



News On The Move

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Some Positive Movement In the Market

April sales continue the same tale of two cities, growing strength in the under \$100,000 market and continued slowing in the above \$100,000 market; although the rate of decline has begun to decrease in the \$100,000 to \$250,000 segments. That is good news since recovery in the lower priced markets is the first required stage in a recovery. So far, we have seen little effect from the GM and Chrysler news. There could certainly be another negative wave from further auto related changes, however, I think our market reacted to those changes a year or more ago. The negative impact on the market will be more like a slow leak in a balloon rather than a bursting; not so much dropping our market further as it will extend and slow our recovery.

NAR (National Association of Realtors) stats are also showing the beginning signs of a housing recovery across the country with the number of sales rising and housing inventories falling. If you are waiting for that perfect time to buy in Florida, Nevada or Arizona, now is the time. More importantly, the same goes for Northwest Michigan as well. Our recovery will be different from the rest of the country, longer and slower, but the national housing recovery will also have a positive effect on Michigan.

An important point to keep in mind is, more real estate fortunes will be made over the next 5-10 years in Michigan, Florida, Arizona and Nevada than anywhere else in the country!

An informal survey of vacant homes shows that the number remains about the same. On average 6-7 of every 10 homes leased or sold are vacant, with agents indicating that the number is falling as opposed to rising. It still means we are not ready for appreciation to begin, but we are moving in the right direction. There has been a sizable increase in listing inventories for the under \$100,000 segments, which is a combination of more bank owned homes in that price range as well as homes that used to be over \$100,000 shifting to lower prices. [Click here](#) for the full April 2009 Market Data.

New Rainy Day Homeowner Protection

**Happy
Fathers
Day!!**

Look for this new program to be offered to buyers through Real Estate One/Max Broock within the next 45-60 days

The Mortgage Protection Program will provide up to 6 months of mortgage payments if the borrower (or co-borrower) becomes involuntarily unemployed

This program provides mortgage payment coverage for the first 24 months of the loan.

Highlights of this program include:

- Up to 6 months of Mortgage Payments
- Coverage up to \$1,800 per month
- Easy enrollment process
- Program underwritten by one of the industries top insurance company.

I will keep you apprised of availability of this new program as soon as it is up and running!

Chance of a Lifetime: Tips for First-Time Buyers

While the burst real estate bubble might be bad news for the economy, it could be good news for first-time homebuyers. In fact, now might just be the best buying opportunity of a lifetime. Follow these steps to determine where to begin:

Establish a Realistic Budget. Owning a home involves more costs than meet the eye. In addition to mortgage, taxes and insurance, wise homebuyers set aside a little savings toward maintenance and unexpected emergencies. Remember, you will eventually need to repair or replace many items in the home.

Buy What You Need. While real estate is often considered an excellent investment, it's important to only purchase as much home as you actually need. Bigger isn't always better; sometimes it's simply more expensive.

Higher taxes, bigger insurance bills and more maintenance can eat away at even the best budgets. So buy what you need, unless it's wise for you to...

Plan for Growth. First-time buyers can also be too modest when it comes to purchasing their first homes. If you intend to begin a family, you may quickly outgrow the home. Plan for growth to ensure you will be as happy in the home tomorrow as you are today.

Understand Appreciation. Although you don't want to base the purchase of your home solely upon appreciation, it's important to understand how the future value of your home is likely to impact your ability to move up later in life. When the time comes to sell, rent or exchange the current property, a home with long-term appreciation provides

greater buying options in the future. Search for neighborhoods expected to rise in value over time.

Work with a Reputable Agent. A great real estate agent or broker is often worth his or her weight in gold, which is why you will typically find that investors would never think of going at it alone. Unfortunately, many first-time buyers are under the mistaken impression they can save money by helping the seller eliminate or reduce the commission. Research shows this is rarely the case. Most agents help negotiate a lower sales price and ensure that funding, necessary paperwork and other important legal considerations are all taken care of.

First Time Home Buyer Tax Credit

Remember too, that first time homebuyers are now eligible for a tax credit applicable to purchases on or after January 1, 2009 and before December 1, 2009. This tax credit is for 10% of the price of the home, up to a maximum of \$8,000. A person is considered a first time buyer if he/she has not had any ownership interest in a home in the past three years previous to the day of the 2009 purchase. This is a true tax credit, in that it does not have to be repaid, as long as the buyers remain in the home for at least three years.

Easy Touch-Ups to Give Your Home Curb Appeal

Spruce up your yard in time for summer entertainment with these quick and affordable fixes for the most common curbside complaints.

Pressure Wash and Spray. Start at the roof, then work your way down, to remove stains and dirt from walkways, driveways and even fences. Whiten and brighten the concrete, crevices and other corners of your home and yard to lighten the entire area.

Clear the Clutter. Trim and remove low branches and excess clutter to create the look and feel of clear, open space. Consider purchasing plastic partitions or other low-maintenance storage units to hide away trash cans and other unsightly items that add to the perception of clutter and detract from the beauty of your home.

Touch Up the Paint. Shutters, doors and awnings are all prone to excessive wear and tear over the winter months; make a point of touching up the paint. It's an easy and affordable way to revitalize the look of your home.

Add a Touch of Color. Bring in fresh mulch; then follow up with strategically placed flowers, potted plants and other enhancements throughout the yard. This will add interest while helping hide those tough trouble spots.

Create a Focal Point. The most successful landscapes incorporate a central element that serves as the focal point for the entire area. Use the same strategy in your own yard. Begin with something affordable and small like a garden bench or pond to add elegance and appeal.

Ask the Agent: This Month's Question

In this market, what can I do to give my house the best chance of attracting a buyer?

Without a doubt, the most important consideration is to price the house right...especially if you want a quick sale. When the market was red-hot, homes sold fast, so it is easy to forget that historically homes are on the market an average of six months before selling. Be realistic and work with your agent to price right.

In addition, make sure your home looks its best by updating paint, making small repairs and taking the time to properly stage your home for online and in-person viewing. Don't neglect the outside of your house – its curb appeal makes a lasting impression on buyers.

Remember that window-shopping is a popular pastime, even when it comes to real estate. One of the benefits of working with an agent is the ability to preserve your valuable time and only entertain serious offers from qualified potential buyers.

How to Create a Beautiful Focal Point for Your Room

Having a focal point is critical if you want to create a room that feels comfortable and useable. And when you're selling your house, you'll make the room more attractive to buyers because they'll feel more at home when there's a focal point for them to rest their eyes on.

Some rooms have natural focal points, such as a fireplace, architectural details or a picture window with a view.

Ways to create a focal point

But if your room has none of these, you could try placing a large piece of furniture such as an armoire or a tall bookcase along one wall, using an ornate mirror or large painting, or adding a table with your favorite ornaments or mementoes arranged on it.

If you have a large, flat-screen television, this might make a suitable focal point, but many people prefer not to make a TV the center of attention, as it can look unattractive when switched off.

The focal point doesn't have to be on the wall — a large area rug placed under a coffee table can also work well.

A fireplace is perhaps the best focal point in a living room. To accent it further, place a painting or mirror above the hearth.

In a bedroom, place the bed along the longest wall; add attractive bedding and a well-designed headboard.

All furniture in a room should be arranged around the focal point, helping draw your eyes to the right place. It's almost as if you are "framing" your focal point with the furniture and other decorations in your room.

Worth Quoting

Here's a sampling of what some famous people said about the sun:

"I was a vegetarian until I started leaning toward the sunlight."

Rita Rudner

"There are painters who transform the sun to a yellow spot, but there are others who, with the help of their art and their intelligence, transform a yellow spot into the sun."

Pablo Picasso

"There is nothing new under the sun but there are lots of old things we don't know."

Ambrose Bierce

"If your head is wax, don't walk in the sun."

Benjamin Franklin

"The time to repair the roof is when the sun is shining."

John F. Kennedy

Birthdays to Remember this Month

Frank Whittle, who was born on June 1, 1907, is known as the father of jet propulsion. His first prototype was created in 1937, but it wasn't until 1941 that the first plane with a jet engine flew on a 17-minute-long test flight.

David Rose, the composer of such famous melodies as *The Stripper* and *Holiday for Strings*, was born on June 15, 1910. He also wrote music for the TV series *Little House on the Prairie* and *Bonanza*.

Ed Yost, who would have been 90 on June 30th, created the modern-day hot-air balloon. His breakthrough was creating balloons that carried their own fuel, either hydrogen or helium, so that they could be heated up midair, instead of by fire on the ground prior to take off.

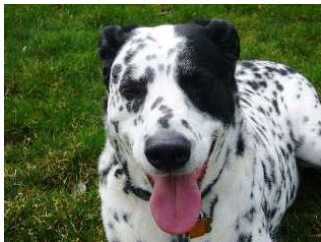
News On The Move

Piper & Tucker's Pawspace



Piper with her half sister Lexie at only 3 months old!

The nice weather has finally arrived! We love playing outside!



Danny, a Dalmatian mix, enjoys running around the backyard, stops to take a break and smiles with his "happy face."

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Recipe: Honey Mustard Tilapia with Pecan Crust

Serves 4

4 filets tilapia
2 tablespoons honey
2 tablespoons Dijon mustard
1/4 teaspoon garlic powder
Salt and pepper to taste
1/2 cup chopped pecans

Preheat oven to 375 degrees.

Prepare a baking sheet by lightly greasing it, then set aside.

In a small bowl combine the honey, mustard, garlic powder, salt and pepper. Place the chopped pecans on a plate. Dip or spread the honey mustard mixture on one side of each tilapia filet, then gently press into the pecans so that they stick and create a uniform coating. Arrange the fish filets pecan side up.

Bake uncovered for about 10 minutes or until the fish is cooked through and the pecans are lightly toasted.

Note: The chopped pecans should be about the size of a peppercorn or slightly larger. The size is important so that the pieces can adhere to the fish without falling off.

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