



News on the Move

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Maintaining Your Yard Through the Winter

It's that time of year again! The leaves are almost gone and the temperatures are dropping quickly. Before you lock yourself indoors, it's important to prepare your yard for the winter.

Neglecting your outdoor patios and decks, especially if you plan to sell soon, will turn away many buyers.

The good news is that if you prepare now, you can save yourself time and money. Take advantage of a sunny day and preserve your outdoor space in these simple steps.

If your deck is looking a bit worn and tired, it's probably a good idea to make the repair now. A quick fix now will save you from the costly repair later. Give it a good cleaning and sealing/staining before the weather gets too wet and cold. Check for loose nails and get rid of any splintery edges by sanding them down. Seal with waterproofing sealants. Generally, the weather has to be above 50 degrees F for sealing and stains to work properly.

Put the clippers to work. Take a good look around your yard and decide which plants need to go. Many annuals may have been killed by frost and it's time to clear them away. Keep your flowers looking good by trimming away dead leaves.

Get artsy. Making your yard look good in winter is also about what you leave outside. Those brightly colored throw pillows and rugs that worked great in summer, of course, should be brought inside. Instead get creative with lights that give a sparkle on a cold winter night. Hang plants with ornaments on them. Also, hang bird feeders to attract birds.

Taking a few simple steps to keep your deck, yard, and outdoor furniture in good condition will give you an easy progression into spring. And, if you're listing your home for sale in the winter, these steps are sure to please buyers.

A Sprinkling of Appreciation in the Housing Market

September pending sales fell somewhat from August but still finished ahead of last September. For Southeast Michigan, we have had four consecutive months of a rising average price per square foot. That can be explained by a combination of fewer lower priced bank sales and good old fashion appreciation. How much of each is tough to tell, but certainly there is at least some sprinkling of appreciation in the mix.

Bank owned values have bounced around a bit while non-bank values have moved steadily upward in the past three months. Average Price per Square Foot and Median values tend to follow the same trends so looking at both can help confirm a market direction. Another exciting opportunity is the strength of our single-family rental market. While home values were declining, rental rates and demand for rental homes remained firm (as an unfortunate result of so many home owners now forced to be renters). So, investors can now get reasonable cash on cash returns when in the past they were lucky to just cover their costs (our web sites have an investment analysis button on each listing). The other side of that coin is that Metro Detroit is one of the strongest markets to own in lieu of renting. The chart available on my website shows an extreme example of the power of owning vs. renting. In the example, because the Buyer saves \$350 per month over renting, they can actually lose money on the home (in this case the home falls in value over 20%) and still make a great return on their investment (down payment plus loss on sale)! So, as a renter/buyer, if you have any interest in being a homeowner in the next five years, go after it now, there will be no better time to do it!

Please remember you may call or email about any property you're interested in no matter who the property is listed by!

Should I Make Repairs Before Selling?

Just how much should you invest in repairs to sell your home? It comes down to how desperate you are to sell and what changes are needed.

Significant structural problems or major electrical or plumbing repairs must be disclosed to potential buyers. If you are unaware of these problems and they are discovered during the home inspection, they will have to be fixed at your expense or you'll have to hand over an equivalent amount to allow the buyers to fix them themselves.

So if you are aware of significant repairs that need to be made, why not avoid the hassles and fix them before the "for sale" sign goes up?

For less significant changes, you can make repairs. But be aware you won't necessarily recoup your investment. Don't overspend. Many an unwary homeowner has made changes that effectively price him or her out of the neighborhood, meaning it's become a good house in a poor neighborhood.

Buyers looking in the area may not be prepared to pay for state-of-the-art windows or a slate roof. They may be impressed, however, by an uncluttered home with a fresh coat of paint.

Alternatively, you can decide not to make changes, betting that your proximity to transit or a deck with a hot tub will sell your house despite its flaws.

If this sounds good, be prepared to wait for a buyer who wants a fixer-upper.

And be aware that in its current condition, your house won't go for top dollar - even to do-it-yourselfers.

Words on Wine

Hosting a Winetasting Party

“A bottle of wine begs to be shared; I have never met a miserly wine lover.”

-Clifton Fadiman

Of all wine's wonderful attributes, the joy to be found in the sharing of it is perhaps the greatest. Organizing a wine tasting event can be as elaborate or as simple as you like; only a few things are essential: you should have bread, cheese, crudites, olives, and/or fruit available, and lots of water for sipping between tastes and for rinsing glasses. You may or may not want to offer paper and pencils for taking notes, but don't make things too much like work if most of your guests aren't seriously into wine as a hobby.

There are a number of ways to structure a tasting, based on the level of experience of your guests.

Cross varietal tasting is simply trying a variety of grape varieties. For reds, you could taste a cabernet sauvignon, a pinot noir, a merlot, a zinfandel, and a syrah. For whites: a chardonnay, a sauvignon blanc, a semillon, a riesling, and a gewurztraminer.

Cross regional tasting is sampling the same type of wine but from different regions or countries, such as sauvignon blanc from Bordeaux, New Zealand, Chile and California.

Price level tasting is appropriate for an intermediate level of wine experience. Compare the same type of wine but at different levels of quality, e.g., a Bordeaux, a Pauillac, and a Premeir Cru Pauillac.

Vertical tasting requires an extensive cellar or some good connections. The idea is to compare the same wine over several vintages. In a **Blind tasting**, the wine bottle is covered so that there are no clues to the identity of the wine. The

taster is to identify the grape, the region and even the vintage. Not for the faint of heart.

For a wine tasting party with the minimum of pretension and the maximum of conviviality, you can simply ask each of your guests to bring a bottle of the same kind of wine and set a price range-say, Chardonnay under \$12. Tell them to put the wine in a bag with their names on it before they come over. Have a bottle of your own, in a bag. When people walk in, give them a glass of your wine (no more than two ounces; remember, this is a tasting) and put theirs on the table. When everyone's finished with the first wine, pour tastes of the second and leave it on the table. And so on. Keep opening until all the wines have been tried. Then it's time to take the bottles out of the bags. You don't have to take any sort of poll of the best or the worst; it doesn't matter. Everyone will enjoy seeing who brought what, and finding out how much everything cost, comparing who liked what and so on.

No matter what type of tasting you organize, if your friends are driving, be very careful. Have designated drivers or call for cabs. You want your friends to be around for your next party.

Words on Wine is brought to you by Eric Novak. eric.novak@hillers.com

Worth a Read



What Can Our Telemers Tell Us?

By Amanda Schaffer, Slate

Boomers already anxious about aging have something new to worry about. Telemers, the genetic structures at the end of our chromosomes, have been dubbed tiny molecular clocks that may predict our future health or mortality.

[For more click here.](#)

It Just Doesn't Work: Why New Tech Products Are Increasingly Unsatisfying

By Harry McCracken

Time Business

Having trouble with your latest tech hardware? Blame it on the beta philosophy. Tech hardware's being rushed into production while it's still, well, beta. So, gosh, guess what? It doesn't work.

[For more click here.](#)

Why French Fries Are Such Good Comfort Food

By Maia Szalavitz, Time Healthland

Actually, it's not about food, it's about love. According to a recent study, high levels of salt produce hormones that reduce stress by encouraging love and social connections. The article is subtitled Fat but Happy? Hmmm.

[For more click here.](#)

Spoiler Alert: Stories Are Not Spoiled by "Spoilers"

In Psychological Science, Association for Psychological Science

Go ahead. Be a spoiler. Flip to the last page of the mystery story or tell everyone how the movie ends. It's OK now. Scientists say we'll enjoy both even more by knowing the endings. Is it, as they suggest, all about the writing? Or are we just too lazy or impatient to wait?

[For more click here.](#)

How to Bargain for a Bank-Owned Property

There are bargains to be had in today's depressed housing market. When buying a lender-owned property, though, you need to be especially savvy to come up with an offer that will satisfy the beneficiary bank or agency. First, be aware that lenders are anxious to sell what is now a nonperforming asset. They also don't want to lose much on the deal. That means you'll have to submit a particularly well-thought-out offer on a real-estate-owned home. Following are strategies to consider:

- Ask your buyers' agent to find out the bank's purchase price for the property. Offer an amount that is between the balance owed on the mortgage and the sale price.
- A little research goes a long way. Your agent can look at sales of similar properties in the neighborhood over the past few months as a way of assessing the value of the property.
- Consider the competition. Other potential buyers of

your property will likely base their offers on active listings. Stay current with prices of advertised homes in the same neighborhood, add a few extra dollars and beat out your competitors.

- Get preapproved by your lender of choice, but also get a preapproval letter from the lender's own company. This is a simple way to establish your credentials. A bank will be less inclined to trust a competitor's approval than one from its own mortgage department.
- Be prepared to do fix-ups yourself. Even if a real-estate-owned home is not sold "as is," don't ask the lender to make repairs in the initial offer. It likely will send your offer to the bottom of the pile.

Even if it is your dream home, don't get emotional. View your offer on a "bargain" home as a transaction. Save the self-congratulations for closing.



Ask the Agent: This Month's Question

Q: How can I make my move go smoothly?

- Have plenty of boxes, paper for wrapping, tape and "fragile" stickers.
- Color-code your boxes. Do the same for the rooms in your new home. Then the movers can match them up.
- Be a smart packer. Pack things together that go together.
- Pack one box for each family member and name or number it. Include toys, bedding, clothes for the next day and anything else they'll need to feel at home in the new house.
- Farm out the kids and pets so they're not underfoot.
- Put together a cleaning kit for a quick cleanup of the old house. If you have a helper, ask him or her to vacuum each room as the movers clear it.

How to be a Tech-Savvy Mover:

By being something of a professional mover myself, I have discovered tricks along the way that have made the moving process a breeze. The number one challenge: where in the world did I put that particular item? You may not be ready to unpack every box—but you definitely need that coffee maker. As you look around at all the boxes labeled "Kitchen Stuff," you may feel a bit overwhelmed. However, if you followed these steps, locating that one item will be much easier and less time consuming.

1. Lay out all items you plan on putting into a box. Write a number on a piece of paper (ex: #1) and lay it next to the items.

2. Snap a photo using either your camera phone or camera.

3. Put those items in the box and label the box as "#1 KITCHEN STUFF"

4. Do this for each box (referencing a room and individual number) and upload the photos onto your computer.

5. When you go to unpack or locate a certain item, go to your computer and flip through the photos. Voila! You know exactly what box it's in. Now, wasn't that easier than opening every Kitchen box?



Thanksgiving Feast Tips for Your Four-Legged Friend

Tis the season for friends, family and holiday feasts—but also for possible distress for our animal companions. Check out the following tips from ASPCA experts for a fulfilling Thanksgiving that your pets can enjoy, too.

Talkin' Turkey

If you decide to feed your pet a little nibble of turkey, make sure it's boneless and well-cooked. Don't offer her raw or undercooked turkey, which may contain salmonella bacteria.

Sage Advice

Sage can make your Thanksgiving stuffing taste delish, but it and many other herbs contain essential oils and resins that can cause gastrointestinal upset and central nervous system depression to pets if eaten in large quantities. Cats are especially sensitive to the effects of certain essential oils.

No Bread Dough

Don't spoil your pet's holiday by giving him raw bread dough. According to ASPCA experts, when raw bread dough is ingested, an animal's body heat causes the dough to rise in his stomach. As it expands, the pet may experience vomiting, severe abdominal pain and bloating, which could become a life-threatening emergency, requiring surgery.

Don't Let Them Eat Cake

If you're baking up Thanksgiving cakes, be sure your pets keep their noses out of the batter, especially if it includes raw eggs—they could contain salmonella bacteria that may lead to food poisoning.

Too Much of a Good Thing

A few small boneless pieces of cooked turkey, a taste of mashed potato or even a lick of pumpkin pie shouldn't pose a problem. However, don't allow your pets to overindulge, as they could wind up with a case of stomach upset or even worse—an inflammatory condition of the pancreas known as pancreatitis. In fact, it's best keep pets on their regular diets during the holidays.

A Feast Fit for a Kong

While the humans are chowing down, give your cat and dog their own little feast. Offer them Nylabones or made-for-pet chew bones. Or stuff their usual dinner—perhaps with a few added tidbits of turkey, vegetables (try sweet potato or green beans) and dribbles of gravy—inside a Kong toy. They'll be happily occupied for awhile, working hard to extract their dinner from the toy.

MANY
THANKS
TO YOU

HAPPY THANKSGIVING!

I would like to graciously thank you all for my success this year. This is due in no small part to your support and referrals. I look forward to future transactions with you, family, friends, and co-workers.

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