

# Real Estate Guide



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# Now is a good time to buy or sell

Our real estate market in the Huron area continues to be a driving force in our local economy, even though the numbers were down a little in 2023 from the record year of 2022.

The statistics for the property types of residential, multi-family, land, commercial and farm for new listings were down 7.7% with 263 new listings in 2023 compared to 285 new listings in 2022.

Our closed sales were down 13.4% with 206 sales in 2023 compared to 238 sales in 2022. On a



Phelan Stahl

positive note, our median sales price of \$169,000 was up 13.1% in 2023 compared to \$149,450 in 2022.

The 2023 median list price of \$179,900 was up 19.9% compared to \$150,000 in 2022. The mortgage interest rates were a little high in 2023 but still had a very affordable rate and have started to come down, which should produce even more buyers and sellers in 2024.

Our current inventory has remained low with around 25 to 40 residential properties on the market at any given time. With this low inventory, it is a great time to sell or buy as it may not be there tomorrow.

We are looking forward to another excellent year in real estate and if you are thinking of buying or selling, please contact your favorite Realtor for more information on your next steps of realizing your dreams!

After all, home ownership is a privilege and a thrill, with no better satisfaction than to call that house your home!

*Phelan Stahl with Action Realty is 2024 Huron Board of Realtors President*

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## Applying for a mortgage

A home is the single biggest purchase most people will ever make. That's perhaps become even more true in recent years, when the cost of homes has increased dramatically.

The sticker price of a home may come as a shock to first-time buyers, but few homeowners purchase their homes in cash. Mortgages are a vital component of home ownership for the vast majority of buyers. Mortgages are loans obtained through the conveyance of property as security. When homeowners pay off their mortgages, the title of the property officially transfers to them from their lenders.

Though most homeowners utilize mortgages to buy their homes, that does not mean the process is the same for everyone. A host of factors affect mortgage terms, and there's much prospective homeowners can do to secure the best agreement possible.

- Recognize why a low interest rate is important. Mortgage interest rates have drawn considerable attention in recent years, as rising inflation has led to rates that have

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# 2023 was slowest year for U.S. home sales

BY ALEX VEIGA

AP BUSINESS WRITER

LOS ANGELES (AP) — Sales of previously occupied U.S. homes sank in 2023 to a nearly 30-year low, as sharply higher mortgage rates, rising prices and a persistently low level of homes on the market combined to push homeownership out of reach for many Americans.

The National Association of Realtors said Friday that existing U.S. home sales totaled 4.09 million last year, an 18.7% decline from 2022. That is the weakest year for home sales since 1995 and the biggest annual decline since 2007, the start of the housing slump of the late 2000s.

The median national home price for all of last year edged up just under 1% to record high \$389,800, the NAR said.

Last year's home sales slump echoes the nearly 18% annual decline in 2022, when mortgage rates began rising, eventually more than doubling by the end of the year. That trend continued in 2023, driving the average rate on a 30-year mortgage by late October to 7.79%, the highest level since late 2000.

The sharply higher home loan borrowing costs limited home hunters' buying power on top of years of soaring prices. A dearth of homes for sale also kept many would-be homebuyers and sellers on the sidelines.

Still, a pullback in mortgage rates since late last year, and forecasts calling for a further rate declines this year, is fueling hopes that home sales will begin to bounce back from their dismal showing in 2023.

"The latest month's sales look to be the bottom before inevitably turning higher in the new year," said Lawrence Yun, the NAR's chief economist. "Mortgage rates are meaningfully lower compared to just two months ago, and more inventory is expected to appear on the market in upcoming months."

Mortgage rates have been mostly easing since November, echoing a pullback in the 10-year Treasury yield, which lenders use as a guide to pricing loans. The yield has largely come down on hopes that inflation has cooled enough for the Federal Reserve to shift to cutting interest rates this year.

The average rate on a 30-year home loan was 6.6% this week, according to mortgage buyer Freddie Mac. If rates continue to ease, as many economists expect, that should help boost demand heading into the spring homebuying season, which traditionally begins in late February. Still, the average rate remains sharply higher than just two years ago, when it was 3.56%. That large gap between rates now and then has helped limit the number of previously occupied homes on the market by discouraging homeowners who locked in rock-bottom rates from selling. "Prospective homebuyers have been shut out of the market by a lack of inventory," said Lisa Sturtevant, chief economist at Bright MLS. "If there had been more



listings on the market in 2023, we would have had more home sales." At the end of December, there were just 1 million homes on the market, the NAR said. While that's a 4.2% increase from a year earlier, the number of available homes remains well below the monthly historical average of about 2.25 million.

The available inventory at the end of last month amounts to a 3.2-month supply, going by the current sales pace. That's down 3.5% from the previous month, but up from 2.9% from December 2022. In a more balanced market between buyers and sellers, there is a 4- to 6-month supply. That means homebuyers are likely to face intense competition for the relatively few homes on the market, which should keep pushing up prices. "There will still be a demand-supply imbalance in the housing market well into 2024," Sturtevant said. Despite easing mortgage rates, home sales in December declined after rising the previous month. Existing home sales fell 1% from November to a seasonally adjusted annual rate of 3.78 million, the slowest sales pace since August 2010, the NAR said. Sales fell 6.2% from a year earlier. Last month's sales pace is short of the roughly 3.83 million that economists were expecting, according to FactSet. Home prices rose for the sixth straight month in December. The national median home sales price rose 4.4% from a year earlier to \$382,600, the NAR said. Homebuyers continued to face a competitive market due to the shortage of homes for sale. Homes sold last month typically within just 29 days after hitting the market, and 56% of properties that sold in December were on the market for less than a month, the NAR said. First-time homebuyers who don't have any home equity to put toward their down payment continued to have a tough time getting into the housing market. They accounted for just 29% of all homes sold last month, down from 31% in November and December 2022. They've accounted for 40% of sales historically. "Renters, potential first-time buyers (are) really struggling to get into the market," Yun said.

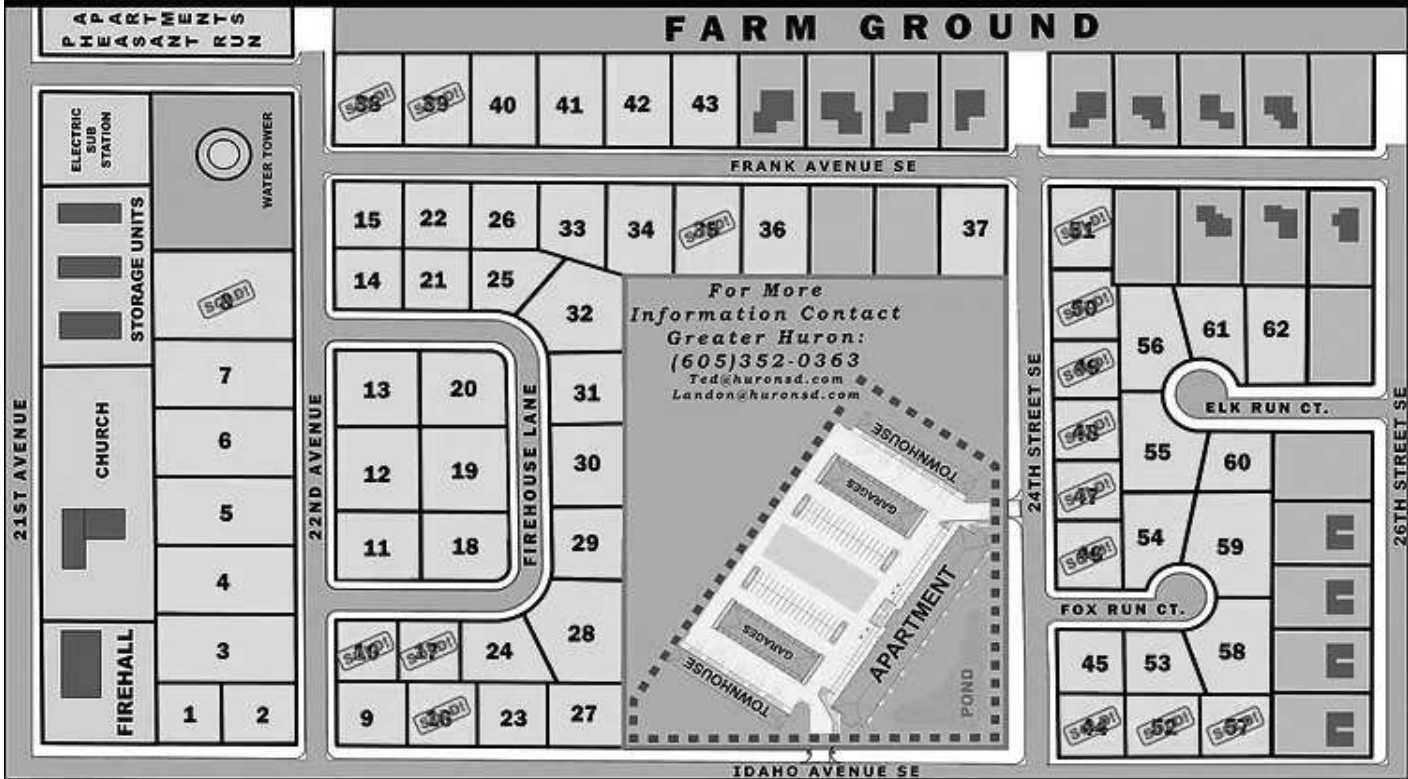


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# Five luxury features buyers desire

The real estate market has been something of a roller coaster ride over the past few years. Historically low interest rates coupled with a surging interest to move to communities with more outdoor space during the height of the pandemic led to a lot of movement and inventory — as well as some of the highest home prices in some time.

The tides have started to change in recent months, as the housing market has been tepid at best since interest rates have increased. In the week ending August 24, 2023, the national average 30-year fixed mortgage rate pushed to 7.23 percent, while the National Association of Realtors said the median existing-home sales price was expected to surpass the all-time high of \$413,800. The stagnation of the market is caused by high interest rates, sellers not wanting to budge on prices, individuals wanting to sell but not being able to afford other homes, and a general decline in inventory related to each of these factors.

Individuals who are in position to buy right now may be more selective in what they are seeking in homes, particularly if they're spending top dollar. Current homeowners planning to put their homes on the market may want to consider these five luxury renovations to set their properties apart.

1. Smart home features: It's now common for new home builders to include smart home technology when building. Advanced home tech, like facial recognition for doors, intuitive home assistants, smart lights and outlets to control appliances from a smartphone app, and similar offerings can make a home more attractive.

2. Modern open floor plans: Even though there has been some shift to buyers wanting homes with delineated borders, most still are drawn to those with open concepts. Those who are selling may want to investigate where they can open up rooms or take down walls to recreate these features.

3. Outdoor kitchen: A luxury indoor kitchen is still a major draw for buyers, but increasingly people are seeking properties that also maximize outdoor entertaining spaces. Having an outdoor kitchen with built-in grill, sink, counters for food preparation, and a refrigerator or wine chiller may be coveted. When an outdoor kitchen is near amenities like a spa, grand patio, pool, and other outdoor living spaces, the home really will beckon buyers.

4. Saltwater pools: Pools have both pros and cons at resale. Therefore, sellers should speak with a realtor before installing a pool simply to make a home more appealing. However, if there already is a pool, converting the set-up to a saltwater system may win over buyers. Saltwater systems rely on fewer chemicals and proponents say the water feels more silky and less irritating.

5. Upgraded owner's suite: An owner's suite complete with luxury spa bath, walk-in closet with built-in storage,



sitting area, and potentially access to an outdoor space will win raves with buyers.

Selling a home today is a bit more challenging, but luxury home features can tip the scales in sellers' favor.

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# New year, new home: inspiring trends for 2024

(BPT) — The new year brings an air of excitement and inspiration that many people channel into new projects. This year, use that energy to refresh your home! Your home should be a space that you can't wait to return to after work, school and errands.

With a few updates, you can easily transform your living room, kitchen and bathrooms, infusing these spaces with both style and function. So, get ready to start 2024 with a home update using these five inspiring trends.

## 1. Embracing organic and natural tones and materials

In 2024, consider integrating soothing neutrals and rich earth tones in your home for a beautiful and clean aesthetic. Also, embrace organic and natural materials. They're timeless and long-lasting, bringing airiness and texture to any room. You can achieve this by incorporating natural stone, wood and rattan materials in furniture, flooring and decor.



Together, these natural elements and colors will create an inviting space that brings a touch of nature indoors.

## 2. Indulging in a spa-like bathroom


You don't have to leave your home to have a spa experience. In 2024,

transform your bathroom into a serene oasis with spa-inspired features.

For example, consider switching your current showerhead with a

NEW YEAR / Page 8

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# How to handle selling when downsizing

Families must make a number of important decisions when an aging relative decides the time is right to move into an assisted living facility. Such facilities help older individuals who are having troubling living independently. In addition to finding the right facility for a loved one, many families have to decide what to do

with their aging loved one's home.

Aging individuals with companions such as a spouse or a live-in partner may not need to sell their house if that person will not be moving to the assisted living facility with them. However, many partners choose to move as well, and family members may need to sell their current home

in order to pay for their loved one to stay at an assisted living facility. The senior care experts at Caring.com note that selling a home when a loved one decides to move into an assisted living facility can present some emotional aspects that will not

**DOWNSIZING / Page 11**

## NEW YEAR:

newer model like the Delta® ProClean™ 6-Setting Hand Shower. This powerful and practical addition to your shower features two massage spray settings so you can relax to the fullest. You can easily restart the water with the same temperature as when you left it off, providing a seamless showering experience while helping conserve water and, most importantly, your hot water supply!

Once you're done with your shower, use the ProClean™ spray setting to clean shower surfaces at least two times faster than standard sprays, powering off soap scum and shower messes. Delta® bath products make it easy to maintain a clean bathroom.

### 3. Making statements with accent walls

An accent wall can completely shift the design of a room. For example, a floral wall in the bathroom or a tropical print behind the sink can bring personality to the space. So, this year, embrace your creativity and choose a color or pattern that makes a statement.

### 4. Investing in functional spaces

Function should be at the forefront of your mind when upgrading your home. Whether you rearrange furniture to improve flow or add technology to simplify tasks, you'll enhance your daily life at home.

For example, opt for a faucet in the kitchen that has features that make cleaning up easier, like Delta®'s Touch2O® Technology. A simple touch anywhere on the spout or handle with your wrist or forearm activates the water flow at the temperature where your faucet handle is set. The Delta® TempSense® LED light changes color to alert you to the water's temperature and eliminate any possible surprises or discomfort. Perfect for little ones who might not realize the water is too hot to touch!

In your bathroom, add a practical and visually appealing sink faucet that enhances aesthetic appeal but also improves functionality. Opt for a model like the Stryke® Single Handle Pull-Down Bathroom Faucet, which quickly cleans toothpaste, dirt and small debris from your sink with a nimble pull-down spray wand.

The Lumicoat® Finish marries function and fashion, offering several options, including Champagne Bronze, Chrome and Matte Black. Best of all, the finish resists water spots and mineral buildup. It easily wipes clean with-

out needing cleaners or chemicals, helping to keep your bathroom spotless.

### 5. Mixing styles

Why settle for one style? Mixing styles is a popular design trend, allowing you to choose styles that resonate with your multifaceted aesthetics. Combine traditional and modern elements or vintage and contemporary pieces. Experience a journey with your home renovation, find intentional inconsistencies between rooms and spaces and add more colors, textures and finishes.

This year, resolve to update your home to suit your style and everyday needs. Let these five trends inspire you in your home renovation and decoration endeavors in 2024!

**From Page 7**

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# Understanding today's real estate landscape

(BPT) — Trends in real estate and home buying go far beyond mortgage rates and home prices. Better Homes and Gardens® Real Estate has identified several more trends that provide insight into today's homebuyer and what they are looking for in a home.

Who are the buyers?

There is a big difference between a first-time buyer and someone who already owns a home. In fact, the 2023 Profile of Home Buyers & Sellers by the National Association of REALTORS® (NAR) reports a 23-year age gap between a typical first-time buyer (35 years old) and a repeat buyer (58 years old).

There are also more unmarried people buying homes today. While 59% of all buyers were married couples, single females purchased 19% of homes, followed by single men (10%) and unmarried couples (9%). It's also noteworthy that 70% of recent home buyers did not have a child under 18 living in the home, a drastic increase from 42% back in 1985.

"First-time buyers remain active and continue to account for about 30% of all home purchases," said Ginger Wilcox, president of Better Homes and Gardens Real Estate. "While saving for a down payment remains a challenge, the overwhelming majority of first-time homebuyers are not putting down 20% and many are getting financial help from parents, families and friends. The repeat buyer has a significant advantage as they can utilize



equity from their previous home to either pay cash or reduce their mortgage as they move up or down in home size."

## Staying close ... again

"The pandemic-fueled, work-from-anywhere trend that allowed so many to purchase a home in more affordable areas seems to be subsiding," Wilcox said. "Better Homes and Gardens Real Estate affiliated agents are reporting more and more buyers who left a market are starting to return due to work or because they miss family and friends."

This trend is shown in NAR data, according to Wilcox.

"For years before the pandemic, it was normal for repeat buyers to move within 15 miles of their previous home," she said. "It jumped to 50 miles a year ago as so many opted to move to more affordable locations and take advantage of the remote work boom. We are back to a 20-mile radius today."

## What do buyers want?

NAR reported that 39% of repeat buyers traded up, while 33% purchased a smaller home. But home size is not the only consideration, according to Wilcox.

"It was interesting to see that 60% of all buyers said the quality of the neighborhood was the most important factor in determining where to live," she said. "We are returning to a real estate market where life events trigger buying decisions. Being close to family and friends is the biggest driver of where people want to be, even more than affordability."

"We are also seeing a trend in longevity in a home. While most live in their home for 10 years, today's buyer believes they will stay in their recently purchased home for at least 15 years. Therefore, it is important for potential buyers to look as far into the future as possible when

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## MORTGAGE:

reached their highest point in more than a decade. Even a seemingly small difference in interest rates can save or cost homeowners thousands of dollars, if not tens of thousands, over the course of a loan. For example, the financial experts at Bankrate.com note that the difference between a 5.5 percent interest rate and a 6 percent interest rate on a \$200,000 mortgage is roughly \$64 per month. That might not seem like a lot, but over the course of a 30-mortgage the borrower who gets the 6 percent loan will pay in excess of \$23,000 more in interest than the borrower who secures the 5.5 percent loan.

- Work on your credit score. So

how can borrowers get the best possible rate? One way to go about it is to improve credit scores. Average mortgage interest rates vary significantly by credit score, with higher scores earning borrowers significantly lower rates. According to data from FICO, as of mid-February 2023 borrowers with a FICO score of 760+ earned an average interest rate of 6.06 percent, while those with scores between 620-639 secured an average rate of 7.65 percent. By bolstering their credit scores before applying for a mortgage, prospective homeowners can improve their standing in the eyes of mortgage lender.

- Identify how much you want to

spend. Prospective home buyers may be approved to borrow much more money than they think they will qualify for. That's because lenders do not consider factors like utilities, insurance, day care, or other expenses everyone has. That means it's up to borrowers to determine how much those expenses will be, and how much they should be spending on a home. Though it might be tempting to borrow up to the amount lenders approve you for, in general it's best to stay below that amount so you can capably meet all of your additional obligations.

From Page 3

## LANDSCAPE:

choosing their next home and thinking about job locations, marriage, children, and other factors."

### What about older Americans?

Better Homes and Gardens® Real Estate is tracking the home buying and selling patterns of baby boomers. This generation, those now 59-77, have redefined societal norms since they were born and are now doing the same in housing as they age. The U.S. Census reports the homeownership rate is more than 75% for baby boomers and AARP reports an overwhelming majority of this group wants to age in place.

"One of the big questions hanging over the housing market is how long baby boomers will stay in their existing homes," Wilcox said. "As those in this demographic move on to the next phase in their lives, they will be looking for more manageable homes, nearby medical facilities, accessible community amenities and proximity to friends and loved ones. A good real estate professional will be able to assist and understand how to maximize the equity they have built."

NAR shared that those over 60 almost tripled the number of home purchases in senior-related housing compared to the previous year (19% vs. 7%, respectively). Retirement, health of a loved one and the desire to downsize are the driving factors for a move for those 65 and older. Only 3% in this age group say they want a larger home.

The process

The fast-paced housing market continues. It's important that buyers select an agent with whom they are comfortable, with a like-minded communication style and experience working in the price points and communities the buyer is interested in. It is also important to choose an agent who can help identify reputable loan officers with various financing options.

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"More than half of all buyers use an agent who was referred to them or someone they worked with previously," Wilcox said. "I always encourage buyers to ask around and interview more than one agent. Don't be afraid to spend time with your potential agent to ensure they are right for you."

Let's Step Forward Together!



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# States where it's easiest to sell homes

New research has revealed the U.S. states where it's easiest to sell your home, with Indiana coming out on top.

The study conducted by real estate experts at Agent Advice analyzed the latest Zillow data, which showed the average number of days it took for an offer to be accepted on a home in each state and the average number of days it took to close the sale.

It found that in Indiana, it is easiest to sell your home, with homes on sale in the midwestern state seeing an average of 29.27 days for an offer to be accepted and a further 30.63 days on average to close the sale. This means that from start to finish, it takes around 59.90 days on average to sell your home, the lowest of any US state.

South Dakota comes eighth, with an average of 28.00 days for an offer to be accepted, then a further 40.46 days on average to close the sale,

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It's easiest to sell your home in Indiana based on the average number of days between the start and finish of a sale — 29 days

Wisconsin comes second, with Michigan in third

South Dakota comes eighth on the list

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adding up to a total of 68.46 days to sell a home on average.

Another midwestern state features with Wisconsin, which comes in second place with an average of 64.92 days to sell a home from start to finish. It takes, on average, 38.80 days for an offer to be accepted in the state, with a further 26.12 days on average to close the sale.

Michigan takes third place on the

list. Homes in Michigan take an average of 35.13 days for an offer to be accepted, followed by an average of 31.01 days to close the sale, adding up to an average of 66.14 days to sell a home from start to finish.

Taking fourth place on the list is the southeastern state of Virginia, which comes in with a total average of 66.73 days to sell a home in the state fully, thanks to an average of 31.88 days for an offer to be accepted, and a further 34.85 days on average to close the sale.

Rounding out the top five is Ohio, which follows closely behind with an average of 66.83 days to sell a home from start to finish. It takes 32.76 days on average for an offer to be accepted and another 34.06 days on average to close the sale.

South Dakota comes in eighth on the list, with an average of 68.46 days to sell from start to finish.

## DOWNSIZING:

necessarily be present when selling one's own home. In recognition of that and some additional difficulties associated with this unique situation, Caring.com offers the following tips to help families navigate the process as smoothly as possible.

- Consider assigning someone power of attorney. Individuals move into assisted living facilities for a number of reasons, so not everyone will do so because of diminishing cognitive abilities. However, Caring.com notes that selling the home of a loved one diagnosed with dementia can present unique challenges, as only a homeowner can transfer a home to a new owner. In such instances, someone may need to step in and assume power of attorney. Contact an elder law attorney to facilitate that process, if necessary. Such professionals also can provide insight into laws that can help families determine if it's best to sell the home or hold onto it if proceeds from a potential sale are not needed to pay for a facility. Ar-

range for power of attorney or even a guardianship prior to putting a home on the market.

- Discuss the situation and the sale. Aging individuals should be given ample time to process the idea of selling their homes before moving into an assisted living facility. Homeowners make untold sacrifices to buy and maintain their homes, so the decision to sell could elicit a range of emotions that aging individuals have a right to process before a "For Sale" sign is erected in the front yard. Caring.com recommends maintaining an open and honest dialogue about what can be achieved by selling the home and how their quality of life will benefit from moving to the assisted living facility.

- Sort through belongings. Caring.com notes the significance of allowing aging relatives to take special items with them into the assisted living facility. It will be impossible to take a lifetime's worth of possessions into such a facility, but sort through

belongings with your aging family member and do everything possible to ensure that especially meaningful items can make the move. Remaining items can be donated, sold, given to younger loved ones, or discarded.

- Make sure all relevant parties remain in the loop. If one person accepts power of attorney or a similar level of responsibility, that person should ensure all interested parties remain in the loop about the sale process. Aging adults without diminished mental faculties should be routinely updated on the sale process. Keeping all interested parties in the loop reduces the risk of objections or other problems when the sale is set to go through.

Selling a home before moving into an assisted living facility presents some unique challenges that families can tackle together to ensure the process goes smoothly.

From Page 8

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