

Your HOME

A Home Is a Great Investment

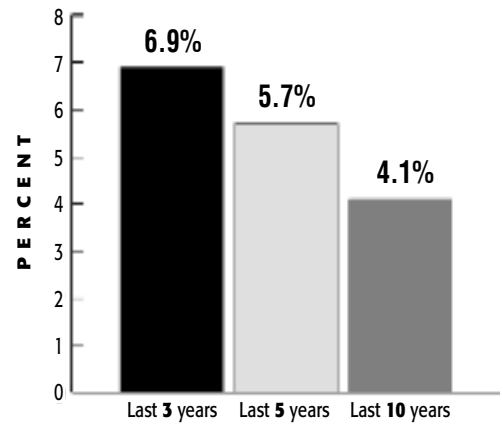
Now that the stock market has slumped, people are taking another look at real estate as a sound investment. Your own home and investment properties can contribute significantly to your net worth.

According to the Office of Federal Housing Enterprise Oversight, homes appreciated an average of 8.8 percent in the last year. Some areas showed double-digit gains. For example, the 12 highest-ranked

metropolitan areas posted gains ranging from 16 to 27 percent.

How good of a return is 9 percent? Pretty good – at that rate – a \$150,000 home appreciates at the rate of \$1,098 each month! The last year's rate, however, is higher than normal. In the last three years, homes appreciated an average of 6.9 percent annually. The annual average was 5.7 percent over the last five years and 4.1 percent over the last 10 years. ■

HOW HOMES APPRECIATED



Nine Questions to Help You Choose the Right REALTOR®

If you're feeling overwhelmed by the choice of agents available to sell your home or help you find one to buy, worry no more. If you start by considering REALTORS®, you are well on your way to a successful transaction. REALTORS® are licensed real estate brokers or salespersons and members of the NATIONAL ASSOCIATION OF REALTORS®. They subscribe to a specific Code of Ethics, pledging fair treatment of sellers and buyers. Here are some questions to ask prospective agents to narrow your search:

1. How long have you been in real estate?
2. Are you a full-time agent?
3. Are you familiar with the area's

facilities and market?

4. How many home sales did you participate in last year?
5. What is the average sold price of the homes you sold last year?
6. Do you normally work with buyers or sellers?
7. How many buyers are you currently working with? How many sellers?
8. Where do you feel your strengths lie?
9. Can you provide as references the names of three buyers with whom you have worked?

As a REALTOR® who serves your local area, I am equipped to handle your next real estate transaction. Call me to find out how I can help you! ■

GUARD AGAINST TERMITES!

A termite inspection is usually required when you sell a home. Termites multiply in the summer, so now is a good time to check for evidence of them. Taking a few simple steps can protect your home against termites.

Termites live in the soil and seek out wood and water. You can make your home less attractive to them by fixing leaky faucets, water hoses, gutters and downspouts. Also:

- Don't store firewood near your house.
- When using wood mulch, leave a few inches between the foundation and the flowerbed.
- If you use wood to build a deck, make sure it's pressure treated. ■

Virtual Videos Bring a New Dimension to Online Home Shopping

You don't have to leave the comfort of your home to get a good look at homes for sale in the area you want to live. Many of today's Internet listings feature several photo graphs and some new photographic technology. Sweeping 360-degree interior or exterior panoramic views of the property can be seen on many websites. These can be created in one of two ways:

A series of overlapping pictures are taken from the middle of the room and patched together to create an all-around view. Or, streaming video tours make viewers feel as if they are walking through the home. It's a great way to know a house inside and out, especially for buyers who live across the country! You can find many home photos on my website. Call me so I can show you how. ■

I'm Our Neighborhood Specialist!

Do you know that I specialize in residential home sales and selling homes in your neighborhood? I have been trained to assist buyers and sellers in finding a home that meets their needs, pricing homes competitively, preparing homes for sale and guiding them through the offer and contract. Plus I have a team of experts who can help you with financing. I'd like to help you find the home of your dreams. Please give me a call. ■

Tips for Conserving Energy

You've heard about the energy emergency in California and other parts of the western U.S. These communities have been hit hard by shortages and high energy bills. While the availability of energy supply varies widely around the country, there's a lesson to be learned from California: It's wise to conserve energy. With colder weather upon us, here are a few steps you can take to lower heating costs and conserve energy in your home:

- Turn off lights in rooms not in use.

Though obvious, this tip saves the most energy.

- Set your thermostat to 68 degrees. Put on a sweater if you get chilly.
- Keep all exterior doors tightly shut and avoid frequent in-and-out traffic.
- Lower the temperature of your hot water heater to "low" or 120 degrees.
- Take shorter showers — five minutes or less is a good rule.
- Don't let the hot water run while you're washing your hands, brushing your teeth or shaving. Turn water on

only when you're actually using it.

- Use smaller appliances such as a microwave, toaster oven or crock pot to cook meals.
- Use cold water to operate your garbage disposal. This saves energy and helps the unit dispose of grease more efficiently.
- Wash your clothes in cold water and fill the washer to capacity. Schedule washings so you can do all your laundry in as few loads as possible.
- Air dry your clothes when possible or fill the dryer to capacity. ■



Do you know someone who is thinking about buying or selling a home? Please mention my name.

The information in this newsletter is solely advisory and should not be substituted for legal or financial advice.



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