obtaining a detailed report from a certified home inspector is the best way to know the

actual state of the property you're looking to buy.

- The sale of your current home. The last thing you want is to be paying two mortgages. Once accepted, your Offer to Purchase becomes a legally binding contract between you and the seller, so take the time to properly outline the terms and conditions of your offer. You won't be able to make any changes once the papers have been signed.



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