

Diana's Home News



October 2011

LANDSCAPING TIPS

LITTLE TOUCHES MAKE THE DIFFERENCE

The right landscape design can make all the difference to a prospective buyer, especially when it's beautifully and carefully executed. In fact, REALTORS® and landscape professionals estimate that a well-landscaped yard can add 5% to 15% to the selling value of a house. Houses that look good from the road carry higher price tags—a fact that turns landscape investments into money in the bank when selling a house. Here are a few ideas on how to improve your landscape:

Trees:

- One of the best investments you can make is a glorious stand of healthy trees as part of a well-landscaped yard. REALTORS® across Texas and the rest of the country know that healthy trees can increase the property value of a home, as well as provide years of aesthetic benefits to owners. Trees also cut down on energy costs. When Kiplinger published the 25 best ways to invest \$1,000, buying a big tree was at the top of the list. If your selling timetable doesn't allow for planting and nurturing a tree to maturity, remember this advice for your next house.
- Since a tree is a long-term investment, it's important to start with a high-quality plant. In the case of trees, money definitely buys quality. Trees that are 8 to 10 feet tall—either balled and wrapped in burlap or established and growing in containers—are usually the best buy. Homeowners can expect to pay anywhere from \$200 to \$1,000 for a quality tree.

Plants:

- Add a few plants around the foundation of the house and in “curb appeal” areas such as near the front door. Or, consider using more permanent bushes, especially those that flower in the summer and have colorful buds in the winter.
- Gardeners on a budget can buy a few plants, then, add more as your budget allows.
- For an especially inexpensive jolt for your yard, flowers are a homeowner's best friend. Bright splashes of color add visual appeal, though they're usually temporary. For this reason, they're great if you suddenly need to put your house on the market and need a quick landscaping fix. At that point, it's best to stick to the basics, leaving more costly and permanent landscaping to the new owners.

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REFERRALS ARE THE  OF OUR BUSINESS

REAL ESTATE FINESSE

Please enjoy the real estate tip included below. If you have any questions about this tip - or any other tips you may have heard elsewhere - please ask! There is no obligation and you'll hear back quickly!

Real Estate Tip:

Many changes can occur in a real estate transaction between the initial meeting of the minds and the completion of the sale. This is where having a professional to handle the sale of your home makes



a big difference. Real estate professionals view such changes as challenges, rather than problems. Many potential problems are predictable, but their consequences can be minimized by anticipating them. Real estate agents draw on their experience and the experience of their colleagues to ensure a successful

closing for the buyers and sellers. When disputes arise, our expertise helps to create a win-win situation. This approach to selling real estate makes the difference for my buyers and sellers. I go the extra mile to handle the countless details and to keep my buyers and sellers informed at each step of the transaction.

RECIPE OF THE MONTH:

Cinnamon-Raisin Batter Bread

- 3 1/2 -3 3/4 cups all-purpose flour
- 2 tablespoons sugar or Splenda
- 1 teaspoon ground cinnamon
- 1/2 teaspoon salt substitute
- 1 package active dry yeast
- 1 1/2 cups very warm water (120 - 130 degrees)
- 2 tablespoons applesauce
- 3/4 cup raisins

Generously grease loaf pan. Mix 2 cups of the flour, the sugar, cinnamon, salt and yeast in large bowl.

Add warm water and applesauce. Beat on low speed until moistened. Beat on medium speed 3 minutes, scraping bowl occasionally.

Stir in raisins and enough remaining flour to make a stiff batter.

Smooth and pat batter in pan with floured hands. Cover and let rise in warm place about 30 minutes or until batter is about 1/2 inch above top of pan.

Place oven rack in lowest position. Heat oven to 375 degrees. Bake 45 to 50 minutes or until loaf is golden brown and sounds hollow when tapped, remove from pan. Cool completely before slicing.

San Antonio Real Estate Market Update

Prices are up from a year ago, but price growth is slowing. Real estate remains a long-term investment: those who have owned for more than 3 years have seen the equity in their home grow. Most buyers in this market have access \$332,500 to government-backed financing.

Drivers of Local Supply and Demand

Employment has held up and is on an upward trend. Unemployment has risen since the same period last year, but San Antonio's labor market has been more resilient than the national average.

Local employment growth is strong compared to other markets. The economy of Texas has outpaced the rest of the nation and improved modestly from last month's 2.52% change.

While new construction is the traditional driver of supply in real estate, foreclosures now have a strong impact on inventories, particularly at the local level. Rising inventories, through construction or foreclosure, place downward pressure on the median home prices. The San Antonio market has been able to contain both subprime and prime lending issues.

Source: First American CoreLogic, LoanPerformance data.



KITCHEN, BATHROOM AND DRYER VENT MAINTENANCE

Indoor air quality can affect the health of those who live within a home, as well as the “health” of the home’s structure itself. Reducing indoor humidity greatly reduces the opportunity for mold to take hold and spread. Venting bathrooms and clothes dryers to the outside, not to the attic, aids in this process.

A well positioned kitchen exhaust fan will remove many of the particles and gases that arise when cooking on gas stoves, but fat deposits still settle within the vent. To keep the fan effectively filtering the air, the exhaust fan and range hood should be cleaned periodically. Turn the exhaust system off at the circuit breaker box, then remove the silver screen, wipe it clean and then run it through the dishwasher. The interior of the hood and the fan blades can be cleaned by wiping with a kitchen degreaser.

To clean the bathroom exhaust fan, shut it down at the circuit breaker box. The vents on the fan cover should be cleaned monthly, and the cover and blades cleaned once or twice a year with a paper towel and spray cleaner.

When dryer lint has to pass through an exhaust that is under a floor or through walls and is more than 6 feet long, it is almost impossible for all the lint to be propelled out of the vent. Lint can accumulate in pockets along the vent where they are harder to reach & clean. It is crucial for homeowners to regularly inspect and clean out the dryer vent. All manufacturers now state in their manuals not to use plastic flexible dryer ducts. However, many existing homes, as well as new construction, continue to use plastic flexible ducts. The plastic itself can provide additional fuel for a fire. Even flexible foil vents are not the best choice for venting clothes dryers. Flexible vents can sag, allowing lint to build up and catch on fire if it comes in contact with a sufficient amount of heat. If a fire starts beneath the dryer when the motor over-heats, then the drafts from the dryer can pull that fire up into the duct and venting, allowing a house fire to develop.

To avoid problems make sure you disconnect, clean, and inspect the dryer duct and venting every year or so, or hire a professional company to clean the dryer components.

Source: Integrity Real Estate Inspection L.L.C.

MORTGAGE UPDATE FROM SHELLY COHN AND PRIME LENDING

For the week of October 10, 2011

Market Update

INFO THAT HITS US WHERE WE LIVE...The week before last, the Fed announced 'Operation Twist,' where they'll switch their short term bond holdings to longer term maturities. This strategy wasted no time benefitting mortgage rates. Last week, national average mortgage rates were the lowest since Freddie Mac's weekly survey began back in 1971. Some academic experts contend mortgage rates may have never been this low--even under a special loan program for war veterans in the mid-1940's. Potential borrowers should take note.

Those borrowers, however, aren't jumping into the fray in droves just yet. The Mortgage Bankers Association reported purchase applications were down 0.8% for the week and volume is still down from where it was a year ago. But, hopefully, the present super-low mortgage rates, supported by 'Operation Twist,' will get home sales and mortgage applications moving at a faster pace.



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