

October



Happy Halloween!

It's that spooky time of year again. I hope you and your family enjoy the cooler weather, creative costumes and the chance to get out and experience the neighborhood. And don't forget, there's a treat nearly every weekend as more homes come onto the market. If you're interested in seeing the amazing homes available today, call or email me about this month's Open Houses.

Why not try ... a simple Halloween Snack Mix?

- **What you'll need:**
 - 10 cups of popcorn (popped)
 - 1 package of peanut butter chips
 - 1 cup of chocolate chips
 - 1 cup of candy corn
 - add some pretzel sticks (optional)



What to do: Combine all the ingredients in a bowl and mix together.

Source: <http://easy-appetizers.com/halloween-snack-mix/>

Is it time to reevaluate your homeowner insurance?



2011 has been a busy year for Mother Nature. Between deadly tornadoes, hurricanes, flooding and fires we've witnessed the devastation that can happen when storms blow through neighborhoods. Indeed, as a homeowner, you never know when inclement weather will dramatically affect your home, or even completely level it. In fact, too often homeowners make the mistake

of not fully understanding their current insurance coverage which can save you hundreds of thousands of dollars should disaster strike. Whether you just bought a home or are in the process of buying one, make certain you have the right protection plan to keep your Home Sweet Home safe.

Coverages in a Homeowners Policy

Nearly all homeowner insurance policies provide a package of coverages. Here are the most common types of coverages.

- **Dwellings.** Pays for damages to your house and to structures attached to your house. This includes damage to fixtures, such as plumbing, electrical wiring, heating and permanently installed air-conditioning systems.
- **Other Structures.** Pays for damages to fences, tool sheds, freestanding garages, guest cottages and other structures not attached to your house.
- **Personal Property.** Reimburses you for the value of your possessions, including furniture, electronics, appliances and clothing, damaged or lost even when they aren't on your property, such as those at an off-site storage locker or with your child at college.
- **Loss of Use.** Pays some of your additional living expenses while your home is being repaired.
- **Personal Liability.** Covers you financial loss if you are sued and found legally responsible for injuries or damages to someone else.
- **Medical Payments.** Pays medical bills for people hurt on your property or hurt by your pets.

As a real estate agent, I make it a priority to be in relationship with the best in our industry. If you're looking to purchase homeowners insurance or would like to adjust your current policy, I would be happy to provide a list of trusted providers in your area.

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How to have an effective open house



It happens all the time. A buyer decides to go to an open house at a great property in a nice neighborhood, only to find the grass is overgrown, the plants are dead and the home in some level of disarray. In this market, when some homes are sitting longer than expected, it's more important than ever for your home to be in best-show mode before the buyer arrives. The success of your Open House will very often lead to an offer!

Make the best first impression with these last-minute tips for holding a successful Open House.

- **A clean home is a sellable one.** Before the buyer and real estate agent stop by, conduct a last minute walk-through of the entire house. Pick up anything that is just "lying around" and hide it away under a bed or neatly tucked in a closet (remember buyers want to see a roomy closet!) Grab the broom and quickly sweep the front and back porches. See a nook with a few spider webs? Grab something to clean it up! Don't give buyers *any* reason to rethink the potential of your home being the right one for them.
- **Scent Matters.** Many people don't realize their home may have a [smell](#). Make sure that you either neutralize the smell of your home, or use a hypoallergenic fragrance.
- **Curb appeal is a game-changer.** Buyers want to envision family and friends pulling into their home with green grass and an all-around lush landscape. During months that allow for it, keep your lawn looking trim and with enough plants to help buyers see its potential. During winter months, you might lay out photos of the home when the grass is green and plants are in full bloom. This will give buyers an idea of what the home looks like during the warmer spring and summer months.
- **Put your home's best foot forward.** The day of the open house either you or your real estate agent may want to consider setting the dining room table, or even ordering a center piece for it. Make sure the temperature is comfortable and that any animals are either securely locked away in a room that the agent won't walk the buyer into, or better yet, at a "friends" house for a play date!
- **Leave the home.** It is best practice for your agent to ask you to be away from the house during the open house. Buyers want to envision the home as if it is already theirs and you may be inclined to oversell the home or worse, accidentally disclose particular details about the home that could make the buyer hesitate to make an offer.

When opening your home to buyers the best advice is to make it feel like a well-loved, well-cleaned and well-cared for residence! Chances are when you complete the above steps buyers will find your home more attractive and may even be compelled to make an offer.

Curious about how much your home is worth? **Send me some details on your home** and I will generate a comprehensive analysis of your home's market value. The value changes, so email me now to get the best possible price!

October is also National Breast Cancer Awareness Month

National Breast Cancer Awareness Month educates women about the importance of early detection. More and more women are getting mammograms to detect breast cancer in its earliest stages. As a result, breast cancer deaths are on the decline. Encourage the women in your life to get mammograms on a regular basis.

Here are a just a few of the ways you can get involved!

[American Cancer Society](#)

[National Breast Cancer Awareness Month Website](#)

[National Breast Cancer Foundation](#)

[Susan G. Komen for the Cure](#)



If you are currently working with another Broker please do not consider this a solicitation.

