

REAL ESTATE SECTION



Fabulous flowers

Budget-friendly ways to freshen up your home's exterior

As any homeowner knows, renovation projects tend to cost a lot of money. The average cost of a home renovation is difficult to gauge, as such endeavors run the gamut from complex projects like a kitchen overhaul to simpler ones like painting a room inside a home. Indeed, the National Association of the Remodeling Industry notes that scope is what drives the cost of a renovation project.

Though there might not be an 'average cost' of a renovation project, homeowners can expect to spend thousands of dollars on projects that are not very small in scale. Navigating such an expense at a time when inflation remains high might be difficult for some homeowners looking to maintain the appearance of their home exteriors. However, there are many budget-friendly ways homeowners can tend to the exterior of their properties.

Power washing: Power washing won't break the bank but it can revive the look of a home. Power washing removes dirt and grime from the siding of a home and a power washing can be used to clean porches, walkways and patios as well. Hardware chains or locally owned hardware stores typically rent power washers, but homeowners who don't want to do it themselves can hire a professional for a few hundred dollars, if not less. Power washing after winter can be a good idea, as the elements can take a toll on a home's exterior. A good power washing before spring and summer entertaining season can thus give a home a fresh, clean look without breaking the bank.

Furnished front porch: A furnished front porch can serve as a welcome sign to neighbors and provide a great place to relax with a morning cup of coffee and a good book. Homeowners with a small porch won't need to bust their budgets to upgrade their front porch furnishings. Some small chairs with bright cushions, a small table and a rug underfoot can revamp an entryway at low cost.

Window box installation: Installing window box planters is another cost-effective way to brighten up a home's exterior. Homeowners can hang window boxes outside windows on the front of their homes and then fill them with brightly colored flowers to add an inviting pop of color to their home exteriors. The experts at Better Homes & Gardens urge homeowners to take weight into consideration before buying window planters. Keep in mind that soil and developed plants can be heavy, so look for a sturdy box as well as one that has drainage holes.

Replace hardware: Another simple way to freshen up a stale exterior is to replace hardware. Door knobs, knockers, house numbers, and even the mailbox can appear dated after a while. Replacing these items is inexpensive and quick but can have a profound impact on how the exterior of a home appears to residents and visitors.

Exterior renovations need not break the bank. Various simple and inexpensive tweaks can quickly revitalize the exterior of a home.

Straw flowers, above, and zinnias, at right, are bright pretty additions to your home or garden.

Photos by Maureen Jennison



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\$895,000

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COLUMN | How's the Market?

How to reduce the stress of home buying

While it can be exciting to buy a home, it can also be stressful. For most people, this is the single biggest purchase they will ever make. The only way to completely eliminate stress is to skip the buying process altogether, but if you are committed, here are some tips to make the experience go more smoothly.

Prepare your finances

Most of us cannot buy a home without a loan, so step one on the home-buying journey is to make sure your credit is in good shape. To see where you stand, you can check your credit score at www.creditkarma.com. The information on Credit Karma is not exactly what a lender will see, but it's close. Credit Karma also gives sound advice on how to improve your score, with tips like paying off any credit card balances you can, assuring all bill payments are on time, and removing

any inaccurate derogatory remarks on your credit report.

Just because you can qualify for a loan, doesn't mean you should borrow the maximum available. Qualifying for a loan isn't the same as being able to afford it. It's wise to consider all the costs associated with home ownership.



Richard Selzer
Columnist

In addition to monthly mortgage payments, you'll need to pay property taxes, homeowner's insurance, and any maintenance or repairs that pop up (and they will). You will also be on the hook for utilities, water bills, internet, and other expenses a landlord may have been paying when you were a renter. Make sure you are comfortable with all of this.

Once you decide on the price range you can manage, you'll need to save enough cash for the down payment and closing costs. If you're buying a house that needs

immediate repairs or remodeling, you'll need cash for that as well.

Gather documentation

To get a loan, you'll need to assure lenders that you'll pay it back, and that means providing plenty of documentation. To minimize stress, don't wait to gather all the documents that demonstrate how much you have and how much you owe. Lenders will ask for copies of your tax returns, paystubs, car payments, credit card bills, alimony / child support, and more.

Note: only verifiable income can help you get a loan. Making money on the side by helping your brother-in-law on the weekends may allow you to save some cash, but it won't help you qualify for a loan (unless your brother-in-law provides you with 1099 tax form).

Communicate openly with your real estate agent

To find a house in your price range that meets your needs, your real estate agent will need to understand the features you want versus the features you must have. If you're not clear, spend some time making a list. Once you have that list, don't keep it a secret.

For example, if you have four kids, you

may stand firm on the number of bedrooms. On the other hand, you may have a first choice for a school, but be OK with your second choice, too. This type of information may open up a whole new neighborhood for your real estate agent to consider.

Delegate

Buying a home should include several detailed inspections. I highly recommend hiring experts so you know what you're getting into. Do not assume you can walk around a property with a flashlight and identify problems, even if you are pretty handy when it comes to home repair.

Hire people who can identify issues and recommend necessary remedial work before you close escrow, including pest and fungus, septic, well, roof, and home inspections. Not only will a professional do it in less time, but they are more likely to catch things you'll overlook, such as the polarity of a plug or sponginess around the toilet concealing dry rot.

Keep the big picture in mind

Because so many factors influence the decision to buy a house, do not be surprised when you are forced to choose between two desired features. You may need to give up a short commute for a bigger property. Do you want 50 acres on Sherwood Road and a longer drive to work or a house in town with no commute? Consider what matters most and go with that.

If you have questions about real estate or property management, contact me at rselzer@selzerrealty.com. If you have ideas for this column, let me know. (If I use your suggestion in a column, I'll send you a \$25 gift card to Loose Caboose!) If you'd like to read previous articles, visit <https://selzerrealty.com> and click on "How's the Market?"

Richard Selzer is a real estate broker who has been in the business for more than 45 years.

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203+/- Acres Park Like Property in Branscomb
Many building sites, with paved road access. Power and phone is on the property. Also beautiful redwood trees, fir and oaks throughout the parcel. There is 3/4 of a mile of the Eel River running through the middle of this property. Approximately 96 acres of the land is level. There is an old rustic barn/shop with power. Possible subdivision of 37+/- acres with RR5 zoning.
\$980,000

22+/- Acres Beautiful Level Land
Located 15 minutes west of Laytonville, with good access off of the Branscomb Road. There are meadows with lovely building home sites, redwood trees, power through the property and borders the Eel River. Multiple use zoning.
\$250,000

Stunningly Beautiful Home and Country Property
This is a +/- 2,100 sq. ft. 3 bedroom, 2 bath custom home and a +/- 528 sq. ft. custom cottage on 5.15 +/- acres minutes from the heart of downtown Willits. Quality custom detail throughout these lovely homes. There is hickory flooring, granite counters in the kitchen and master bath, custom cabinets, stainless appliances, gorgeous landscaping for entertaining and a 1,200 sq. ft. metal shop. There are many, many more great amenities. This property is a must see.
\$989,000

3.3+/- Level Acres
Great opportunity for a commercial business or investment property. There is a 1,700+/- sq. ft. office building with 4 separate offices and 2,646+/- storage attached. The metal shop is 4,608+/- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.
\$740,000

For information or an appointment to view please call:
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