

Real Estate Guide



The Huron Daily
PLAINSMAN

Winter 2021

Now is a great time to sell your home!

Happy New Year! While 2020 was different in ways we couldn't have imagined, the real estate market continued to be one of continuous movement. As the 2021 President of the Huron Board of Realtors (HBOR), I am excited to share some real estate industry insights and workings of our board with you.

- **Sales Prices** — When we take a look at the Residential home values in the immediate Huron area comparing 2020 to 2019, there was an increase of 10.6% with average sales price of \$148,332 in 2020 vs. \$134,119 in 2019.

- **Sales Volume** — We had a great year in 2020! We sold 181 homes compared to 2019's 172 which equates to a 5.2% increase. There were 181 homes sold in 2020 compared to 172 in 2019 for an increase of 5.2%.

- **Days on Market** — The average Days on Market (DOM) for 2020 were 148 from listing to closing and an average of 53 days from contract (accepted offer) to closing. This is in line with previous years.



Mary Neugebauer
Montgomery Real Estate
President, Huron Board of Realtors

- **Listings** — The total number of Residential Properties Listed in Huron for 2020 was 230 compared to 2019 which was 250, which reflects a DECREASE of 8%. Which leads us to....

We are nearing one of the lowest numbers of listings the Huron area has experienced.

We have buyers but NEED MORE LISTINGS. Interest rates are still at an all time low, so your dream home is more affordable than ever! Listing and selling your home now not only allows you to reach your goals, but also allows others to achieve the American Dream of Home Ownership!

Like many other businesses/industries, our community involvement was greatly affected by Covid-19. While we were hindered in some areas, we still rose to the occasion and championed others. Local REALTORS were able to raise \$710.68 with the Realtors for Kids Drive around the holidays. That was comprised of cash donations, and donations of socks and underwear from generous community members. The funds were used to purchase clothing, undergarments

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Laura Kleinsasser,
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How agents and sellers can work together

Selling a home can be stressful. Despite this, 5.51 million existing U.S. homes were sold in 2017, according to data from the National Association of REALTORS®. In many cases, homeowners choose to work with real estate agents to facilitate the process of listing, showing and selling their homes.

Real estate agents are valuable assets. Agents have neighborhood knowledge, are educated in pricing trends, can filter phone calls or emails from buyers who aren't serious, and can organize all of the people necessary for a closing. Real estate agents provide many services that the average person may not have the time nor the experience to handle.

When selecting an agent to sell a home, homeowners may not understand that the terms real estate agent and REALTOR® are not interchangeable. Although both must be licensed to sell real estate, the main difference between a real estate agent and a REALTOR® is the latter is a member of the National Association of REALTORS®. NAR ensures that members subscribe to a certain code of ethics.

There are many qualified agents, but an agent cannot do his or her job well without some help on the part of the homeowner. These tips can make the process of selling a home go smoothly.

- Price the home correctly. Homeowners should trust the agent's ability to price a home for the market. Everyone wants to get the most money possible, but listing the



home for more than it's worth may cause it to sit unnecessarily for several weeks or months, which could raise red flags among potential buyers.


- Market the home. A real estate agent will list the home via a multiple listing service (MLS) on a private website, in newspapers, and wherever else he or she feels is pertinent. Homeowners can share the listing via social media and word of mouth to help increase the chances of selling the home.

- Be available. Limiting the time an agent can show the house to potential buyers is in no one's best interest. Sellers should be ready and willing to open their homes, which is the best way to make a sale. An agent may suggest a lock box so the home can be shown when homeowners are not on the property.

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HBOR:

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and socks for kids of all ages. These items were then delivered to the Salvation Army for disbursement. We would like to thank the entire community for their generosity!

On December 4, 2020, HBOR rang the bells for Salvation Army at Coborn's and Fair City Foods as a part of statewide "Realtor Ring Day" and raised \$621.25. We were also active in the Backpack Program by picking up and delivering the "backpacked" food items for the kids to our local elementary schools several times a year. And as always we supported the Meals on Wheels program, by delivering meals for the Senior Citizen Center four (4) weeks this past year.

We are excited to serve our community in 2021 and hope that this year brings many opportunities!!

Mary Neugebauer

Montgomery Agency
President, Huron Board of Realtors

Custom home-buying tips

(MS) — Even considering being able to design your own custom home is an exciting prospect. Whether you're ready to take the plunge or just exploring your options, here are tips to keep in mind.

- Know what you're signing up for. Building a custom home is a significant undertaking and a major life decision. It's a big commitment in terms of time, money and energy. While this shouldn't scare you away from your dream home, it's important to know what you're getting into. If you're feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

- Hire the right professionals. You may be a DIY pro, but this isn't a project you want to take on yourself, even partly. Key professionals you'll need to work with include an architect, plumber, electrician and more. Consider also working with a designer who can help with the interiors to make sure the space is as functional as it is beautiful. Do your research to find quality pros — this isn't the time to skimp on labor.

- Think about furniture layout early. While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you'll want to use and lay out each room can help you during the building and design process. For example, you can save time and money down the line when you know from the get-go you'll want a window seat and two large couches to face the fireplace.

- Know where to save and spend. Costs can quickly add up, so it's important for you to decide early on what matters most to you, and what's worth investing in. You can always upgrade your flooring or cabinetry, but you can never change the foundation. Build your home to last longer and perform better with innovative building materials like insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

- Prepare for the unexpected. Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the



journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that's more eco-friendly, or a smart home automation system might hit the market and you'll want to integrate it into the design. Be flexible.

Find more information about building your new home with insulated concrete forms at nudura.com.

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- Make suggested renovations. Agents know which features can make or break a sale. Homeowners should be amenable to certain suggestions, such as neutral paint colors, removing personal effects and clearing clutter.

- Give recommendations. Real estate is a commission-based industry. Agents often tirelessly put in hours and only reap rewards if the house is sold. A homeowner who was satisfied with an agent can then recommend that person to friends or family.

By working with real estate professionals, homeowners can sell their homes quickly.



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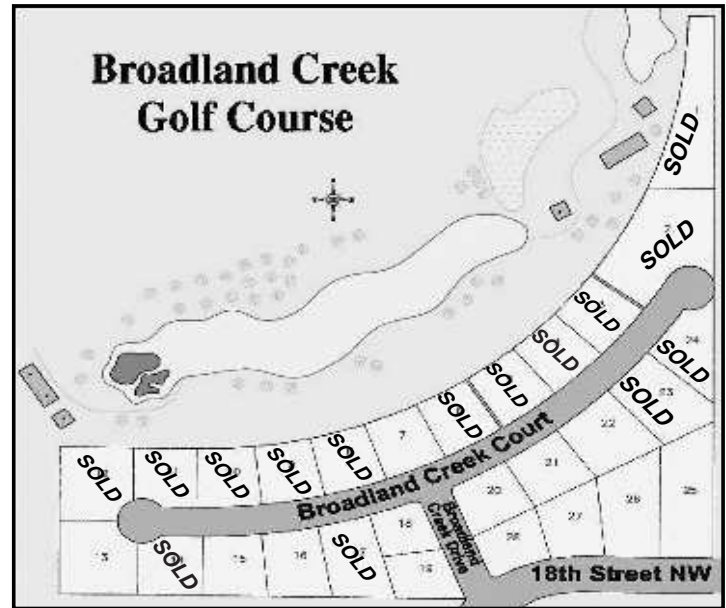
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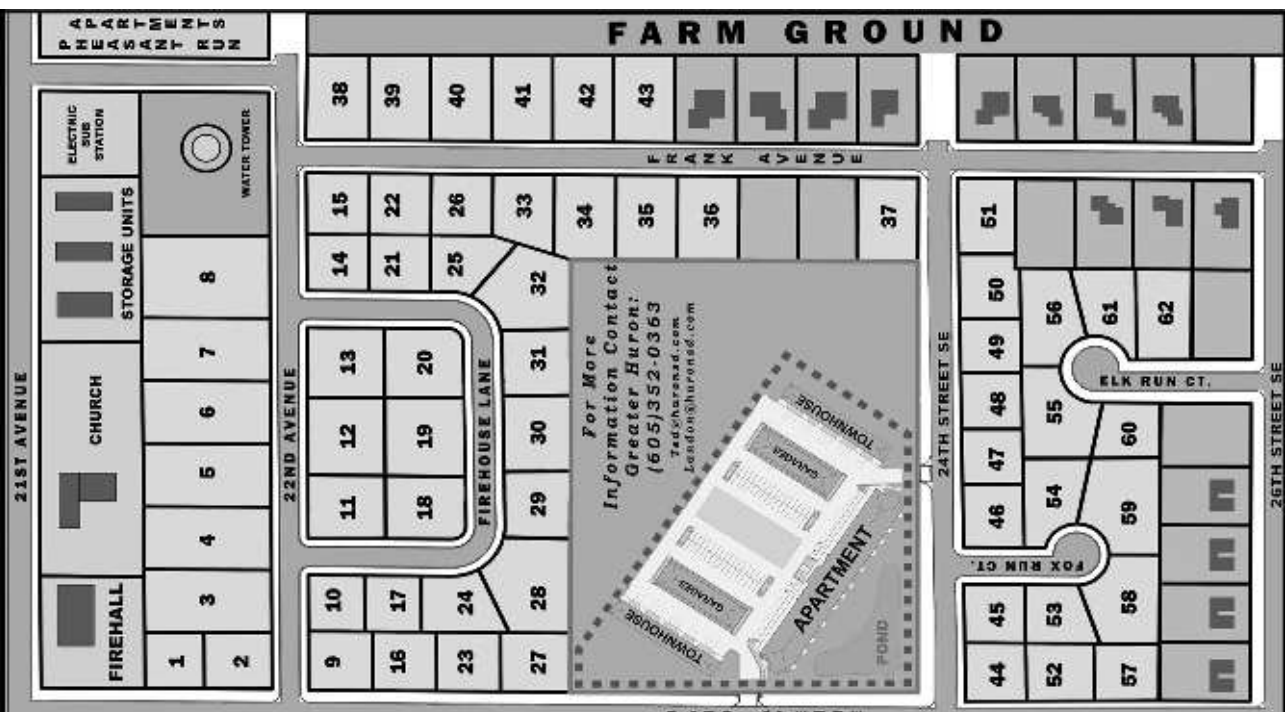
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Buying a home during COVID-19

Homeowners know that the process of buying a home can be both exciting and nerve-racking. The anxiety associated with buying a home has hit new heights during the outbreak of the novel coronavirus COVID-19.

Historically low interest rates and limited inventory has made 2020 an especially unique time to buy a home. It's also a competitive and potentially expensive time to buy a home. While the economic consequences of

COVID-19 have been severe, the Federal National Mortgage Association, also known as Fannie Mae, forecasted a significant increase in median home prices in March 2020. City dwellers have scrambled to buy homes outside of cities, where social distancing is more difficult and the risk of getting COVID-19 appears greater than it is in suburban or rural settings. That's led to a lot of competition among prospective buyers.

Prospective home buyers willing to enter the hectic fray and shop for a home during the COVID-19 outbreak may benefit from knowing what to expect as they search for their next home.

- Get ready for virtual tours. Buyers might once have scoffed at the notion of buying a home they'd only seen in videos, but virtual tours have become the new normal in the wake of the pandemic. An April survey from the National Association of Realtors® found that home tours had declined sharply. While 98 percent of realtors reported taking clients on home tours as recently as February, that number had declined to 63 percent by April. As many regions pause their reopening plans, prospective home buyers should ready themselves for virtual tours as opposed to in-person home tours.

- Expect limited inventory. While home prices are up, many people are holding onto their homes. The NAR reports that total housing inventory at the end of May 2020 was down nearly 19 percent from the end of May 2019. Buyers will have less inventory to choose from, so those intent on buying may need to prioritize what they need in a home and focus on finding properties that can fulfill those needs.

- Expect to move quickly. Realtors have seen homes sell within days of being listed, and that has put pressure on buyers to move quickly. It also highlights the importance



of finding a home inspector before your search begins as well as a lender who can handle quick closings. Ask around for recommendations, but make sure you have these two important professionals lined up before beginning your search. Doing so will give you a better chance of buying in an unusual time.

- Make the best down payment you can afford. A high down payment makes buyers look

better no matter the state of the economy. An offer with a high down payment looks like a stronger offer, and that can make the difference between winning and losing a potential bidding war.

Buying a home during the COVID-19 outbreak presents some unique challenges to prospective buyers.

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Winter curb appeal checklist to use

Creating curb appeal is important in real estate and can increase the value of a home by as much as 17 percent. But it can be challenging to achieve great curb appeal in the cold weather months.

Here is a checklist from the Outdoor Power Equipment Institute (OPEI), an international trade association representing manufacturers and suppliers of power equipment, small engines and battery power, utility and personal transport vehicles, and golf cars, and the managing partner of GIE+EXPO. This list can help sellers create a good first impression, even when the temperatures drop.



Creating Curb Appeal in the Winter Months:

• FOCUS ON SAFETY

Make sure buyers can safely get into your home by keeping the walkways, stairs and driveway clear of snow, ice and wet, slippery leaves. Your snow thrower can clear away snow.

• SHOWCASE WINTER PLANTS

Utilize evergreen and cold

weather plants like holly, pansies and witch hazel in patio pots and flower beds to add life to the landscape. A live wintergreen wreath is also a nice touch.

• GIVE THE LAWN SOME LOVE

Keep leaves and debris cleared off the lawn. A carpet of dormant grass gives a better impression than dead leaves and twigs. It also hints of what is to come in the spring!

• CLEAN GUTTERS

Clean gutters and downspouts signal to potential buyers that your home is well-maintained.

• UTILIZE OUTDOOR LIGHTING

Showcase your home on short, grey days with strategically placed outdoor lighting to light up the driveway, pathways and front porch.

• PRUNE SHRUBS & TREES

Don't wait until an ice or snowstorm hits to tend to the trees in your yard. Prune your plants, trees and shrubs now for a tidy look that will also keep branches from snapping off due to snow and ice. Your pole pruner or chainsaw can help remove any damaged limbs.

• ORGANIZE THE GARAGE

Store your outdoor power equipment neatly in the garage, declutter the space and give it a good clean. A tidy garage looks bigger and more inviting.

• ADD BIRDFEEDERS

Create a natural, serene scene (and support pollinators at the same time) by installing a bird feeder or bird garden. A blue jay or cardinal makes a striking image against a winter scene.

Discover...

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Get the best mortgage financing deal

Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of home ownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop

around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

- Learn your credit score. Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

- Investigate various lenders. The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs associated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.

- Consider a mortgage broker. Mortgage brokers will serve as the middle person in the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to choose.

- Learn about rates. Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. Rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages



and disadvantages, and a financial consultant can discuss what might be in your best interest.

- Discuss points with your financial advisor and lender. Some lenders allow you to pay points in advance, which will lower the interest rate. Get points quoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their

homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.

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Factors to consider when choosing a mortgage lender

A home is the most significant purchase many people will ever make. Perhaps because of that, many buyers, particularly those purchasing a home for the first time, are understandably nervous about the home-buying process. The decision regarding which home to buy warrants ample consideration, but so, too, does the buyers' choice of lender.

Mortgage lenders can be found all over the internet, and the sheer volume of lender options can make it hard for home buyers to find the right fit for them. Couple that with lending-related terminology that many first-time buyers may be unfamiliar with, and it's easy to see why prospective homeowners can feel overwhelmed about the process of borrowing money to buy their homes.

When looking for a mortgage lender, prospective homeowners should never forget that the choice of lender is, in most cases, entirely theirs to make. When making that decision, a host of variables should be considered. The following are three such factors that, upon ample consideration, may help buyers rest easy knowing they did their due diligence when looking for lenders.

1. Reputation/recommendation

Just like other businesses, lenders have reputations, and oftentimes those reputations can be determined via some simple online research. Peruse online reviews to determine what past buyers felt about a given lender. If possible, ask friends, family or colleagues who they

worked with to secure a mortgage.

2. Fees

Fees vary from lender to lender. Fees should not be mistaken for interest rates, which change daily and are typically dictated by the financial industry and prospective buyers' credit history and financial standing. When speaking with potential lenders, ask for a rundown of their fees, and the services those fees include, and closing cost estimates in writing, then compare and contrast fees and costs of various lenders before making a final decision. Some lenders may charge considerably more in fees than others, so buyers should put in the effort necessary to comparison shop.

3. Personal interaction

Buyers, especially those who have never before purchased a home, will likely have lots of questions. This is where personal interaction with a prospective lender should be noted. Securing financing for a home purchase can sometimes seem like an impersonal process, but it doesn't have to be, and many lenders are happy to answer buyers' questions. Lenders who answer questions quickly and clearly can make buyers more comfortable about the home buying process. Buyers may want to avoid lenders who seem evasive or unwilling to answer questions in writing.

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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 payment 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 se-

curity 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

BUYING / Page 14

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Inspections keep furnace running smooth

When it comes to the check list of things to do when you consider buying a new home, one item that should be near the top is an inspection of the existing heating and cooling system, advises Dustin Zemlicka, HVAC (heating, ventilation and air conditioning) manager at McGillvrey Heating & Cooling in Wolsey.

“You want to find out the age and condition of the furnace and AC,” said Zemlicka, who has been servicing heating and cooling units for the past 25 years. “We check the heat exchanger to make sure there are no cracks or faulty parts, the burners and motor bearings. Just make sure everything is operating correctly.”

For air conditioning units, they check freon levels, coils and refrigerant pressures, he said.

“If the heat exchange is cracked on your furnace, carbon monoxide can enter your home and that can be deadly,” Zemlicka said. “It’s actually rec-



COURTESY PHOTO

McGillvrey Heating & Cooling employees, from left, Tanner Zemlicka, service technician, Dustin Zemlicka, service manager, Richard McGillvrey, owner, and Cory Berquist, service technician, pose in the office. Below, Kyle Uttecht, certified HVAC technician, poses with the popular iWave air purifier that attaches to the furnace. The iWave cleans and freshens the air in a home while the furnace runs, and is proven to kill the COVID-19 virus.

FURNACE / Page 15



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Simple, inexpensive staging strategies

Staging has long been part of selling a home, and for good reason. When selling a home, it makes sense for sellers to make their homes as appealing as possible, even if a recent study indicates that staging may not compel buyers to offer more money.

Researchers at Old Dominion University and Johns Hopkins University found that staging did not have a significant effect on the actual revealed market value of a property. However, homeowners should not interpret that as a reason to skip staging. In fact, the study's authors note that staging gave buyers more favorable impressions of a property, which might accelerate the selling process.

Staging a home need not be difficult. In fact, homeowners can employ several simple and inexpensive staging strategies to entice buyers to make offers on their homes.

- Clear out the clutter, especially in bathrooms and closets. Clear out the clutter in each room in the house before hosting an open house. Note that it's not just bedrooms and living rooms that should be made to look open, spacious and clutter-free. A luxurious, hotel-quality bathroom that's open and airy can impress buyers, as can organized closets that are not jam packed with clothing, shoes and other wardrobe items that have a tendency to take over closets the longer someone lives in a home.

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BUYING:

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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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STAGING:

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• Let the sun shine in. A home that's bright and airy tends to appear more spacious and livable than one in which the windows and blinds are closed. Before hosting an open house, open the blinds and crack some windows if the weather permits.

• Start right inside the front door. A welcoming, clutter-free foyer or primary entryway makes a strong first impression, immediately giving buyers an idea of what it will be like to welcome their own friends and family into a home should they buy it. If you hang your coats on a coat rack in a foyer or entryway that does not have a closet, remove the coat rack before hosting an open house. Coat racks can make the space feel cramped. If there's room, place a small table and bench just inside the door.

• Take care of the yard. You only get one chance to make a first impression, and the first thing buyers will see when they pull up outside your house is the exterior of your home. Landscaping is important, and a well-maintained yard suggests to buyers that owners have taken pride in their homes, and that may extend inside the home. Make sure the grass is freshly cut, shrubs and trees have been trimmed, bald spots in the lawn have been addressed, and exterior living spaces have been cleaned and cleared of clutter.

Staging a home sounds complicated. But there are various simple and inexpensive ways to make a home more attractive to prospective buyers.

FURNACE:

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ommended that you have your furnace inspected on a yearly basis."

Depending on the age of the furnace, parts can be put in to keep it running smoothly. However, if the heat exchanger is cracked, it may be more prudent to replace the furnace.

"If it's 10 years old or less you can replace the heat exchanger, but when you get into 20-plus year old furnaces, it's better to upgrade," he said, adding that newer models out today offer more efficiency.

Homeowners are reminded that one of the key things they can do to keep their furnaces running smoothly is to remember to change the filters regularly, Zemlicka added.

The company, which has been in Wolsey since 1997, features Amana brand furnaces, which have a lifetime heat exchanger warranty.

McGillvrey Heating & Oil offers floor heat installation, boilers, heat pumps, gas and electric furnaces, air conditioners, hot water heaters, fireplaces, and home, farm and commercial new construction.

One of the most popular features they offer is called the iWave air purifying device, that installs in any duct system. When air passes over the iWave, ions produced by the device reduce pathogens, allergens, smoke and odors in the air.

It is the first air purifier to be tested against COVID-19, and has been shown to kill 99.4% of the virus. The iWave system generates the same ions that nature creates with lightning, waterfalls and ocean waves.

For more information or to schedule a furnace inspection, contact McGillvrey Heating & Cooling by calling 883-4582.

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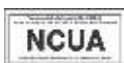


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