



# Real Estate Matters



Brought to you by Kim Nelson Homes  
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DRE #02058592



## Happy New Year - 2019!

I hope you enjoyed the holiday season with your family. 2018 was a wonderful and rewarding year. I am thankful for my family, friends, and business relationships.

One of my New Year's resolutions is to stay in touch with my most important relationships more in 2019. I'm looking forward to our conversations and adventures in the coming year, and as always, if there is anything I can do for you or anyone you know, please know that you can count on me. I hope we get to connect more over the next year!

Besides helping people buy and sell homes, I have a wealth of resource recommendations for contractors, plumbers, electricians, handypersons, pool design and build, interior design, home organization and more.

One way I plan on keeping connected this year is through more fun, social community events. In 2018, we had pumpkin giveaway and FREE pies for Thanksgiving supporting a local charity. In 2019, we will have even more. A few events we are working on so far include:

- Kentucky Derby Party – Save the date: May 4, 2019
- Summer Pool Party
- Annual Alain Pinel Community Clean Up

Soon-to-be-launched Referral Reward Program

I look forward to exciting new personal and business endeavors in the coming year. Please don't hesitate to reach out to me if I can do anything to make the new year an even better one than the last.

Warmest wishes to you and your family in the New Year!

## Are You a First-Time Buyer? Get My Free Guide



Buying your first home is a big step, and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, **“How First-Timers Can Make a Wise Buy.”**

Just call me at 408-718-7443 or email me knelson@apr.com and I'll send it right out to you.

## Why Flexibility Is the Watchword for Today's Homes

Let's roll back the clock to around 1900. If we take a tour of the average home, we'll find layouts of about 900 square feet. Fast forward to the year 2000, and we'll find that number has more than doubled, to just over 2,000 square feet.

However, the trend toward “bigger is better” has not carried into 2019. The past few years have seen a slow decrease in median home size. By the end of 2017, it was just over 2,400 square feet.

While this shrinking home size may be significant, what's even more noteworthy is the change in style. Gone are the days of formal living and dining rooms. The trends for extravagant game rooms, wine cellars and media rooms also seem to have faded into the history books.

Today's homeowners are seeking something different. They want rooms that serve multiple purposes and homes that serve multiple generations.

This latest concept offers a home within a home. A common layout includes a great room that serves as both living and dining rooms and a suite that adjoins to the main house. This attached one-bedroom living space includes its own kitchen and bathroom and can function as a teen suite, college student's pad, home office, or in-law apartment.

The idea is that it can be whatever the homeowners need it to be. As parents age or adult children bounce back home, the layout offers suitable living arrangements to accommodate a variety of situations. It creates a space that allows the property to meet homeowner needs, not just for many years but for many generations.

## Need a Tip on How Much You Should Tip?

Should you tip them or simply say thank you? Discerning when to tip and how much can be stressful.

Thankfully, there are generally accepted practices you can adhere to that will make this task easier.

**Food and drink:** For food delivery, tip \$2-\$4. For bartenders, tip them \$1 per drink. Tip restaurant servers 15-20 percent of the bill.



**Travel:** Expect to give those who carry your bags, whether porters at airports or bellhops, \$1 or \$2 for each item. At hotels, pay special attention to the housekeeping staff. Your tip should reflect the quality of the hotel; the more expensive the accommodations, the greater the tip. Also, tip each day. The

### Quick Quiz

Each month I'll give you a new question.

Just email me at [knelson@apr.com](mailto:knelson@apr.com) or call 408-718-7443 for the answer.

**In what year did the Guinness Book of World Records debut?**

### 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!

housekeeping staff may change during your time there. Lastly, read bills for room service carefully before tipping. Additional "service charges" don't cover the tip, but a "gratuity" does.

**Holidays:** If you have a nanny or housekeeper, an appropriate holiday bonus is equivalent to one week's pay. Be especially generous to the person who delivers newspapers. Keep in mind that adults, not children, are doing that job now.

**Optional tip:** There are times when tipping is optional. It doesn't hurt to give a barista some spare change as a tip, but it's not required. You don't need to tip someone who wraps your gifts, but it might be a nice gesture.

**No tip:** Not every service requires a tip. House sitters, grocery store baggers, cable installers, sports instructors, and Fed Ex delivery personnel are among the individuals who are exempt from tips.



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 me 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 me a call at 408-718-7443 to arrange an appointment.

## Worth Reading

### How to Be Better at Parties

Jen Doll

*New York Times.com*

The next time you're at a party, keep a close eye on the person who hangs up your coat. They may be one of the most prepared guests in the room. As this article describes, it can be hard to be a good party guest. Giving yourself a job, such as coat checker, can help. This article gives step-by-step instructions about how you can excel at every stage of a party, from preparation to departure. **More:** <https://tinyurl.com/worthread119-1>

### 3 Physiological Ways to Become a Morning Person

Inc.com

A few lifestyle adjustments can enhance your ability to work in the morning. In this video, neuroscientist Dr. Tara Swart identifies things you can do to become a morning person. People often wake up thirsty, so keep a glass of water by your bed. Drink it when you first wake up. Go to bed earlier so you can wake up earlier. Exercise in the morning to boost your productivity. **More:** <https://tinyurl.com/worthread119-2>

### Forget Budgeting to Death – Get Ahead with a Side Hustle You Won't Hate

Casey Bond

*HuffPost US*

Balancing your budget sheet isn't just about eliminating expenses. It's also a matter of increasing your revenue streams. This article outlines ways you can use your hobbies, your home, and your non-work hours to generate more income. This isn't just about Uber or Airbnb. Consider offering to watch people's pets. Purchase items at yard sales that you can resell, or see whether anyone wants to buy those items you keep meaning to sort through. **More:** <https://tinyurl.com/worthread119-3>

# Negotiation: There's More to it Than You Think!



When you think of real estate negotiations, what comes to mind? For most buyers and sellers, price tops the list. While this is certainly an important part of any real estate deal, did you know there are at least six other areas of potential negotiation?

**Closing costs:** In addition to the price of the home, buyers must pay closing costs that cover lender fees and other charges. Buyers may ask sellers to help pay for these costs with a flat dollar amount or a percentage of the fees.

**Closing date:** Do you need to close on a home quickly? Perhaps you need a little more time to search for your next home. There are also different advantages to closing at the beginning and end of the month.

**Personal property:** What will be included with the four walls and roof? Negotiations will be worked out on whether the seller includes the washer and dryer, kitchen appliances, and even items such as living room furniture or that pool table in the basement.

**Contingencies:** Many real estate contracts are contingent on financing or other home sales. The buyer may need to complete their lender requirements by a certain date or complete their current home sale before the contract is in full force. These details must be worked out and agreed to up front.

**Home repairs:** Most contracts include a stipulation that the buyers can complete a home inspection. Once the buyers receive this report, they can ask the sellers to fix items that were found to be in disrepair. Each of these items must be negotiated.

**Home warranty:** This can be provided as an incentive to buyers to offer peace of mind. It can be particularly appealing for older homes. It typically provides coverage for the home's HVAC system, appliances, and other major items in the event that they need repair soon after the purchase.

Does this sound like a lot to negotiate? It is. Fortunately, real estate agents are expert negotiators and can handle all of these points for you! I will identify your top needs and work hard to get you the best deal.

## Don't Dump Your Fitness Resolution

You've made a decision to be as fit as you can be. Whether you're just getting started or you are continuing with a healthy fitness routine, keep a few key rules in mind.

**Eat healthy:** Avoid sugars, include proteins in every meal, reduce carbohydrates, eat plenty of fruits and vegetables, and keep processed foods to a minimum.

**Exercise:** Whether it's dancing, walking, or playing a sport, pursue a vigorous activity that raises your heart rate at least every other day for at least 30 minutes each time. And remember, while exercise is good for the heart and strengthening muscle, no amount of exercise can undo the effects of a poor diet.

**Get a good night's sleep:** Prepare your brain for sleep with a restful activity or quiet music. Avoid screens before bedtime.

**Get a checkup:** Be sure you're healthy before you begin any fitness program. Ask your health care provider what your target heart rate should be and aim for it when you work out.

**Listen to your body:** "No pain, no gain" can be a dangerous maxim. Pain is your body's way of telling you that something is wrong. If you experience pain, don't simply ignore it. Check it out!



## Ask the Agent: This Month's Question

**As a buyer, how much will an agent charge me to find my dream home?**

As a buyer, your agent will ask you for details regarding the type of home, price, and location you desire. The agent will then partner with you to find your perfect home.

You may fall in love with the first one you see, or your agent may take you on multiple home visits.

Once you find that dream home, your agent will work with you to write up an offer, negotiate the sale, and walk you through all the final details of closing.

How much does this detailed service cost you? As a buyer: \$0.00.

When sellers list a home with a real estate agent, they agree to pay that agent a commission of the sales price. If another agent supplies the buyer, the two real estate agents split that commission.

Therefore, the seller pays for your agent's time and efforts. You simply get to benefit from them...and enjoy your new dream home.



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*Inside the Newsletter!*

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**Sudoku instructions:** Complete the  $9 \times 9$  grid so that each row, each column and each of the nine  $3 \times 3$  boxes contains the digits 1 through 9. Contact me for the solution!

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