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American Home Week

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How to Host a Sizzling Summer Open House

By Patty Hopkins

There are so many reasons why summer may be the perfect time to put your home on the market - families are trying to settle into a new place before the school year starts and buyers have their tax refunds firmly in hand. But with so many others reaching the same conclusion, how do you make your home stand out?

"A well planned open house allows potential buyers to picture how life in this home would be, and in the summer people tend to be more relaxed; it's the time of vacations and lazy days," said Patty Hopkins, NSCAR 2019 President. "So making your home's open house a haven from the heat is the best way to help them visualize that this is the house is; where they'll want to spend all of their summers."

Here are a few tips to help your home's open house stand out this summer.

Pump the A/C. It's easy for a house to become stuffy and warm during the summer, especially with exterior doors frequently opening and closing, so make sure that you have the air conditioning running whenever you're hosting potential buyers, Hopkins reminds homeowners. "Just make sure to keep the temperature cool and inviting, not set to a deep freeze!"

Curb Appeal. Your home's curb appeal is its first impression, and the summer months can be harsh on your home's front lawn. "Unlike in winter, where fresh snow in the front yard can appear romantic and enticing to buyers, there is nothing attractive about the dry, dead lawns of summer," said Hopkins. "Water frequently or update your home's landscaping to something grass-free."

Outdoor Living. If your home has a pool, a large deck or an outdoor kitchen, the summer months are the perfect time to highlight them. "Put some lemonade out for buyers to enjoy on the patio and keep the pool crystal clean," said Hopkins. "Remember, however, that summer means kids are



out of school, and they may be joining their parents on open house tours, so make sure that pool gates are kept locked tight for safety."

Embrace the Season. "Potential buyers may be hot and thirsty when they arrive, so prepare for it," said Hopkins. "Have a cooler with ice-cold bottled water ready and waiting for them the moment they walk in the house, and have refreshing snacks,

like watermelon or popsicles, available in the kitchen or on the patio. This will help home buyers picture your home as their oasis in the heat."

Following a few easy open house tips can help you quickly find the right buyer this summer.

If you are interested in selling or buying a home this summer, contact Northern Solano County Association of REALTORS to find a Realtor.

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Lending in Viral Times

By George Kalis

The mortgage world is experiencing unprecedented volatility during the Corona virus pandemic. Some non-QM, (Qualified Mortgage) lenders have suspended lending altogether. Others are pricing loans so high as to discourage volume. Operations are taxed as employees are now remote and the logistics are difficult to adapt to in short order, especially for work as complex as a down payment assistance loan that requires the file to be moved from the investor to the assistance program and then back again for loan docs to be generated for the 1st and 2nd and sometimes 3rd time.

The JUMBO world is also greatly affected because those loans are NOT guaranteed by the federal government. Banks and investors are on the hook for JUMBO loans themselves, so they are being very protective on lending criteria and documentation; therefore, service

times are elongated. Some companies have even suspended Jumbo Lending altogether!

Then think about the appraisers who must go into homes for refinances or purchases, not knowing if the people inside are infected or not. They are balking at going into some homes altogether, and that is delaying our ability to get deals closed as quickly as usual. Also, the title companies, the notaries, and the county recorder's office are all having staffing issues with the mandatory shut-in rules currently in place.

We are so interdependent on other pieces and parts of our partners in the mortgage business to be in sync with us that if any one part starts to slow down or has issues, everything suffers. We are all doing our very best to make do with the resources we have. Some lenders and banks will have different levels of service than others; some were already set up with many employees remotely, while

others are available in large office buildings. All will need to deal with appraisers, notaries and county recorders.

Bottom line is, once the markets stabilize, things will get back to normal. With the current metrics on the Fed funds rate it is very possible that we could get into the mid-to-low 2% range. It will all depend on how fast and damaged we come out of this viral situation.

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George R Kalis is a local Wholesale Mortgage Broker with Network Independent Mortgage Brokers who has over 25 years experience in the lending business.



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The Value of Curb Appeal

By Vera Gleason

Have you ever seen a house with a beautiful yard and thought, “Wow, that would be the perfect home!” Why? The answer is curb appeal! The way a property looks from the curb will strongly influence how you feel about a home before you even see the inside. This is important to remember when you are selling your home.

With real estate, Spring and Summer are preferred times to buy and sell. But, no matter what time of year, the essentials for attracting a buyer are the same. There is a saying in both fashion and real estate, “You never get a second chance to make a first impression.” Curb appeal is your first impression.

Sellers should want to present their house in the best possible way to achieve their selling goal. But what does that mean? When I help a seller get ready to sell, I make several suggestions for both the inside and the outside of the house. Inside, at the very least you can expect my suggestions to include decluttering, paint, clean the carpet, floors, and windows. Also a little furniture rearranging goes a long way.

But how about the outside? What first impression does it offer? If a buyer feels a home is well kept on the outside, there is a very good chance it is well kept inside too.

Small changes can make a huge difference to enhance your front yard so people will stop and stare after the first quick glance. And what is really great is that it doesn't have to cost a fortune.

Here are some easy and economical changes to consider.

1. Paint the front door an eye catching color like bright red. Or maybe a black door on a white house, bright blue on a gray house, or deep brown on a beige house. Complement the colors of the trim. Make it appear crisp, clean and new. This goes for security doors too. Whatever you do, get rid of a rusted security door.



Either take it down, replace it, or paint it.

2. Landscape is important. Evaluate the shrubbery. If any of the shrubs are leggy or unattractive, take them out. Replace with low bedding plants and flowers. If plants under windows have grown so tall they obscure the window, cut them to below the window. Trim the rest of the shrubs to appealing shapes. And get rid of anything that is sickly and not doing well.

3. Flower beds add inviting color to any landscape. If you don't have time to plant, you can always add artificial flowers for color. It sounds tacky, but it's not. People don't examine that carefully. If you don't have room for flower beds try adding potted plants for a touch of color. A nice potted plant near the front door is inviting.

4. Mulch is perfect to enhance flower beds. It can also be a great ground cover if you have an area that is neglected and you want to make it look good without adding a lot of time or money. But make sure to use dark brown hardwood mulch, or pine chips, for a more natural look. Red mulch is not as appealing or popular.

5. A beautiful lawn is eye catching every time. Make sure you mow and trim so it is manicured. Evaluate your lawn for color, weeds, and dry or dead areas. You can easily make your lawn beautiful with some fertilizer. Chelated iron is fantastic. Or if you have a lot of weeds, use Weed and Feed to green it up and kill the weeds.

6. Don't overdo yard ornaments or figures. One or two may be pretty, but any more starts to look tacky. An inviting bench or rocking chairs on a porch are always inviting. And don't

forget landscape lighting to add that final touch.

These tips will be helpful to improve curb appeal of the home you will keep, or for the one you want to sell. Remember, when selling your home, if a buyer loves the outside they will anticipate and expect to love the inside too.



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Rooms can serve double duty

Many homes do not have space for guest rooms, kids' play areas and home theater lounges that are possible in homes with substantial square footage. But they may not be missing out at all.

While large homes remain popular, many people are embracing the benefits of smaller residences. Small homes help homeowners save money, require less maintenance, have smaller environmental impact, and reduce the temptation to accumulate "stuff."

Owners of small homes or apartments can still enjoy the benefits of larger spaces; they just need to equip rooms to perform double duty.

Living room/guest room

Entertaining guests is easier when there's a dedicated space where visitors can feel at home. When furnishing a living room, keep the guest room in mind. A sofa that opens up to a bed or a convertible sectional can be a com-

fortable place for guests to lay their heads. Side tables provide guests with places to store their belongings, and an empty storage chest can house bed linens or guests' clothing.

Den/playroom

Children tend to accumulate toys and games. And as kids grow from children to young adults, their list of must-have items -from video gaming systems to other electronics- grows along with them. Storage can make a room functional for both adults and children. Devote an entire wall to a closet or drawer system where toys can be stored out of sight when necessary. Storage ottomans can be used for extra seating while also providing somewhere for homeowners to stash stuffed animals or games for easy access. When choosing furniture, look for fabrics that are resistant to stains and modular pieces that can be moved around as necessary to create room for playing or entertaining.



A trundle sofa bed enables overnight guests to sleep comfortably right in the living room or den.

Bedroom/home office

In 2015, 24 percent of employed people in the United States did some or all of their work at home, says the Bureau of Labor Statistics. Bringing work home means men and women will need a space to work. In tight quarters, bedrooms may be the only available area. An armoire-style desk will blend

in with the decor and can hide paperwork and electronics behind doors. Otherwise, a makeup vanity can serve the dual purpose of providing a place to get ready for a night out and a ready space to house a laptop during the day.

In smaller homes, homeowners may be forced to turn rooms into dual purpose areas.



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5 factors to consider when buying a home

Home ownership is a dream for many people. In fact, buying a home is considered by many people to be a major life accomplishment.

Various factors determine what makes a home an attractive place to live. While some considerations may overlap, others may be unique to individual buyers. Those new to the real estate arena may want to consider the following factors as they search for a new place to call home.

1. Property taxes

Property taxes can greatly affect the overall cost of living in a particular home. The real estate company RedFin says property taxes are generally levied by each county and often include taxes paid to schools, utility companies and municipal governments. Property taxes will usually be factored into a monthly mortgage payment, and how high (or low) taxes are can turn an affordable mortgage pay-

ment into something that can break a budget. When calculating payments, be sure to include property taxes in your estimates.

2. Job security/availability

The financial resource Fortune Builder says to consider your job security before taking the home ownership plunge. Before committing to an investment as substantial as a home, ensure that you are secure in your job. Similarly, if you are relocating for job prospects, verify that the new location has a thriving job market.

3. Local schools

For potential homeowners with children or those planning on becoming parents, area schools should merit significant consideration. Research school rankings and reviews, but know that rankings can change. American Family Insurance Company says to also look at the school budget history of towns you're considering to see if residents prioritize funding for

education. This can be a measure of how important education is in a given community.

4. Commute times

Home ownership involves both lifestyle and financial decisions. Calculate the time it will take to travel to and from work when considering a certain town or neighborhood. Find out if there is mass transit and what options are available for off-hour travel needs.

5. Lifestyle options

Quality nightlife, arts and history, community events, proximity to cultural centers or cities, and other factors are at play in choosing a home.



Make sure your new community allows you to still enjoy the things you're passionate about.

Buying a home involves considering various factors that can affect your budget and quality of life.

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Will our local Real Estate market survive Covid-19 Virus?

By Linda Stall

During nearly 40 years in Real Estate I have survived many challenges in the Solano County Real Estate market. The corona virus has affected all businesses including Real Estate Sales. As of this writing Realtors are not allowed to show houses for sale, meet inspectors or clients in person or do open houses. This has slowed down our market. Staying in your home, not going to work, kids not going to school is not a life style, it's a temporary change in our activities! My experience tells me that when we are free to work, shop and resume our everyday activities that houses will start selling again. Interest rates are still historically low making a home purchase affordable for many. Conventional rates range approx. 3.25%-3.625% and VA/FHA range approx. 3.125%-3.625. Solano County has always been somewhat buffered from severe market down-

turns due to good affordability and easy access to places like Tahoe, San Francisco, Napa Valley and the Pacific Ocean. It's a beautiful place to live!

If you are thinking of selling use this time to clean, declutter, make repairs, paint as needed in your home and spruce up your yards. You could also have your Realtor put a "Coming Soon" for sale sign in your yard. You will be ready to list your home, and you may drum up pent up interest that turns into showings when the "Coast is Clear".

Meanwhile, as we wait for the virus to subside and the shelter in place to be lifted think of this as a staycation. Enjoy your family. Continue to do your part, wash your hands frequently, practice social distancing, avoid crowds and be mindful of the most vulnerable in our community. This is temporary, I'm optimistic this event will pass and our lives will get back to normal sooner versus later. We sur-



vived 1981 interest rates of 16-17%, we survived the effects of the gulf war on our economy. We recovered from the terrorist attack September 11, 2001 that stopped the real estate

market in it's tracks for 6 months and we rose from the ashes of the stock market crash of 2008.

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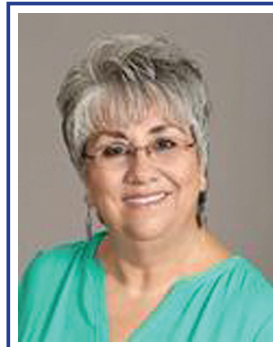
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What are the differences between real estate agents and brokers?

Real estate transactions often involve significant amounts of money. As a result, it's common for both buyers and sellers to enlist the services of a host of professionals with real estate experience.

Both buyers and sellers may work with real estate agents and/or real estate brokers en route to buying or selling their homes. Agents and brokers are not one and the same, and there are some important distinctions between the two.

Real estate agent

According to Realtor.com, real estate agents are professionally licensed individuals who can help both buyers and sellers. Agents also may help property owners rent their homes. The amount of training real estate agents need to earn their licenses varies by state. Once individuals finish their required training, they must take a written exam that tests their knowledge of

federal real estate laws and general principles as well as the laws specific to the state in which they want to become licensed. Only after passing this exam do individuals become recognized real estate agents. Investopedia notes that achieving agent status is the starting point for most real estate professionals.

Real estate broker

Real estate brokers are those professionals who have continued their education past the agent level and obtained a broker's license. Each state has its own requirements in regard to becoming a licensed broker, but education and examinations are necessary regardless of where a person lives.

Realtor.com notes that the extra coursework to earn a broker's license focuses on various topics, including ethics, contracts, taxes, and insurance. Agents may learn about these topics as well, but coursework for prospective brokers goes into more depth than it does at the agent level.

Brokers also will study and learn about legal issues in regard to real estate. The legal issues brokers may learn about include brokerage operations, real estate investments, construction, and property management. Requirements vary, but Realtor.com notes that brokers often must work as licensed real estate agents for no less than three years before they can earn their broker's license.

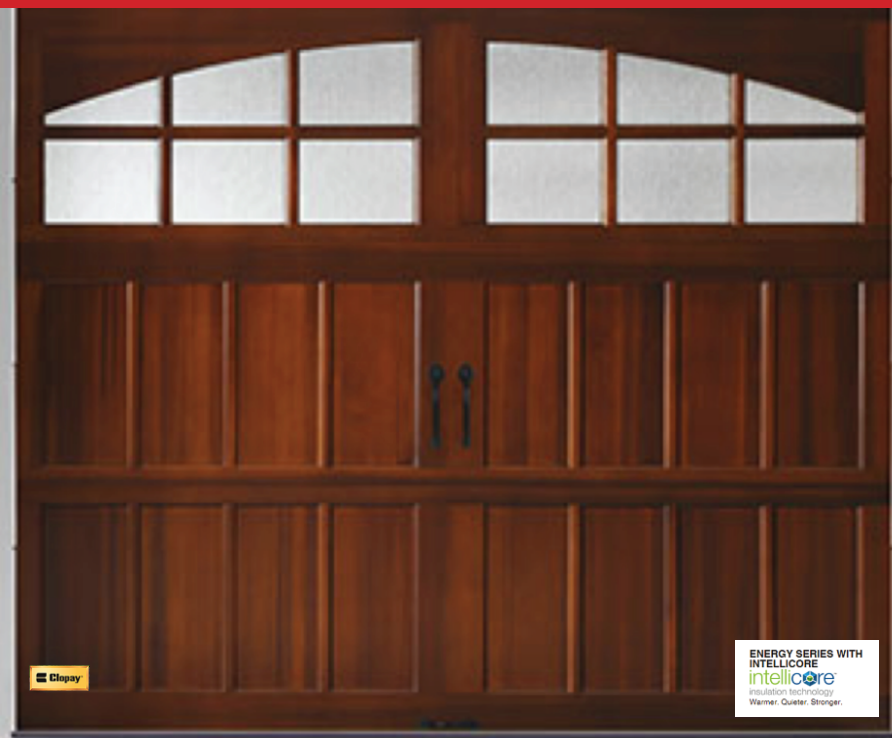
There is more than one type of real estate broker. Principal/designated brokers oversee all agents at a given firm and ensure the agents act in compliance with all real estate laws. Managing brokers tend to focus on the hiring and training of agents. Associate brokers

have their broker's license but work directly under a managing broker.

Real estate agents and brokers can help buyers, sellers and investors successfully navigate real estate transactions, and each can serve their clients in different ways.



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How to choose the right window treatments for your home

Plantation shutters? Mini-blinds? Cafe curtains? Formal draperies? Homeowners' options in regard to window treatments for their homes are extensive, which can make outfitting home interiors challenging for novice decorators.

Some people do not pay a lot of attention to window treatments, failing to realize just how great an impact the right window treatments can have on a space. According to some design experts, window treatments are often an afterthought because residents may not consider them necessities. As a result, homeowners may install whatever is on hand or accept window treatments that came with a house or apartment. But ignoring window treatments, especially when they can fulfill certain needs, is a missed design opportunity.

One of the first steps to choosing window treatments is determining your end goal. Is privacy your main

goal? Are you seeking more natural light in a room? Is there too much light and you need to darken the room? Window treatments can serve multiple functions, and some treatments may make better fits depending on homeowners' ultimate goals.

Semi-sheer window treatments

Semi-sheer window treatments are often fabric and can help brighten rooms with natural light but offer little privacy. They're usually appropriate for spaces where people gather, such as living rooms, dens or dining rooms. Semi-sheer curtains may be paired with another complementary window treatment so privacy can be customized as needed. For example, sheer curtains let light into a bedroom, but shades can be drawn at night.

Maximum privacy

Bedrooms, work spaces or bathrooms can benefit from extra privacy. While some people may think that privacy comes at the cost of light, that's not always the case.

Functional curtain panels can be drawn closed when privacy is desired and then opened to let in light. The thickness of the fabric will also dictate the amount of privacy the panels create.

Tiers are hung on a short rod-pocket panel and usually cover the lower one-third of a window. They're popular choices to let light in from the top, but obscure views from the bottom portion of the window.

Cellular shades are another option that provide privacy but still let light in. Cellular shades come in hard and fabric varieties and their use depends on the room. Many cellular shades are constructed with a honeycomb design, offers the design resource Houzz, so they can insulate as well as decorate windows.

Blackout shades/shutters

Perfect for rooms where babies nap, shift workers rest during daylight hours or external lights, such as that from a street lamp, need to be blocked

out, blackout shades do just what their name implies. A dense fabric lining helps keep light out entirely.

Shutters also can block out light but add to the character of the room. They can be painted a bright color to make a statement or match wall colors to blend in seamlessly.

When selecting window treatments, shoppers can choose retail options or custom treatments. Many designers recommend custom window treatments because they are measured, manufactured and installed specifically for homeowners' windows. However, there are many DIY options available at budget-friendly retailers.



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