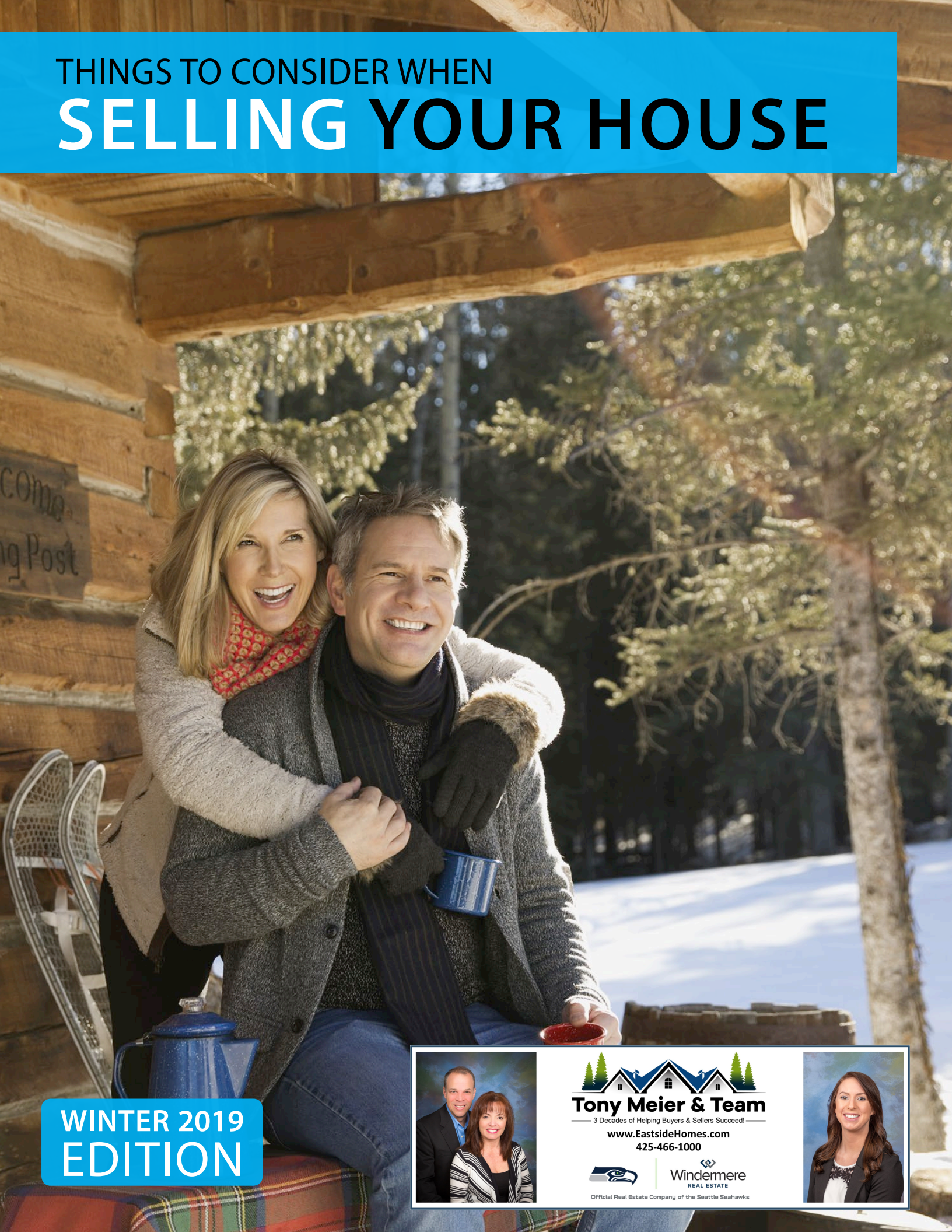
THINGS TO CONSIDER WHEN

SELLING YOUR HOUSE



WINTER 2019
EDITION

Tony Meier & Team

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5 Reasons To Sell This Winter

Below are five reasons listing your home for sale this winter makes sense.

1. Demand Is Strong

The latest *Buyer Traffic Report* from the *National Association of Realtors* (NAR) shows that buyer demand remains very strong throughout the vast majority of the country. These buyers are ready, willing and able to purchase…and are in the market right now! More often than not, multiple buyers are competing with each other to buy the same home.

Take advantage of the buyer activity currently in the market.

2. There Is Less Competition Now

Housing inventory is still under the 6-month supply that is needed for a normal housing market. This means that, in the majority of the country, there are not enough homes for sale to satisfy the number of buyers in the market. This is good news for homeowners who have gained equity as their home values have increased. However, additional inventory could be coming to the market soon.

Historically, the average number of years a homeowner stayed in his or her home was six, but that number has hovered between nine and ten years since 2011. There is a pent-up desire for many homeowners to move as they were unable to sell over the last few years because of a negative equity situation. As home values continue to appreciate, more and more homeowners will be given the freedom to move.

The choices buyers have will continue to increase. Don't wait until this other inventory comes to market before you decide to sell.

3. The Process Will Be Quicker

Today's competitive environment has forced buyers to do all they can to stand out from the crowd, including getting pre-approved for their mortgage financing. This makes the entire selling process much faster and much simpler as buyers know exactly what they can afford before home shopping. According to *Ellie Mae's* latest *Origination Insights Report,* the time to close a loan has dropped to 46 days.

4. There Will Never Be a Better Time to Move Up

If your next move will be into a premium or luxury home, now is the time to move up! The inventory of homes for sale at these higher price ranges has forced these markets into a buyer's market. This means that if you are planning on selling a starter or trade-up home, your home will sell quickly AND you'll be able to find a premium home to call your own!

Prices are projected to appreciate by 4.7% over the next year according to *CoreLogic*. If you are moving to a higher-priced home, it will wind up costing you more in raw dollars *(both in down payment and mortgage payment)* if you wait.

5. It's Time to Move on With Your Life

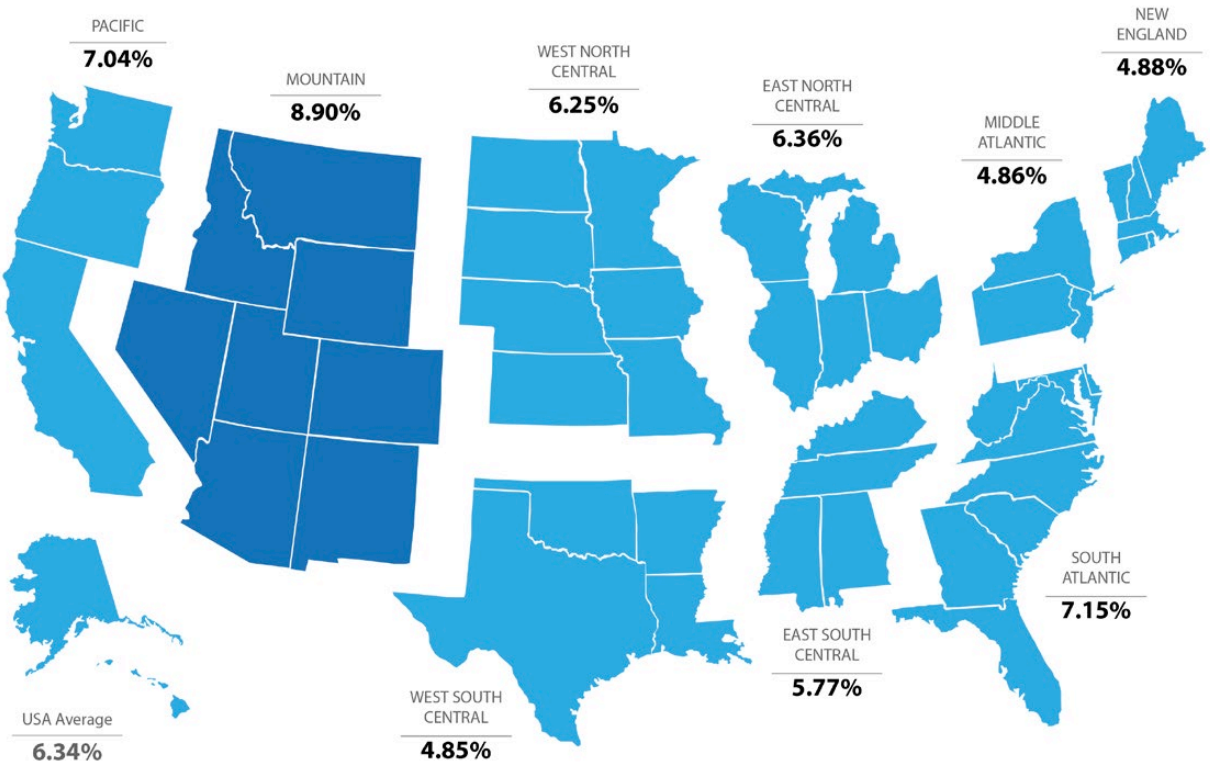
Look at the reason you decided to sell in the first place and determine whether it is worth waiting. Is money more important than being with family? Is money more important than your health? Is money more important than having the freedom to go on with your life the way you think you should?

Only you know the answers to the questions above. You have the power to take control of the situation by putting your home on the market. Perhaps the time has come for you and your family to move on and start living the life you desire.

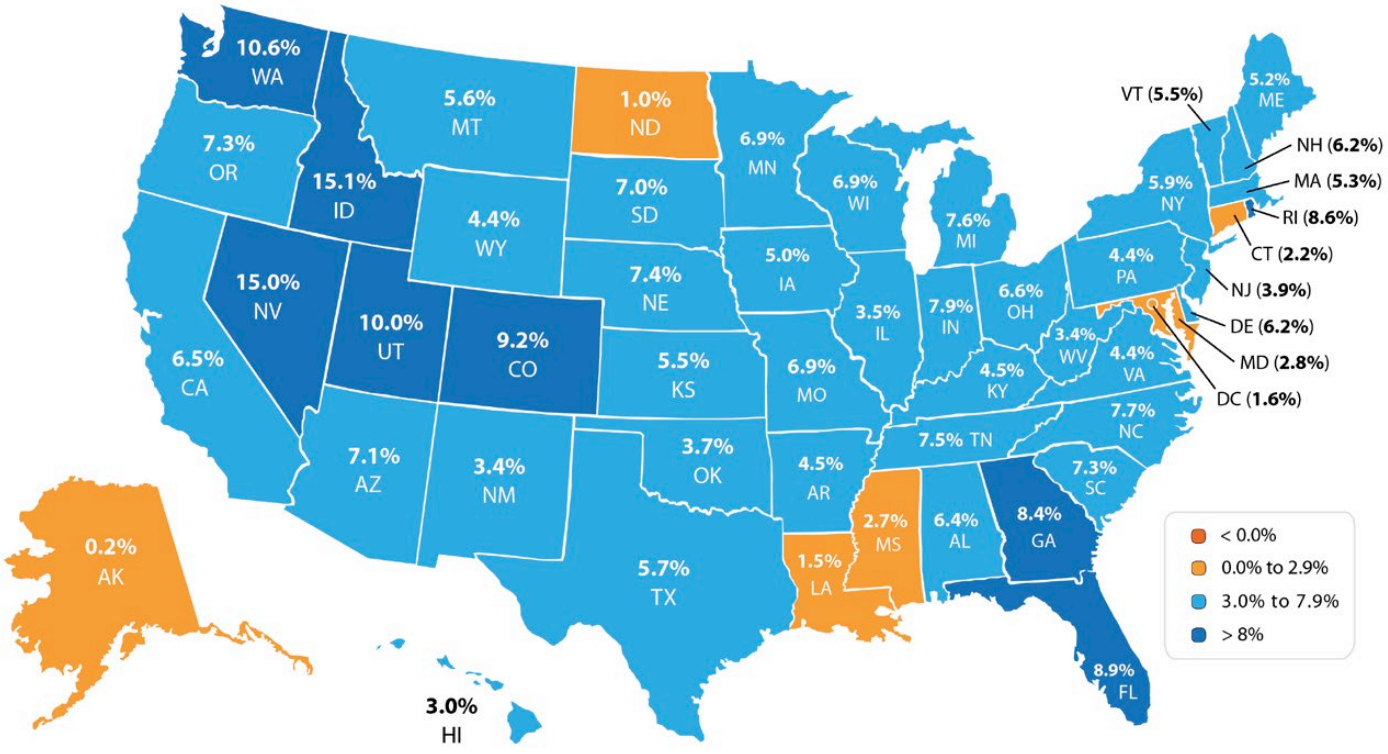
That is what is truly important.

Home Prices Over The Last Year

Every quarter, the *Federal Housing Finance Agency* (FHFA) reports on the year-over-year changes in home prices. Below, you will see that prices are up year-over-year in every region.



Looking at the breakdown by state, you can see that over the past year, each state has appreciated at a different rate. This is important to understand if you are planning to relocate to a different area of the country as waiting to move may end up costing you more!



26% of Homes with a Mortgage are Now Equity Rich!

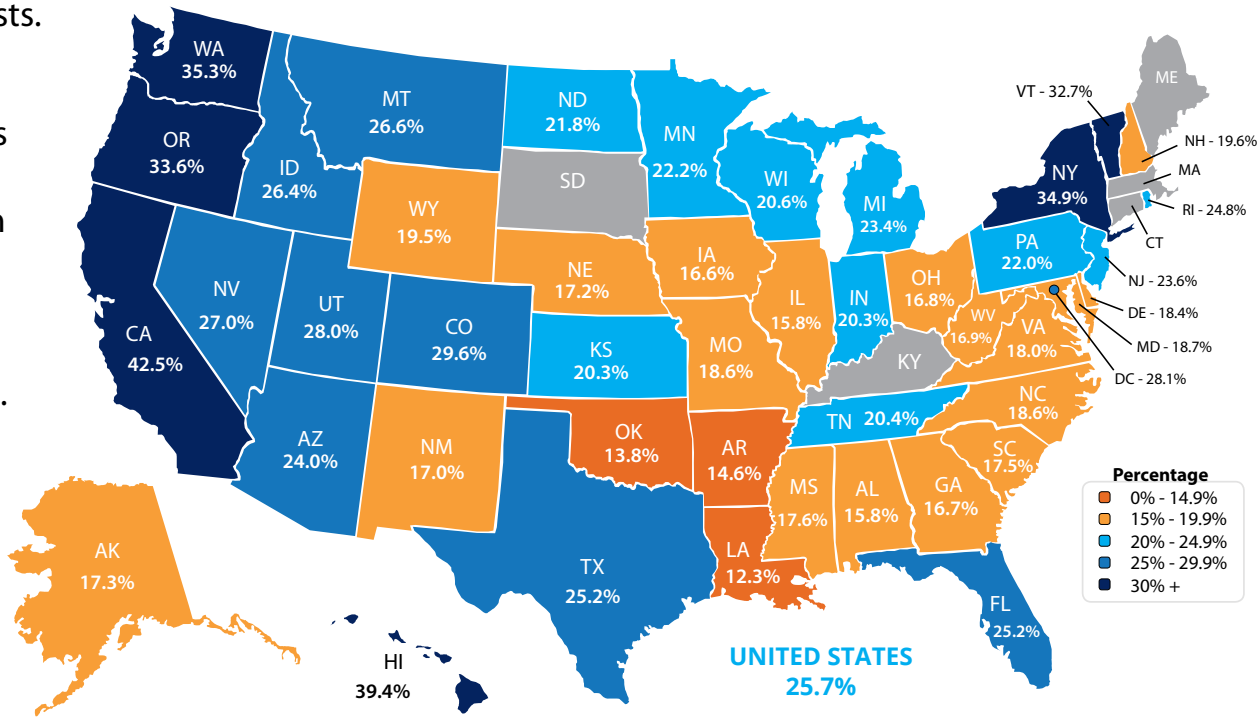
Rising home prices have been in the news a lot lately and much of the focus has been on whether home prices are accelerating too quickly, as well as how sustainable the growth in prices really is. One of the often-overlooked benefits of rising prices, however, is the impact that they have on a homeowner's equity position.

Home equity is defined as the difference between a home's fair market value and the outstanding balance of all liens (loans) on the property. While homeowners pay down their mortgages, the amount of equity they have in their homes climbs each time the value of their homes go up!

According to the latest *Equity Report* from *ATTOM Data Solutions*, *"nearly 14.5 million U.S. properties were equity rich — where the combined estimated amount of loans secured by the property was 50 percent or less of the property's estimated market value — up by more than 433,000 from a year ago to a new high as far back as data is available, Q4 2013."*

This means that over a quarter of Americans who have a mortgage would be able to sell their homes and have a significant down payment toward their next home. Many who sell could also use their new-found equity to pay off high-interest credit cards or help children with tuition costs.

The map on the right shows the share of properties with a mortgage in each state that were equity rich in Q3 2018.



Bottom Line

If you are a homeowner looking to take advantage of your home equity by moving up to your dream home, let's get together to discuss your options!

How A Lack Of Listings Impacts The Market

Home values are up, home sales are up, and distressed sales (foreclosures and short sales) have fallen to their lowest points in years.

However, there is one thing that is causing the industry to tap the brakes: a lack of housing inventory. Buyer demand has remained strong throughout the year, but supply is not keeping up, causing many buyers to enter bidding wars to secure their dream homes.

Here are the thoughts of a few industry experts on the subject:

Trulia

> *"Total number of homes available for sale in the third quarter was the highest since 2018 but lower than it was a year ago.* ***Inventory fell by 2.5% in the third quarter*** *— the smallest annual decline since the beginning of 2015."*

Lawrence Yun, *Chief Economist* at NAR

> *"All indications are that* ***we have a housing shortage.*** *If you look at population growth and job growth, it is clear that we are not producing enough houses."*

Danielle Hale, *Chief Economist* for *Realtor.com*

> ***"Buyers have been struggling for four years to find homes in their price range,*** *while dealing with bidding wars and multiple-offer situations. The inventory increase will not solve the problem overnight, but it should provide some relief to those still in the market, especially if the growth we're seeing in more affordable homes holds steady."*

Bottom Line

If you are thinking of selling, now may be the time. Demand for your house will be strong at a time when there is very little competition. That could lead to a quick sale for a really good price.

Dispelling the Myth About Home Affordability

We have all seen the headlines that report that buying a home is less affordable today than it was at any other time in the last ten years, and those headlines are accurate. But, have you ever wondered why the headlines don't say the last 25 years, the last 20 years, or even the last 11 years?

The reason is because homes were less affordable than they are today 25, 20, or even 11 years ago.

Obviously, buying a home is more expensive now than during the ten years immediately following one of the worst housing crashes in American history.

Over the past decade, the market was flooded with distressed properties *(foreclosures and short sales)* that were selling at 10-50% discounts. There were so many distressed properties that the prices of non-distressed properties in the same neighborhoods were lowered and mortgage rates were kept low to help the economy.

Low Prices + Low Mortgage Rates = High Affordability

Prices have since recovered and mortgage rates have increased as the economy has gained strength. This has and will continue to impact housing affordability moving forward.

However, let's give affordability some historical context. The *National Association of Realtors* (NAR) issues their *Affordability Index* each month. According to NAR:

> *"The Monthly Housing Affordability Index measures whether or not a typical family earns enough income to qualify for a mortgage loan on a typical home at the national and regional levels based on the most recent monthly price and income data."*

NAR's current index stands at 146.7. The index had been higher each of the last ten years, peaking at 197 in 2012 (the higher the index the more affordable houses are).

But, the average index between 1990 and 2007 was just 123, and there were no years with an index above 133. That means that homes are more affordable today than at any time during the eighteen years between 1990 and 2007.

Bottom Line

With home prices continuing to appreciate and mortgage rates increasing, home affordability will likely continue to slide. However, this does not mean that buying a house is not an attainable goal in most markets, as it is less expensive to buy today than it was during the 18-year stretch immediately preceding the housing bubble and crash.

Buyer Demand Continues to Outpace Inventory of Homes For Sale

The price of any item is determined by the supply of that item, as well as the market's demand for that item. The *National Association of Realtors* (NAR) surveys *"over 50,000 real estate practitioners about their expectations for home sales, prices and market conditions"* for their *Realtors Confidence Index.*

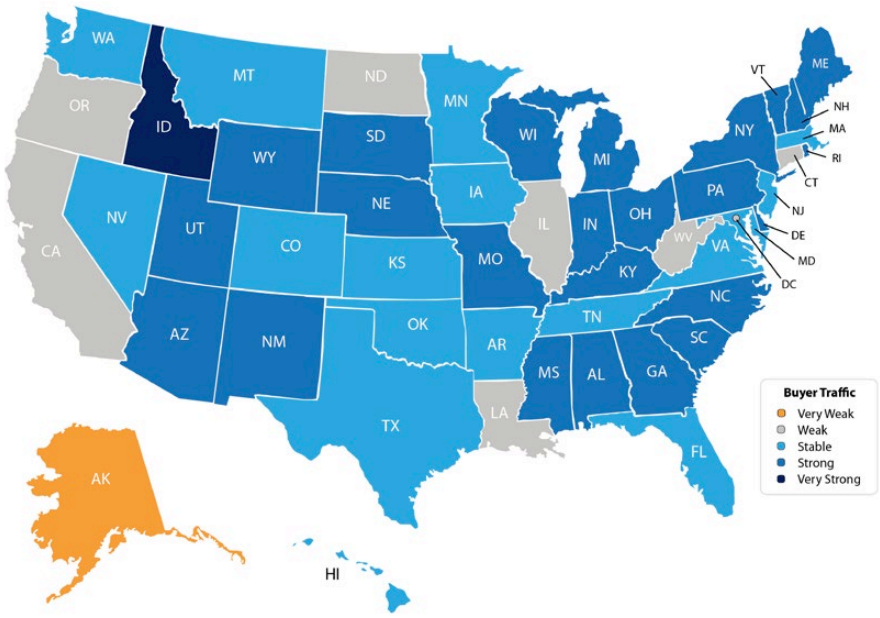
Their latest edition sheds some light on the relationship between seller traffic (supply) and buyer traffic (demand).

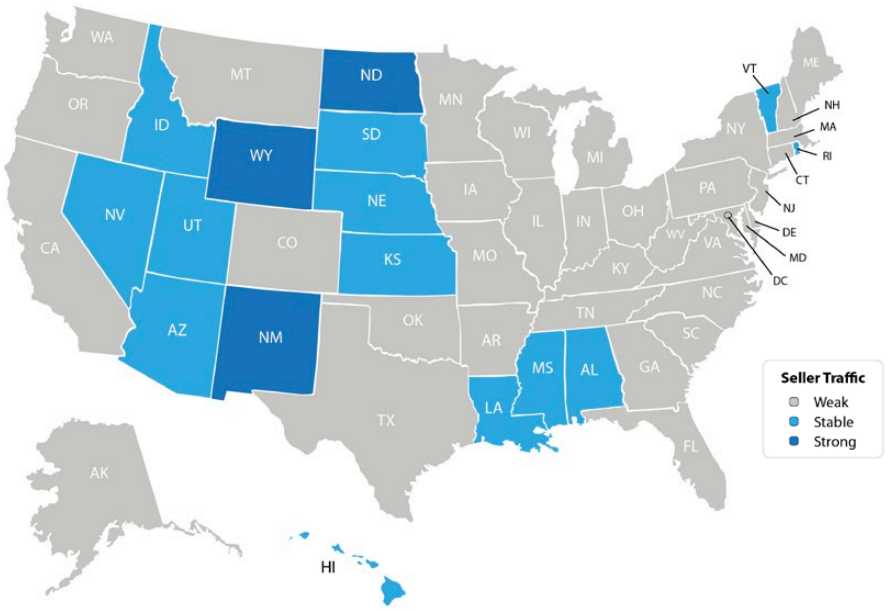
Buyer Demand

The map on the right was created after asking the question:

"How would you rate buyer traffic in your area?"

The darker the blue, the stronger the demand is for homes in that area. There were 25 states that came in with strong or very strong demand levels.





Seller Supply

The index also asked:

"How would you rate seller traffic in your area?"

As you can see from the map on the left, 35 states reported "weak" seller traffic, and only 3 states reported "strong" seller traffic. This means there are far fewer homes available than what is needed to satisfy the buyers who are out looking for their dream homes.

Bottom Line

Looking at the maps above, it is not hard to see why prices are appreciating in many areas of the country. Until the supply of homes for sale starts to meet the buyer demand, prices will continue to increase.

Have You Outgrown Your Starter Home?

For many Americans, buying their first home is their first taste of achieving part of the American Dream. There is a sense of pride that comes along with owning your own home and building your family's wealth through your monthly mortgage payment.

It may seem hard to imagine that the first home you purchased (which made your dreams come true) might not be the home that will allow you to achieve the rest of your dreams. The good news is that it's ok to admit that your home no longer fits your needs!

According to *CoreLogic's* latest *Home Price Index*, prices in the starter home market have appreciated faster than any other category over the last year, at 8.5% At the same time, inventory in this category has dropped 14.2%.

PRICES

UP **8.5%** year-over-year

INVENTORY

DOWN **14.2%** year-over-year

These two stats are directly related to one another. As inventory has decreased and demand has increased, prices have been driven up.

This is great news if you own a starter home and are looking to move up to a larger home as the equity in your home has risen as prices have gone up. Even better is the fact that there is a large pool of buyers out there searching for your starter home to help them achieve their American Dream!

Bottom Line

If you have outgrown your starter home, let's get together to chat about market conditions in our area so we can help you find your next home!

2 Factors To Watch In Today's Real Estate Market

When it comes to buying or selling a home there are many factors you should consider. Where you want to live, why you want to buy or sell, and who will help you along your journey are just some of those factors. When it comes to today's real estate market, though, the top two factors to consider are what's happening with interest rates & inventory.

Interest Rates

Mortgage interest rates have been on the rise and are now over three-quarters of a percentage point higher than they were at the beginning of the year. According to *Freddie Mac's Primary Mortgage Market Survey,* rates have climbed to around 4.8% for a 30-year fixed rate mortgage.

The interest rate you secure when buying a home not only greatly impacts your monthly housing costs, but also impacts your purchasing power.

Purchasing power, simply put, is the amount of home you can afford to buy for the budget you have available to spend. As rates increase, the price of the house you can afford to buy will decrease if you plan to stay within a certain monthly housing budget.

The chart below demonstrates the impact rising interest rates would have if you planned to purchase a $400,000 home while keeping your principal and interest payments between $2,020-$2,050 a month.

With each quarter of a percent increase in interest rate, the value of the home you can afford decreases by 2.5% (in this example, $10,000). Experts predict that mortgage rates will be over 5% by this time next year.

Buyer's Purchasing Power

RATE	$ 400,000	$ 390,000	$ 380,000	$ 370,000	$ 360,000
6.00	$ 2,398	$ 2,338	$ 2,278	$ 2,218	$ 2,158
5.75	$ 2,334	$ 2,276	$ 2,218	$ 2,160	$ 2,100
5.50	$ 2,272	$ 2,214	$ 2,158	$ 2,100	**$ 2,044**
5.25	$ 2,208	$ 2,154	$ 2,098	**$ 2,044**	$ 1,988
5.00	$ 2,148	$ 2,094	**$ 2,040**	$ 1,986	$ 1,932
4.75	$ 2,086	**$ 2,034**	$ 1,982	$ 1,930	$ 1,878
4.50	**$ 2,026**	$ 1,976	$ 1,926	$ 1,874	$ 1,824
		-2.5%	-5%	-7.5%	-10%

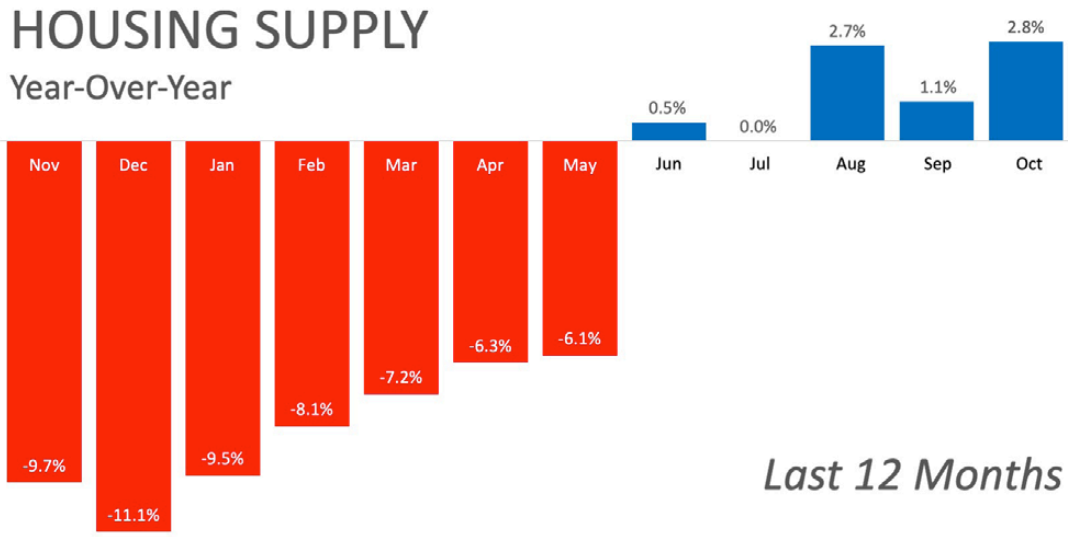
Principal & Interest Payments rounded to the nearest dollar amount

Inventory

A *'normal'* real estate market requires there to be a 6-month supply of homes for sale in order for prices to increase only with inflation. According to the *National Association of Realtors* (NAR), listing inventory is currently at a 4.3-month supply (still well below the 6 months needed), which has put upward pressure on home prices. **Home prices have increased year-over-year for the last 80 straight months.**

The inventory of homes for sale in the real estate market had been on a steady decline and experienced year-over-year drops for 36 straight months (from July 2015 to May 2018), but we are starting to see a shift in inventory over the last five months.

The chart below shows the change in housing supply over the last 12 months compared to the previous 12 months. As you can see, beginning in June, inventory levels have started to increase as compared to the same time last year.



Bottom Line

If you are planning to enter the housing market, either as a buyer or a seller, let's get together to discuss what changes in mortgage interest rates and inventory could mean for you.

What Does the Future Hold for Home Prices?

Home prices are on the top of everyone's minds. Can they maintain their current pace of appreciation? Will rising mortgage rates negatively impact home values? Will the next economic slowdown cause prices to crash?

Let's try to answer these questions based on what has happened in the past as well as what we know about the current real estate market.

The Impact of Rising Interest Rates

We explained earlier this year that rising mortgage rates have not negatively impacted home prices in the past and probably wouldn't this time either. *Freddie Mac's* comments were very direct:

> *"In the current housing market, the driving force behind the increase in prices is a low supply of both new and existing homes combined with historically low rates. As mortgage rates increase, the demand for home purchases will likely remain strong relative to the constrained supply and continue to put upward pressure on home prices."*

They were correct. So far this year, home values have continued to appreciate above normal historic percentages and it appears the gradual increase in rates has had little impact on prices.

The Impact of an Economic Slowdown

Many people fear that when the economy turns, we may see the same depreciation in home values as we did a decade ago.

However, we recently reported that the same group of economists, real estate experts, and investment & market strategists who predicted the next recession will occur in the next 18-24 months have also projected that house prices will continue to appreciate for the next five years, albeit at smaller percentages.

It Comes Down to Supply and Demand

As always, home prices will be determined by the demand to purchase compared to the available inventory of homes for sale. For the last six years, demand has far exceeded the available supply which has resulted in the average annual appreciation to top 6% since 2012. That is far greater than the historic norm of 3.6% annual appreciation that we saw prior to the housing boom.

There are currently small signs that housing inventory is slowly beginning to increase. Months supply of homes for sale increased as compared to last year over the last 5 months after 36 consecutive months of decreasing inventory. New construction data has also shown positive signs that inventory will be increasing.

As inventory begins to meet demand, we will see appreciation return to more normal levels. We are already seeing projections coming in lower than the 6.6% annual average we have seen more recently.

CoreLogic is predicting that home values will appreciate by 4.7% over the next twelve months.

Bottom Line

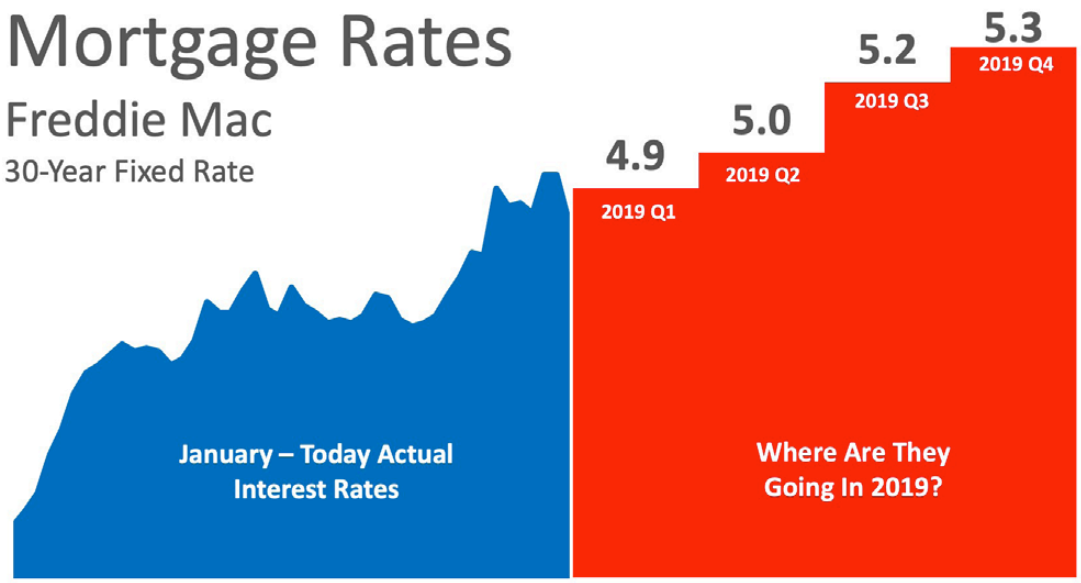
Mark Fleming, *Chief Economist at First American,* explained it best:

> *"We're seeing the first indications that price appreciation may be slowing, but the underlying fundamental housing market conditions support a natural moderation of house prices rather than a sharp decline."*

Where Are Interest Rates Headed?

The interest rate you pay on your home mortgage has a direct impact on your monthly payment. The higher the rate, the greater the payment will be. That is why it is important to know where rates are headed when deciding to start your home search.

Below is a chart created using *Freddie Mac's U.S. Economic & Housing Marketing Outlook.* As you can see, interest rates are projected to increase steadily into 2019.



How Will This Impact Your Mortgage Payment?

Depending on the amount of the loan that you secure, a half of a percent (.5%) increase in interest rate can increase your monthly mortgage payment significantly.

According to *CoreLogic's* latest *Home Price Index,* national home prices have appreciated 5.6% from this time last year and are predicted to be 4.7% higher next year.

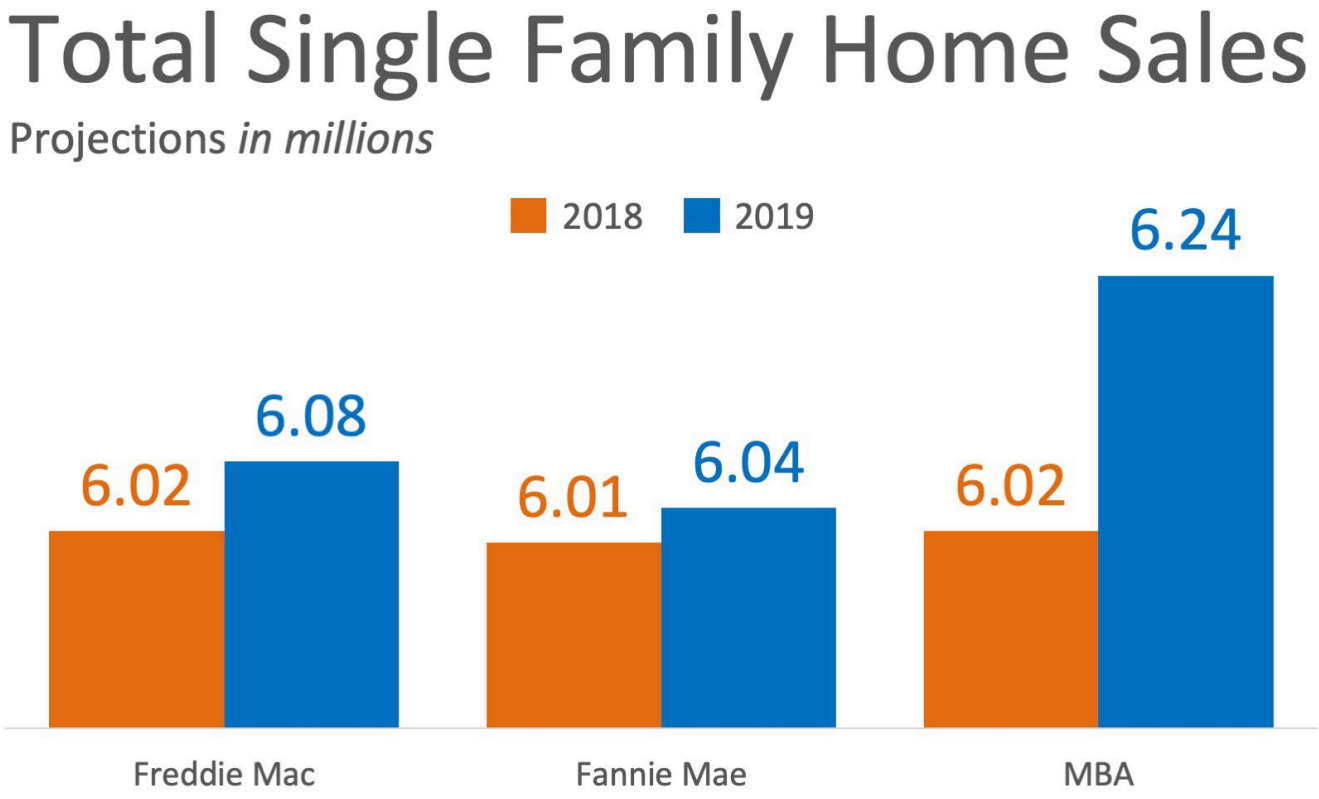
If both the predictions of home price and interest rate increases become reality, families would wind up paying considerably more for their next home.

Bottom Line

Even a small increase in interest rate can impact your family's wealth. Let's get together to evaluate your ability to purchase your dream home.

Home Sales Expected to Increase in 2019

Freddie Mac, Fannie Mae, and the *Mortgage Bankers Association* are all projecting that home sales will increase nicely in 2019. Below is a chart depicting the projections of each entity for the remainder of 2018, as well as for 2019.



As we can see, *Freddie Mac, Fannie Mae,* and the *Mortgage Bankers Association* all believe that homes sales will increase steadily over the next year. If you are a homeowner who has considered selling your house recently, now may be the best time to put it on the market.

The Role Access Plays In Getting Your House Sold!

So you've decided to sell your house. You've hired a real estate professional to help you with the entire process and they have asked you what level of access you want to provide to potential buyers.

There are four elements to a quality listing. At the top of the list is Access, followed by Condition, Financing and Price. There are many levels of access that you could provide to your agent to be able to show your home.

Here are five levels of access that you could provide to a buyer with a brief description:

- **Lockbox on the Door –** This allows buyers the ability to see the home as soon as they are aware of the listing, or at their convenience.
- **Providing a Key to the Home –** Although the buyer's agent may need to stop by an office to pick up the key, there is little delay in being able to show the home.
- **Open Access with a Phone Call –** The seller allows showing with just a phone call's notice.
- **By Appointment Only (example: 48 Hour Notice) –** Many out-of-town/state buyers and relocation buyers visit an area they would like to move to and only have the weekend to view homes. They may not be able to plan that far in advance, or may be unable to wait the 48 hours to be shown the house.
- **Limited Access (example: the home is only available on Mondays or Tuesdays at 2 PM or for only a couple of hours a day) –** This is the most difficult way to be able to show your house to potential buyers.

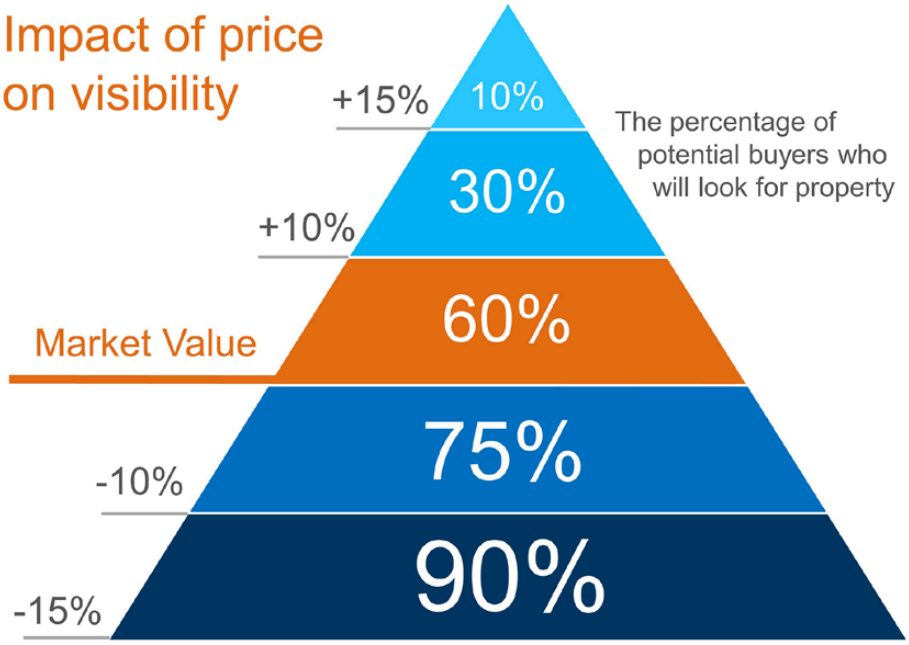
In a competitive marketplace, access can make or break your ability to get the price you are looking for, or even sell your house at all.

How To Get The Most Money From The Sale Of Your Home

Every homeowner wants to make sure they maximize their financial reward when selling their home. But how do you guarantee that you receive maximum value for your house? Here are two keys to ensure that you get the highest price possible.

1. Price it a LITTLE LOW

This may seem counterintuitive. However, let's look at this concept for a moment. Many homeowners think that pricing their home a little OVER market value will leave them room for negotiation. In actuality, this just dramatically lessens the demand for your house *(see below)*.



Instead of the seller trying to 'win' the negotiation with one buyer, they should price it so that demand for the home is maximized. In doing this, the *seller* will not be fighting with a *buyer* over the price, but instead will have *multiple buyers* fighting with *each other* over the house.

Realtor.com gave this advice:

> *"Aim to price your property at or just slightly below the going rate. Today's buyers are highly informed, so if they sense they're getting a deal, they're likely to bid up a property that's slightly underpriced, especially in areas with low inventory."*

2. Use a Real Estate Professional

This, too, may seem counterintuitive. The seller may think they would make more money if they didn't have to pay a real estate commission. With this being said, studies have shown that homes typically sell for more money when handled by a real estate professional.

A study by *Collateral Analytics* reveals that FSBOs don't actually save any money, and in some cases may be costing themselves more, by not listing with an agent.

In the study, they analyzed home sales in a variety of markets in 2016 and the first half of 2017. The data showed that:

> *"FSBOs tend to sell for lower prices than comparable home sales, and in many cases below the average differential represented by the prevailing commission rate."*

The results of the study showed that the differential in selling prices for FSBOs when compared to MLS sales of similar properties is about 5.5%. Sales in 2017 suggest the average price was near 6% lower for FSBO sales of similar properties.

Bottom Line

Price your house at or slightly below the current market value and hire a professional. That will guarantee you maximize the price you get for your house.

5 Reasons You Shouldn't For Sale By Owner

In today's market, with home prices rising and a lack of inventory, some homeowners may consider trying to sell their home on their own, known in the industry as a For Sale By Owner (FSBO). There are several reasons why this might not be a good idea for the vast majority of sellers.

Here are the top five reasons:

1. Exposure to Prospective Purchasers

Recent studies have shown that 95% of buyers search online for a home. That is in comparison to only 13% looking at print newspaper ads. Most real estate agents have an internet strategy to promote the sale of your home. Do you?

2. Results Come from the Internet

Where did buyers find the home they actually purchased?

- 50% on the internet
- 28% from a Real Estate Agent
- 7% from a yard sign
- 1% from newspapers

The days of selling your house by just putting up a sign and putting it in the paper are long gone. Having a strong internet strategy is crucial.

3. There Are Too Many People to Negotiate With

Here is a list of some of the people with whom you must be prepared to negotiate if you decide to For Sale By Owner:

- The buyer who wants the best deal possible
- The buyer's agent who solely represents the best interest of the buyer
- The buyer's attorney (in some parts of the country)
- The home inspection companies, which work for the buyer and will almost always find some problems with the house
- The appraiser if there is a question of value

4. FSBOing Has Become More and More Difficult

The paperwork involved in selling and buying a home has increased dramatically as industry disclosures and regulations have become mandatory. This is one of the reasons that the percentage of people FSBOing has dropped from 19% to 7% over the last 20+ years.

5. You Net More Money When Using an Agent

Many homeowners believe that they will save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything, and in some cases may be costing themselves more, by not listing with an agent. One of the main reasons for the price difference at the time of sale is:

> *"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."*

If more buyers see a home, the greater the chances are that there could be a bidding war for the property. The study showed that the difference in price between comparable homes of size and location is currently at an average of 6%.

Why would you choose to list on your own and manage the entire transaction when you can hire an agent and not have to pay anything more?

Bottom Line

Before you decide to take on the challenges of selling your house on your own, let's get together and discuss your needs.

The Importance Of Using An Agent When Selling Your Home

When a homeowner decides to sell their house, they obviously want the best possible price with the least amount of hassles. However, for the vast majority of sellers, the most important result is to actually get the home sold.

In order to accomplish all three goals, a seller should realize the importance of using a real estate professional. We realize that technology has changed the purchaser's behavior during the home buying process. According to the *National Association of Realtors'* latest *Profile of Home Buyers & Sellers*, the percentage of buyers who used the internet in their home search increased to 95%.

However, the report also revealed that **94% of buyers that used the internet when searching for a home purchased their home through either a real estate agent/broker or from a builder or builder's agent.** Only 2% purchased their home directly from a seller whom the buyer didn't know.

Buyers search for a home online, but then depend on an agent to find the home they will buy (52%), to negotiate the terms of the sale (46%) and price (36%), or to help understand the process (60%).

The plethora of information now available has resulted in an increase in the percentage of buyers that reach out to real estate professionals to *"connect the dots."* This is obvious as the percentage of overall buyers who used an agent to buy their home has steadily increased from 69% in 2001.

Bottom Line

If you are thinking of selling your home, don't underestimate the role that a real estate professional can play in the process.

Two Things You Don't Need To Hear From Your Listing Agent

You've decided to sell your house. You begin to interview potential real estate agents to help you through the process. You need someone you trust enough to:

- **Set the market value on possibly the largest asset your family owns (your home)**
- **Set the time schedule for the successful liquidation of that asset**
- **Set the fee for the services required to liquidate that asset**

An agent must be concerned first and foremost with you and your family in order to garner that degree of trust. Make sure this is the case.

Be careful if the agent you are interviewing begins the interview by:

- **Bragging about their success**
- **Bragging about their company's success**

An agent's success and the success of their company can be important considerations when deciding on the right real estate professional to represent you in the sale of your house. However, you first need to know that they care about what you need and what you expect from the sale. If the agent is not interested in first establishing your needs, how successful they may seem is much less important.

Look for someone with the **'heart of a teacher'** who comes in prepared to explain the current real estate market to you, and is patient enough to take the time to show you how it may impact the sale of your home; not someone only interested in trying to sell you on how great they are.

You have many agents from which to choose. Pick someone who truly cares.

CONTACT US TO TALK MORE

We're sure you have questions and concerns...

We would love to talk with you more about what you read here, and help you on the path to selling your house. Our contact information is below. We look forward to hearing from you...

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