

Real Estate Matters

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Brought to you by Kim Nelson Homes

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Where Will Technology Take Us Next?

Products like smartphones and voice-command speakers used to be the stuff of *Jetsons*-esque fantasies. Then they became reality and altered our world dramatically. So, what's next? Here's a roundup of the emerging technologies with the greatest potential to change our lives.



Drones: These aren't just for taking Instagram-worthy aerial shots. Drones offer plenty of yet-to-be-fully realized potential. They're being explored as tools for farm crop assessment, law enforcement, and disaster relief.

Blockchain: This technology is much more than cryptocurrencies like Bitcoin. By facilitating the distribution of digital information without copying, blockchain can power all kinds of activities, from providing financial solutions to unbanked people to auditing supply chains around the world.

Artificial intelligence: Computers with human smarts get a lot of flak for the scary side of their potential. But there's plenty of good stuff too, like an A.I.-powered system that analyzes a baby's cry to instantly diagnose birth asphyxia, a top cause of infant mortality.

Driverless vehicles: Autonomous vehicles are already here. When they become widely available, they could help those who are underserved by public transportation, reduce the space needed for parking, and improve road safety.

CRISPR: Named after CRISPR DNA sequences (clustered regularly interspaced short palindromic repeats), this DNA-altering technology can be used to precisely edit genetic information. While it received bad press after a Chinese scientist announced he had used it to create genetically edited babies, the tech has incredible potential for everything from healthcare to agriculture.

Want to Sell Your Home Fast?
Get My Free Guide

Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

Discover some easy things you can do by requesting my free guide, "50 Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 408-718-7443 and I'll send it right out to you.

Home Seller's Guide: Top Do's and Don'ts for a Quick Sale

You want to sell your home quickly and for the best possible price, right? What's the secret to achieving this goal? There are several. Use these do's and don'ts to guide your home sale process.

What to Do

Get out of Dodge: When potential buyers view your home, they want to see your property, not you. Always leave the premises. The buyers will feel more comfortable and are likely to spend more time looking at your home and fully considering it if you are not there.

Put out the welcome mat: Go the extra mile to make your home show well. Declutter. Clean. Turn on all lights and open all window treatments before showings to create a bright, airy atmosphere.

Partner with a pro: A real estate agent knows what works best in your market. He or she can provide invaluable input to make your home stand out among the competition.

What Not to Do

Take it personally: A home filled with personalized décor can turn buyers off. Neutralize your home to make it appealing to the maximum number of buyers. This might mean removing family photos or repainting your bright orange bathroom.

Crowd the skeletons: When you declutter your home, don't simply throw everything in the closets. Your storage spaces need to look large, useful, and inviting.

Overinflate: While you want to get the biggest bang for your buck, overpricing your home only delays your sale. Consult with a real estate agent who can help you determine the right price for your home based on features, location, and current market trends.

On Your Mark, Get Set, Go: Streamlining Your Morning Routine

If you leave your house in an anxious mood, you could arrive at work in a frantic state. That's why you need to use your mornings wisely.

Start before you go to bed. Choosing appropriate clothes, packing your bags, preparing your lunch, and making a list of the most important things to do the next day can mean there are fewer decisions to make in the morning. This can save time.

You should also avoid using your phone as your alarm clock. Notifications during the night can disturb your sleep. Plus, waking up to emails and messages can be stressful, and you're likely to jump right into these if your phone is your alarm. You don't want to send important messages before you're coherent. Plus, responding to messages takes time and can cause you to be late. Your messages will still be there when you get to the office. Read them when you're settled in there.

Another tested trick is to set your clocks ahead. This can get you out the door

faster and potentially keep traffic delays from slowing you down. Of course, this only works if you don't use this extra time as an excuse to dawdle or check your emails.



You can also choose your morning beverages and meals strategically. Drink water first. It will rehydrate you and help make you alert for the day. If you do need a morning coffee, consider investing in a timed coffee maker that starts making your coffee for you. This will allow you to accomplish other tasks. Remember, keep your routine simple so you won't forget what you need to do.

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Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help. Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time. I'll just give you the honest facts about your home and its value. And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 408-718-7443 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Quick Quiz

Each month I'll give you a new question.

Just email me at knelson@apr.com or call 408-718-7443 for the answer.

What are the Galilean Satellites?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

Worth Reading

How to Save Money: 20 Insanely Simple Tips

Every Dollar

This article summarizes how to cut expenses with technology while shopping, being at home, or out having fun. Apps can alert you to upcoming deals, compare prices, or help you buy and sell used items. When shopping, consider buying generic or store brands. Before leaving the house, turn lights off and reduce the temperature.

Entertainment doesn't need to be expensive, either. Host friends for games. Go for walks. Track your progress with a budget. **More:** <https://tinyurl.com/worth0319a>

Help Your Kids Clean Their Rooms with the 'Mountain Method'

Kristen Mae

Lifehacker

Are you dreading spending school vacations reminding your kids to clean their rooms? This article describes a method that might make it easier for them and less stressful for you. Have your children put everything that's scattered around their floor in a pile. Go through each item and have them decide if they want to keep it, throw it out, or give it away. Use this strategy for smaller areas like desktops too.

More:

<https://tinyurl.com/worth0319b>

How to Decorate a Living Room: 11 Designer Tips

Yanic Simard

Houzz

Decorating living rooms can be tricky, partly because they're used for so many different activities. The advice in this article can help simplify your next renovation. For example, contrasts matter. Use contrasting neutral-colored paints. Vary the textures of furniture and pillows. Use white-and-black. Want to vary the space without a full overhaul? Purchase furniture you can move easily. **More:** <https://tinyurl.com/worth0319c>

'Dear Seller' Letters Offer Unique Negotiation



You've heard of letters to Santa. You've most likely heard of letters to the editor. But have you heard of a homebuyer letter? In some areas, buyers are including these communications when they submit offers to purchase a home. If the trend grows, these messages could become common documents among real estate paperwork. Here's the scoop.

What is a homebuyer letter?

These notes are designed to make a buyer's offer more personal and appealing. The goal is to encourage the seller to choose the

writer of the letter over another buyer.

In hot markets, a seller may receive multiple offers at once and must then choose which offer to negotiate or accept. To make their offer stand out, buyers are using these letters. They are written to sellers to plead the buyer's case, offering reasons the seller should accept this offer over others.

What is included in the letter?

The exact details vary from letter to letter, but many contain similar details. Buyers often mention the features of the home that they love, discuss how they plan to use the house, or reassure the sellers that they don't plan to make significant changes to the home. This can prove helpful in situations where the seller has lived in the home a long time or the property has been in the

family for generations. Buyers may also include personal information such as hobbies and professions to try to further connect with the seller.

Does it work?

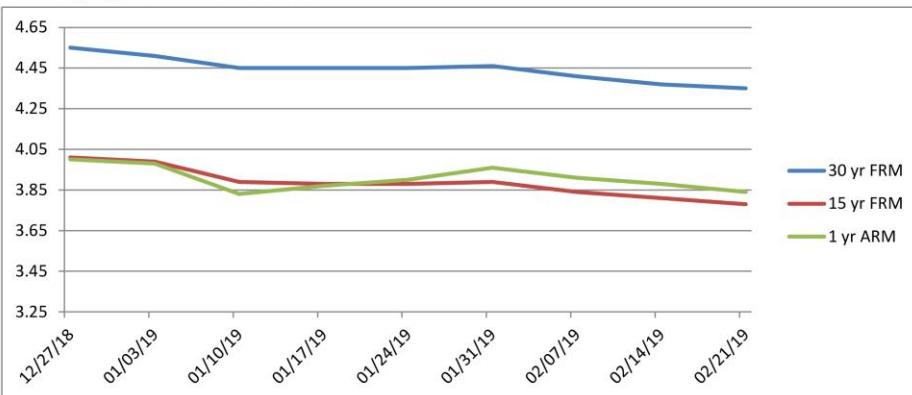
Apparently, it can. Real estate agents have reported instances when sellers did not choose the highest bid because of a letter included with a lower offer.

Of course, this tactic is not guaranteed to work. For many sellers, the price is all that matters. And to others, the letters can come across as corny or inappropriate.

Is this a good strategy to use for your next offer? Should you polish up your writing skills and submit a homebuyer letter? Maybe. Consult with your real estate agent to determine what's best for your situation.

Mortgage Rate Trends

Statistics from www.freddiemac.com



How Self-Employed Buyers Can Get a Mortgage

When lenders calculate income to determine how much a buyer will be able to afford, they always start with gross, or before-tax, income. For most borrowers, who are paid either hourly or salaried wages, this is straightforward.

When buyers are self-employed or earn tips, the process becomes a bit more involved. In order to use this income to qualify for a mortgage, buyers need to be able to document the earnings and show they are paying taxes on it.

Additionally, lenders want to see reliable earnings over time. They are looking for a pattern of income that demonstrates the ability to consistently earn this amount of money. Two years of tax returns with this

income is a good place to start. For those earning self-employed or tip income for less than this desired two-year period, they should still be able to use part of that income.

If you are self-employed, the calculation that lenders use is known as adjusted gross income, or AGI. This is the buyer's gross income minus any of the deductions that would be taken in the course of operating the business. As with the tip-earner's income, lenders are looking for a two-year history of taxable earnings for the self-employed buyer.

Contact me for a lender referral to see what options might be available to you.

Ask the Agent: This Month's Question

Should I order a home inspection for the home I am purchasing?



Buying a home is one of the most significant investments you'll ever make. You want to make sure it's a good one. A home inspection can help with this. The inspection can reveal home defects that you would otherwise remain unaware of until after you move into the property. Then, it's too late. By using a home inspection to discover issues up front, you can either walk away from a potential money pit or negotiate with the sellers to make repairs or offer credits for you to do so.

Considering the amount of money and time you'll be pouring into your home, a little extra up front is well worth your while. And if the inspection reveals no concerns? That's great too. You can then have peace of mind knowing you are buying a property with no hidden issues. It's a win-win.

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6	1	5				8	
			8	2	9	3	
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Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact me for the solution!

Orzo Salad with Spring Peas and Fresh Herbs

Serves 6

1 ¼ cups (8 oz.) uncooked orzo pasta
2 teaspoons lemon zest, reserved
½ cup fresh-squeezed lemon juice
¼ cup minced shallots
1 clove garlic, minced
1 teaspoon chopped fresh thyme
1 teaspoon Dijon mustard
½ teaspoon salt
½ teaspoon ground pepper
3 tablespoons extra virgin olive oil
2 cups fresh peas, cooked and cooled
1 cup mixed chopped fresh herbs (e.g., mint, chives, parsley)
½ cup sliced almonds, toasted

Prepare orzo according to package directions. Meanwhile, in a small bowl, whisk together the lemon juice, shallots, garlic, thyme, mustard, salt, and pepper. Continue whisking while gradually pouring in olive oil. Set aside.

Drain the orzo and place in a large bowl. Fold in the dressing and cool, then cover and chill for 1 to 48 hours.

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