

# DISTINCTIVE LIVING

Your Local Fall Real Estate Update



#### A NOTE FROM GEORGE GRANT BURCH



#### Dear current and future clients,

Fall is upon us, which means it's time to take your coziest clothes out of storage and enjoy that crisp outdoor air. And, if you're looking for tips on buying, selling, or weatherizing your home all autumn – this issue will energize your efforts more than a pumpkin-spice latte.

Take a comfy seat outside and flip through this useful content ranging from reasons to buy or sell your home to seasonal stress reducers. It's a great way to ease into the holiday season.

And, as always, if you have any questions or just want to talk more about our local real estate market, I am just a phone call away.

Here's to embracing the season of change,

Jiog Burch







#### Make an Emergency Kit

Fact: unexpected emergencies are stressful. Anything you can do to alleviate some of that stress is a worthy investment, and nothing is more soothing than knowing you have the supplies you need to weather the storm. That's why building an emergency kit should be at the top of your to-do list.

To begin, choose a bag that's big enough to carry a variety of objects, but small enough to transport without too much trouble. Double-strapped bookbags with multiple pockets are always a solid option. Next, fill it with the following essentials:

- · Refillable water bottle
- · Water purification tablets
- Protein bars
- Flashlight
- First aid kit
- Prescription drugs
- · Battery-powered or hand-crank radio
- Whistle
- Face masks
- · Toilet paper
- · Garbage bags
- · Multi-tool
- Local maps
- · Extra batteries and backup charger

The final step to building your emergency kit is knowing where to store it. Pick a location in your house that's easy to find and reach even during a power outage. Beneath a bed or inside a linen closet are great options for keeping your kit out of sight, but accessible.



# 2. Consider a Backup Generator

One of the biggest dangers and inconveniences of inclement weather is a power outage. When your power goes out, so do all the appliances that rely on it, including freezers and refrigerators, HVAC units, electrical cooking equipment, and, of course, lights. That's when a backup generator could literally be a lifesaver. However, backup generators are not a one-size-fits-all solution.

The first step to choosing a generator is deciding how much power you want restored to your house. If you want to make sure power-intensive appliances like HVAC units are still operational during an outage, you're going to need a bigger generator. If you're just trying to keep the lights on, a smaller option will suffice.

Once you've determined your size needs, you'll need to consider fuel sources for your generator. Modern generators can be powered by everything from natural gas to diesel fuel to solar panels. Choosing which one is right for your home will come down to availability of resources and how much money you want to spend. Whichever option you choose, it's important to familiarize yourself with all safety precautions relating to your chosen generator. Your best bet is to consult a certified electrician before making a decision.



# 3. Stock Your Pantry With Nonperishables

If you don't want to incur the cost of a backup generator, or if the power outage is lasting longer than expected, you'll need plenty of food around that you can consume at room temperature, and without much preparation. One great example is peanut butter, which is full of protein and nutrients and typically doesn't require refrigeration after opening. In a similar vein, nuts and trail mix are another handy solution you can eat by the handful.

If someone in your household has a nut allergy — no worries! Canned tuna or jerkies provide many of the same vital nutrients as peanut butter, and are also ready to eat right out of the packaging. Pair them with some crackers (that don't come from a factory that processes nuts), and it's almost like eating an hors d'oeuvre.

In addition to bottled water, another item you may want to consider keeping around are multivitamins. When food options are limited, it's hard to make sure you're getting the right mix of vitamins and minerals during your meals. Having a container of multivitamins will ensure you're getting a diverse array of nutrients, even if you're eating peanut butter or beef jerky three times a day.



# 4. Don't Forget About Fun

When a natural disaster strikes, fun will probably be the furthest thing from your mind, but that panic likely won't last forever. At some point, you'll be in need of some form of entertainment to distract you while you wait for normalcy to return. One option with a variety of uses is a simple deck of playing cards. Whether you're playing Go Fish or carefully constructing a house, cards are a perfectly portable way to pass the time.

If you're able to stay in your home during the weather event, there are plenty of lo-fi board games on the market capable of making power outages a little less stressful. Pick a classic like chess or backgammon, or ask an employee at your local game store what they would recommend. And, if you're looking for something a little more collaborative, jigsaw puzzles can provide hours of fun — depending on the number of pieces. Just remember to keep track of them. The last thing you need to pair with the stress of a weather event is the agony of realizing one of your puzzle pieces is missing.

Got any other tips for keeping your property and yourself safe when the unexpected happens? I would love to hear them! Email me at george.burch@kw.com to discuss your favorite nonperishable foods, analog entertainment, or anything else you rely on to weather any storm.

# Ways to Keep Holiday Stress at Bay

The days seem to pick up speed as the calendar rounds toward the end of the year. Keep calm in the face of the season's frenetic pace with these 10 tips for curbing holiday stress.



#### **GRAB GROCERIES ON THE GO**

Most stores offer curbside pickup and delivery, giving you the gift of more time. Get pantry staples with time to spare and save the freshest needs for last.



#### **CONFAB WITH THE FAM**

Stave off hurt feelings by setting expectations for visits with the extended family ahead of time.

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#### TAKE TIME OFF

Don't be a Scrooge when it comes to scheduling PTO.





# 4 SLOW THE DINNER RUSH

Simplify the nightly meal - plan a weekly menu, up your takeout game, or try a meal kit delivery service.

#### 5 PLAN AHEAD

Opt out of the last-minute frenzy by parsing your holiday to-do list out over weeks instead of days.

### GO GREEN WITH GREETINGS

Skip the snail mail and paper trail by sending season's greetings via a digital card service.

# **7**DON'T BUDGE ON THE BUDGET

Steer clear of the siren call of sales by setting strict spending parameters. Your future self will thank you.

# 8 SETTLE IN FOR SELF-REFLECTION

As the year ends, take stock of what worked and what didn't during the past 12 months.

### GROUND YOURSELF IN GRATITUDE

Lighten your load with a quick rundown of your greatest gratitude hits.

# 10 EMBRACE THE 'NO'

The holiday season heralds a flurry of invitations. Say 'no' early and often to avoid being overbooked.





**GEORGE GRANT BURCH** 

"I'm thinking of listing my home for sale, but I need to fix a few things first. How soon should I talk to an agent?"

Right away! Your agent can help you assess the condition of your home compared to your immediate neighborhood. Together you will determine if spending time and money up front is worth the effort. Then you can proceed with confidence knowing the relative values of the home, before and after improvements!

# Five Reasons to Buy and Sell This Fall or Winter

The Often-Overlooked Perks of Low Season

As the temperature cools off, so does all the heat generated by the summer selling season. But, just because it's no longer the busiest time of year in the housing market doesn't mean your best chance to buy or sell a home has passed. Each season offers its own advantages to buyers and sellers, and fall and winter are no exception. For example, one of the biggest and most obvious benefits to buyers is a drop in home prices as the year closes out.

"Over the last decade, the median home price on average falls close to 10% from its peak in June to its seasonal low in January of the following year," says Ruben Gonzalez, KWRI chief economist. "On a median-priced home, you could be saving more than \$30,000 if you're willing to deal with less choices in the second half of the year."

Whether you're selling or buying, there are plenty of reasons to enter into the less competitive market of fall and winter. Here are two benefits for buyers and three for sellers.

# Two Reasons To Buy Your Home This Fall or Winter

#### 1. Lower Prices

As the mercury dips, so do home prices, which typically reach their lowest point from their summer highs in January. When median prices are lower, it's easier to get a better deal if you're buying a home, and your purchasing power extends further too. For example, if a home outside your price range didn't sell this summer, its listing price might decrease come fall, dropping it into your budget. As long as you're willing to search for a home during a time when there's less inventory on the market, you can end up saving big time on your new purchase. And, for first-time home buyers, the house hunting process might seem less intimidating without the premium price tags the summer market supports.

#### 2. Less Competition

Many buyers time their purchases to take place over the summer so the family can get settled into their new home before the next school year starts, which is a big reason you'll be facing fewer fellow buyers in the fall and winter. And since multiple-offer scenarios seem to have become the rule rather than the exception, fewer buyers means you're less likely to run into a situation in which you're wrangling against others to offer the best best deal – and also more likely to have your first offer accepted.

# Three Reasons To Sell Your Home This Fall or Winter



#### 1. Motivated Buyers

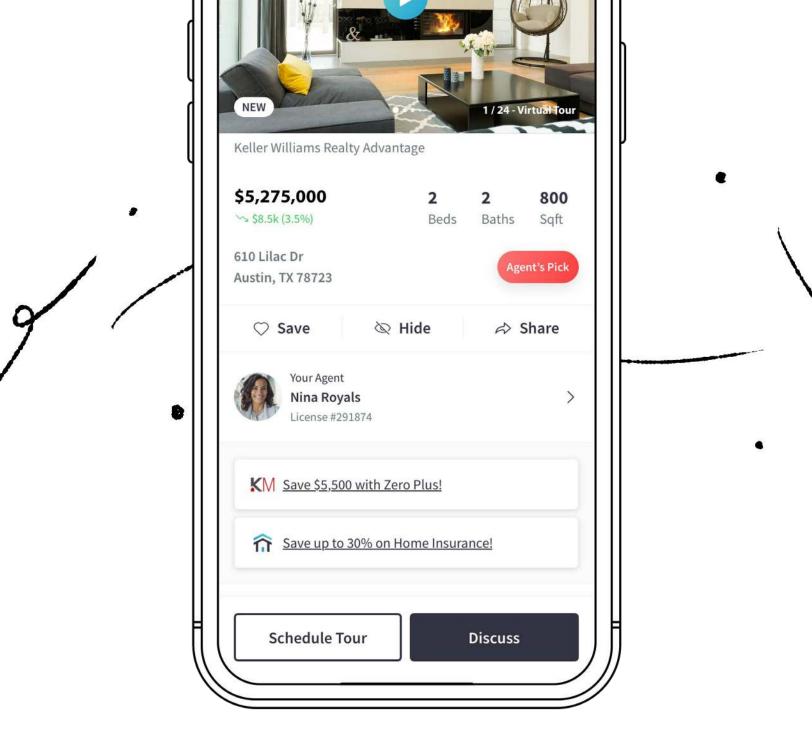
While there may be fewer home buyers overall in the fall and winter, the buyers who are shopping around this time of year are typically more motivated. Maybe they're ending a lease, starting a new job, or relocating to be near family, but whatever the reason, these buyers are probably not just window-shopping, and therefore more likely to make an offer on your home – and a compelling one at that.

# 2. A Chance To Showcase Energy Efficiency

Frosty temps offer you the opportunity to show off how your home can become a warm haven in the middle of winter weather. Today's buyers prioritize energy efficiency, so make sure to demonstrate how your house holds the heat in. Home err more on the drafty side? There's an array of fixes to improve your home's energy efficiency, from shoring up insulation to running fans clockwise to installing a smart thermostat. If you're worried your home isn't up to snuff in this regard, chat with a real estate agent for expert advice on what improvement might work best for your home and market.

## 3. A Quicker Closing Timeline

Fewer homes on the market translates to fewer transactions overall, so mortgage brokers, home inspectors, appraisers, and title companies are typically less busy this time of year. With more breathing space on everyone's calendars, all the paperwork and steps that make up the financing process can be completed more expediently, which means everyone reaches the closing table sooner. And, crucially for sellers, this also lessens the chance that the deal could fall apart because the lender can't close on the loan by the deadline.



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