

# THINGS TO CONSIDER WHEN **SELLING YOUR HOUSE**



FALL 2019  
EDITION



Charles  
Rutenberg  
Realty, Inc.

THE STANDARD OF EXCELLENCE

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# \$10M SOLD - 26 Clients Closed

## Jan - Oct 2019 (10 months!)

- ✓ 16201 Leta Trace Ct., Tampa \$390,000 (Seller)
- ✓ 16231 Carnoustie Dr., THE EAGLES \$389,000 (Seller)
- ✓ 18220 Keystone Grove Blvd., Odessa \$363,000 (Buyer and Seller)
- ✓ 13234 Royal George Ave, THE EAGLES \$368,000 (Buyer and Seller)
- ✓ 14067 Waterville Circle, Tampa \$257,500 (Seller)
- ✓ 7606 Deer Path, Land O Lakes \$225,000 (Buyer)
- ✓ 15713 Muirfield Drive, THE EAGLES \$514,500 (Seller)
- ✓ 10409 Greenhedges Drive, TAMPA \$749,000 (Buyer)
- ✓ 1037 Maza Drive, TRINITY \$325,000 (Buyer)
- ✓ **16239 Carnoustie Drive, THE EAGLES \$449,000 (Seller)**
- ✓ 16216 Muirfield Drive, THE EAGLES \$478,000 (Seller)
- ✓ **16209 Carnoustie Drive, THE EAGLES \$425,000 (Seller)**
- ✓ 12713 Royal George Ave, THE EAGLES \$328,000 (Seller)
- ✓ 14602 Turning Leaf Ct, Waterchase \$515,000 (Seller)
- ✓ 725 Scotland St, DUNEDIN \$610,000 (Buyer)
- ✓ 2808 Challenger Dr, PALM HARBOR \$449,000 (Seller)
- ✓ 4054 Salem Square, PALM HARBOR \$285,000 (Buyer)
- ✓ 6319 Knob Tree, LITHIA \$492,500 (Buyer)
- ✓ 514 Walden Court, DUNEDIN \$327,000 (Seller)
- ✓ 11225 78<sup>th</sup> St, LITHIA \$292,000 (Seller)
- ✓ 2956 Sweetgum Way S, Clearwater \$290,000 (Seller)
- ✓ 1700 Stable Trail, Palm Harbor \$485,000 (Buyer)
- ✓ 325 Island Way, Clearwater Beach \$349,000 (Buyer)
- ✓ 6448 Old Park Lane #104, Orlando \$234,900 (Seller)



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Equal Housing Opportunity

# 4 TRANSACTIONS UNDER CONTRACT PLUS 7 CLOSED IN LAST 2 WEEKS ALONE

- ✓ 16111 Turnbury Oak Dr, **The Eagles** \$489,000
- ✓ 2816 Sunny Ledge Ct., Land O Lakes \$459,000
- ✓ 324 Americas Cup, Bradenton \$300,000  
Lot on a open water canal
- ✓ 7945 Foxgrove Drive, Land O Lakes \$220,000



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Equal Housing Opportunity



## 5 Reasons to Sell This Fall

Below are 5 compelling reasons listing your home for sale this fall makes sense.

### 1. Demand Is Strong

The latest *Buyer Traffic Report* from the *National Association of Realtors* (NAR) shows that buyer demand remains strong throughout the vast majority of the country. These buyers are ready, willing, and able to purchase...and are in the market right now. More often than not, in many areas of the country, multiple buyers are competing with each other to buy the same home.

Take advantage of the buyer activity currently in the market.

### 2. There Is Less Competition Now

Housing inventory is still under the 6-month supply needed for a normal housing market. This means that in the majority of the country, there are not enough homes for sale to satisfy the number of buyers in the market.

Historically, a homeowner would stay an average of six years in his or her home. Since 2011, that number has hovered between nine and ten years. There is a pent-up desire for many homeowners to move as they were unable to sell over the last few years due to a negative equity situation. As home values continue to appreciate, more and more homeowners will be given the freedom to move.

Many homeowners were reluctant to list their homes over the last couple of years, for fear that they would not find a home to move to. That is all changing now as more homes come to market at the higher end. The choices buyers have will continue to increase. Don't wait until additional inventory comes to market before you decide to sell.

### 3. The Process Will Be Quicker

Today's competitive environment has forced buyers to do all they can to stand out from the crowd, including getting pre-approved for their mortgage financing. This makes the entire selling process much faster and much simpler, as buyers know exactly what they can afford before shopping for a home. According to *Ellie Mae's latest Origination Insights Report*, the time needed to close a loan is 43 days.

### 4. There Will Never Be a Better Time to Move Up

If your next move will be into a premium or luxury home, now is the time to move up. There is currently ample inventory for sale at higher price ranges. This means if you're planning on selling a starter or trade-up home and moving into your dream home, you'll be able to do that in the luxury or premium market.

According to *CoreLogic*, prices are projected to appreciate by 5.2% over the next year. If you are moving to a higher-priced home, it will wind up costing you more in raw dollars (*both in down payment and mortgage*) if you wait.

### 5. It's Time to Move on with Your Life

Look at the reason you decided to sell in the first place and determine whether it is worth waiting. Is money more important than being with family? Is money more important than having the freedom to go on with your life the way you think you should?

Only you know the answers to these questions. You have the power to take control of the situation by putting your home on the market. Perhaps the time has come for you and your family to move on and start living the life you desire.

That is what is truly important.





## What Experts Are Saying About the Market

We're in the back half of the year, and with a decline in interest rates as well as home price and wage appreciation, many are wondering what the predictions are for the remainder of 2019.

**Here's what some of the top experts have to say:**

### **Ralph McLaughlin, Deputy Chief Economist for CoreLogic**

*"We see the cooldown flattening or even reversing course in the coming months and expect the housing market to continue coming into balance. In the meantime, buyers are likely claiming some ground from what has been seller's territory over the past few years. If mortgage rates stay low, wages continue to grow, and inventory picks up, we can expect the U.S. housing market to further stabilize throughout the remainder of the year."*

### **Lawrence Yun, Chief Economist at NAR**

*"We expect the second half of year will be notably better than the first half in terms of home sales, mainly because of lower mortgage rates."*

### **Freddie Mac**

*"The drop in mortgage rates continues to stimulate the real estate market and the economy. Home purchase demand is up five percent from a year ago and has noticeably strengthened since the early summer months...The benefit of lower mortgage rates is not only shoring up home sales, but also providing support to homeowner balance sheets via higher monthly cash flow and steadily rising home equity."*

### **Bottom Line**

If you're thinking of selling, now may be the time. Demand for your house will be strong, particularly when buyers are looking to lock in at low mortgage rates.



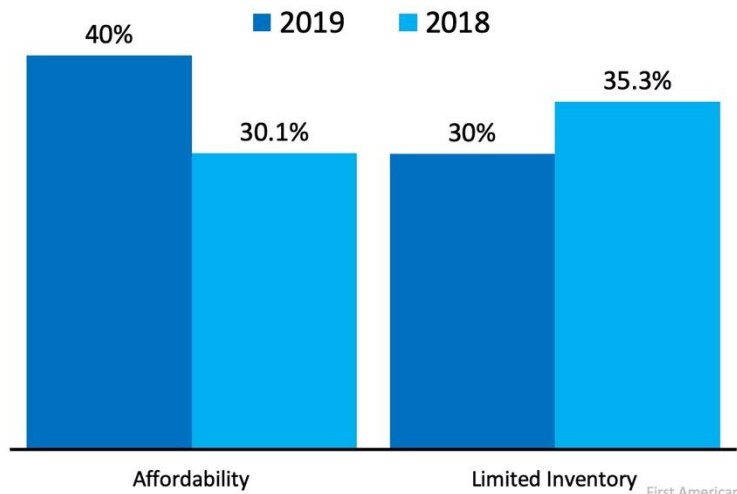
## The Difference a Year Makes for Sellers

According to *First American*, the two leading obstacles to homeownership buyers feel today are *Affordability* and *Limited Inventory*. Over the last few years, many sellers have been hesitant to put their houses on the market because they feared not being able to find another one to buy.

Inventory shortages have been a constant concern for potential buyers throughout recent years, and new research shows that the same concern is still apparent, but is starting to decrease among potential buyers. The decrease in fear of limited inventory delivers a wealth of good news for sellers.

At the same time, over the past 12 months, we've seen over 4-months inventory coming to market for purchase. In the past, the lack of listings and available inventory slowed down the real estate market. This recent increase in current inventory has many buyers and sellers thinking it is time to make their move now – and rightfully so!

The 2 Leading Obstacles to Homeownership



First American

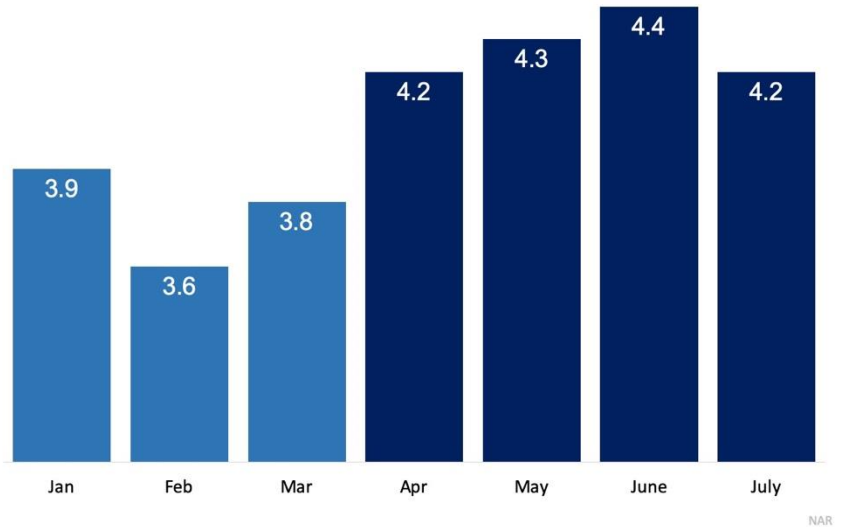


To further support the idea of an improving real estate market, Sam Khater, the *Chief Economist* at *Freddie Mac* says,

*"...In the near-term, we expect the housing market to continue to improve from both a sales and price perspective."*

Many experts, like Sam, believe the latter portion of 2019 will drive a stronger market than we saw at the beginning of the year. This is great news for homeowners who have put off getting their houses on the market and are now ready to make a move.

## Months Inventory of HOMES FOR SALE



### Bottom Line

What a difference we've seen over the course of this year! If you're thinking of selling, now is the time to make your move.





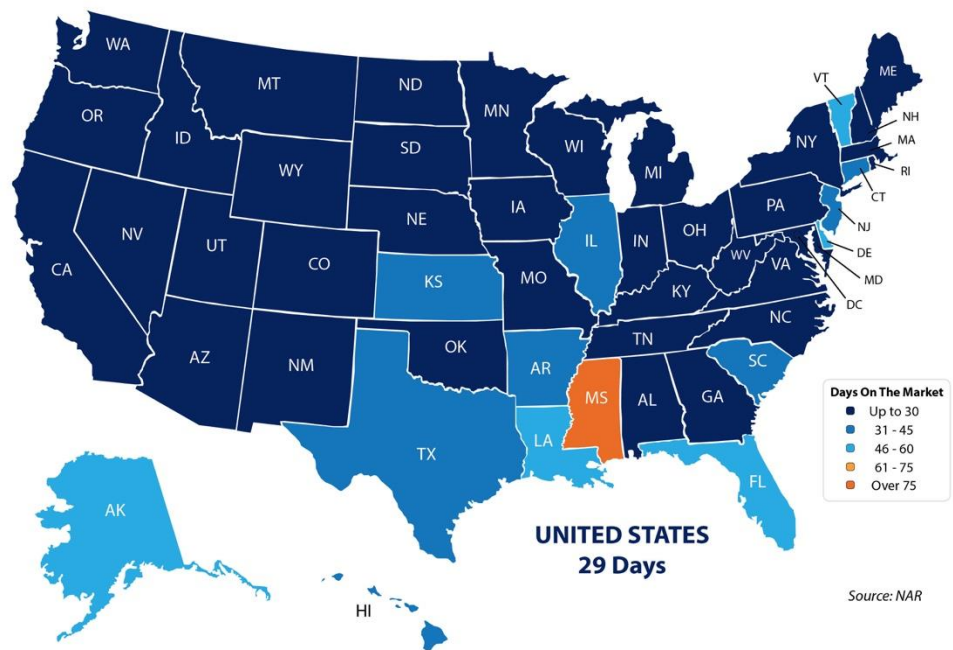
# Why Now Is the Perfect Time to Sell Your House

As a homeowner, it’s always tempting to dream about the next big project you’re going to tackle. The possibilities are endless. Should I renovate? Should I refinance? Should I stay? Should I move? The list goes on and on.

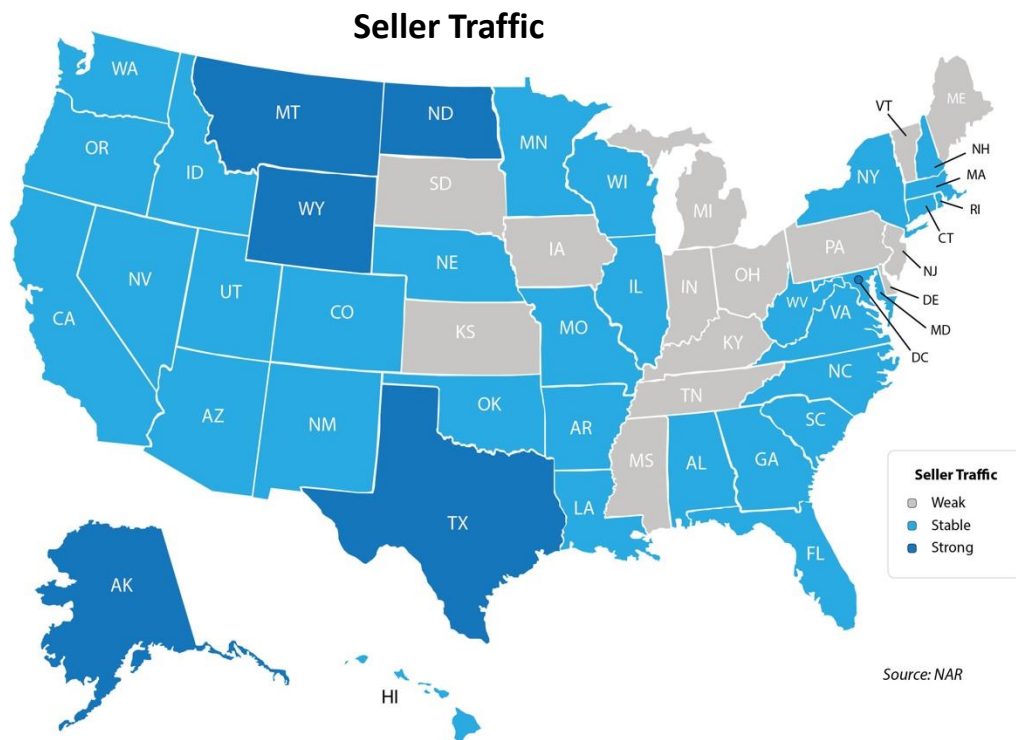
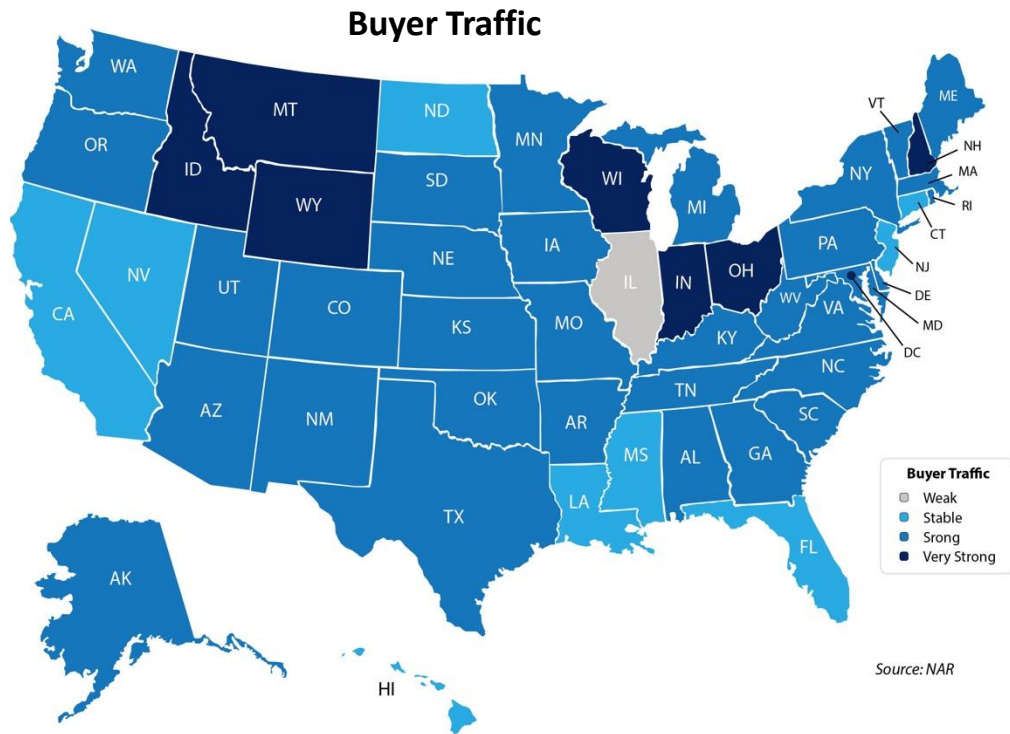
In today’s housing market, it’s actually a great time to shift your thoughts toward selling your house and moving up into the home of your dreams. Here’s why:

Inventory is over a 4-month supply, but that’s still an overall shortage of houses for sale (less than a 6-month supply found in a normal market), so homes are going under contract quickly.

In fact, the *National Association of Realtors (NAR) Realtors® Confidence Index Survey* reports that right now homes are only staying on the market for an average of 29 days. That’s less than one month, an even more accelerated pace from the 36-day trend we saw last spring.



The same report also indicates there are more interested buyers than active sellers today, which is one of the big factors driving home prices higher. This powerful combination provides an ideal environment for sellers aiming to close a quick sale and earn a big return this fall.



### Bottom Line

Now is a great time to be in the market. Maybe it's time to make a change. Let's get together to determine if selling now is the right decision for your family.



## Americans Rank Real Estate as a Best Investment for 6 Years Running



**35%**

**Real Estate**



**27%**

**Stock Market**



**15%**

**Savings Account**

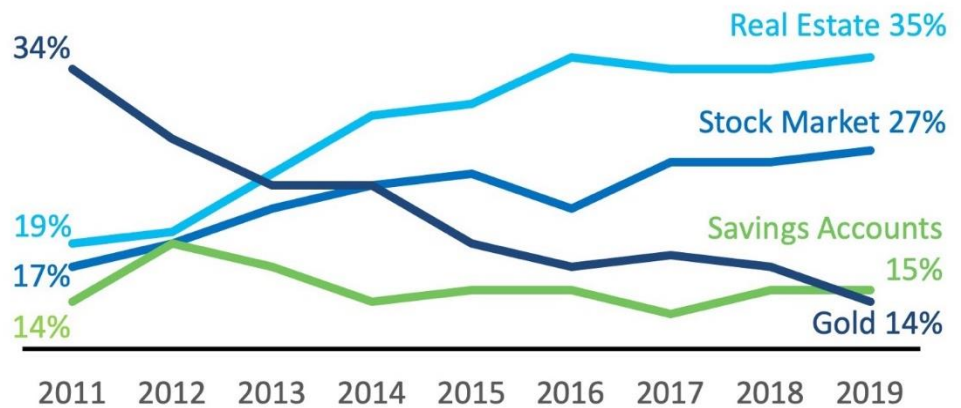


**14%**

**Gold**

Real Estate has come a long way since 2011, when 34% of Americans favored Gold as the best investment.

Of the 4 listed, Real Estate is the only investment you can also live in!



Source: Gallup

### Bottom Line

If you're serious about growing your assets and making the most powerful investment in your family's future, feel confident that Americans rank homeownership as the best option on your side today.



## Home Buyer Demand Will Be Strong for Years to Come

Getting married, having kids, and buying a home are traditional milestones millennials take longer to obtain than generations before them. However, that does not mean they do not still aspire to achieve those things.

History shows that people tend to buy their first home around age 30. According to an article from *realtor.com*, nearly 5 million millennials will turn 30 in the next two years. This will continue to fuel demand for housing. This is also one of the many reasons why the millennial homeownership rate has continued to grow over the past few years. 48.4% of Americans between the ages of 30-34 now own a home.

According to the *Urban Institute*, there are over 46 million millennials (33% of the generation) who are considered “*Mortgage Ready*,” meaning they meet the qualifications to be approved for a mortgage today:

- a FICO Score  $\geq 620$
- a Back-End Debt to Income Ratio  $\leq 25\%$
- no Foreclosures or Bankruptcies in the last 7 years
- no severe delinquencies in 1 year

Rob Chrane, *CEO of Down Payment Resource*, commented on the findings of the report,

*“We now know there are millions of buyers with the income & credit necessary to qualify to buy a home. The biggest question is: **Do they know it?**...Unfortunately, many renters don’t investigate homeownership simply because they don’t believe it’s an option.”*

The good news is, more and more millennials are realizing they can afford a home and are diving into the market.

### Bottom Line

This generation will continue to drive housing demand for years to come.



## What's the Latest on Interest Rates?

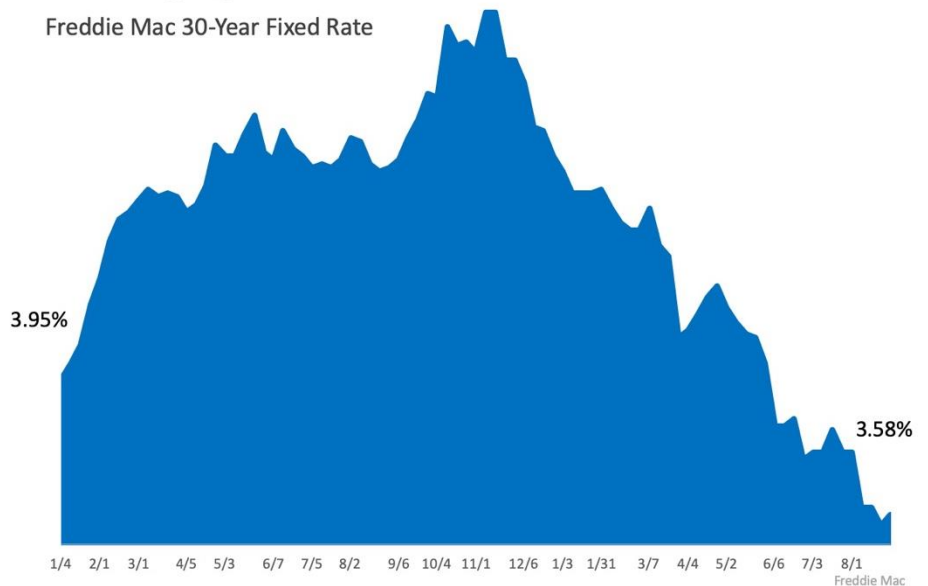
Mortgage rates have fallen by over a full percentage point since Q4 of 2018, settling at near-historic lows. This is big news for sellers looking to get more for their money when moving up to a new home.

According to *Freddie Mac's Primary Mortgage Market Survey*, "the 30-year fixed-rate mortgage (FRM) rate averaged 3.60 percent, the lowest it has been since November 2016."

Sam Khater, *Chief Economist at Freddie Mac*, notes that this is great news for homebuyers. He states, "...consumer sentiment remains buoyed by a strong labor market and low rates that will continue to drive home sales into the fall."

### Mortgage Rates

Freddie Mac 30-Year Fixed Rate



As a potential buyer, the best thing you can do is work with a trusted advisor who can help you keep a close eye on how the market is changing. Relying on current expert advice is more important than ever when it comes to making a confident and informed decision for you and your family.

### Bottom Line

Even a small increase (or decrease) in interest rates can impact your monthly housing cost. If buying a home is on your short list of goals to achieve, let's get together to determine your best move.



## Having a Professional on Your Side Makes a Difference

In today's fast-paced world where answers are a *Google* search away, there are some who may second-guess the benefits of hiring a real estate professional. The truth is, the addition of more information brings more confusion. Shows like *Property Brothers*, *Fixer Upper*, and dozens more on *HGTV* have given many a false sense of what it's like to buy or sell a home.

Now more than ever, you need an expert on your side to guide you toward your dreams and not let anything get in your way of achieving them. Buying or selling a home is definitely not something you want to DIY (Do It Yourself)!

**Here are just some of the reasons you need a real estate professional in your corner:**

### **There's More to Real Estate Than Finding a House You Like Online**

There are over 230 possible steps that must take place during every successful real estate transaction. Determining your price, submitting an offer, and successful negotiation are just a few key parts in the process. Don't you want someone who has been there before? Someone who knows what the actions are to ensure you achieve your dream?

### **You Need a Skilled Negotiator**

In today's market, hiring a talented negotiator could save you thousands, even tens of thousands of dollars. Each step of the way – from the original offer, to the possible renegotiation of that offer after a home inspection, to the potential cancellation of the deal based on a troubled appraisal – you need someone who can keep the deal together until it closes.

## What Is the Home You're Buying or Selling Worth in Today's Market?

There is so much information out there in the news and on the Internet about home sales, prices, and mortgage rates. How do you know what's specifically going on in your area? Who do you turn to in order to competitively and correctly price your home at the beginning of the selling process? How do you know what to offer on your dream home without paying too much or offending the seller with a lowball offer?

Dave Ramsey, the *financial guru*, advises:

*"When getting help with money, whether it's insurance, real estate or investments, you should always look for someone with the heart of a teacher, not the heart of a salesman."*

Hiring an agent who has his or her finger on the pulse of the market will make your buying or selling experience an educated one. You need someone who is going to tell you the truth, not just what they think you want to hear.

### Bottom Line

Today's real estate market is highly competitive. Having a professional who's been there before to guide you through the process will give you a huge advantage.







## Why You Shouldn't "For Sale By Owner"

Rising home prices coupled with the current inventory in today's market may cause some homeowners to consider selling their home on their own (known in the industry as a **For Sale By Owner**). However, a *FSBO* might not be a good idea for the vast majority of sellers.

The top five reasons not to *FSBO* are listed below:

### 1. Online Strategy for Prospective Purchasers

Studies have shown that 95% of buyers search online for a home. In comparison, only 13% use newspaper ads. Most real estate agents have an Internet strategy to promote the sale of your home. Do you?

### 2. Results Come from the Internet

Where did buyers find the home they actually purchased?

- 50% on the Internet
- 28% from a Real Estate Agent
- 7% from a yard sign
- 1% from newspapers

The days of selling your house by putting up a sign or placing an ad in the paper are long gone. Having a strong Internet strategy is crucial.

### 3. There Are Too Many People to Negotiate With

Here is a list of some of the people with whom you must be prepared to negotiate if you decide to *For Sale By Owner*:

- The buyer, who wants the best deal possible
- The buyer's agent, who solely represents the best interest of the buyer
- The buyer's attorney (in some parts of the country)
- The home inspection companies, which work for the buyer and will almost always find some problems with the house
- The appraiser, if there is a question of value

#### 4. FSBOing Has Become Increasingly Difficult

The paperwork involved in selling and buying a home has increased dramatically as industry disclosures and regulations have become mandatory. This is one of the reasons that the percentage of people *FSBOing* has dropped from 19% to 7% over the last 20+ years.

#### 5. You Net More Money When Using an Agent

Many homeowners believe they will save the real estate commission by selling on their own. Realize that the main reason buyers look at *FSBOs* is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

A study by *Collateral Analytics* revealed that *FSBOs* don't actually save anything. In some cases, they may actually cost themselves more by not listing with an agent. One of the main reasons for the price difference at the time of sale is:

*"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."*

The more buyers that view a home, the greater the chance of a bidding war for the property. The study showed that the difference in price between comparable homes of size and location is currently at an average of 6%.

Why would you choose to list on your own and manage the entire transaction when you can hire an agent and not have to pay anything more?

#### Bottom Line

Before you decide to take on the challenges of selling your house on your own, let's get together and discuss your needs.





# Tips to Sell Your Home Faster

## 1. Make Buyers Feel at Home

Declutter your home! Pack away all personal items like pictures, awards, and sentimental belongings. Make them feel like they belong in this house. According to the *Profile of Home Staging* by the *National Association of Realtors*, “83% of buyers’ agents said staging a home made it easier for a buyer to visualize the property as a future home.”

Not only will your house spend less time on the market, but the same report mentioned that, “One-quarter of buyers’ agents said that staging a home increased the dollar value offered between 1 – 5%, compared to other similar homes on the market that were not staged.”

## 2. Keep It Organized

Since you took the time to declutter, keep it organized. Before buyers arrive, pick up toys, make the bed, and put away clean dishes. According to the same report, the kitchen is one of the most important rooms to stage in order to attract more buyers. Put out a scented candle or some cookies fresh from the oven. Buyers will remember the smell of your home.

## 3. Price It Right

More inventory coming into the market guarantees there will be some competition. You want to make sure your home is noticed. The key to selling your house in 2019 is ensuring it is *Priced to Sell Immediately (PTSI)*. This means you’ll be driving more traffic to your property, and ultimately creating more interest in your home.

## 4. Give Buyers Full Access

One of the top four elements when selling your home is access. If your home is available anytime, that opens up more opportunity to find a buyer right away. Some buyers, especially those relocating, don’t have much time available. If they cannot get into the house, they will move on to the next one.

## Bottom Line

If you want to sell your home in the least amount of time at the best price with as little hassle as possible, a local real estate professional is a useful guide. Let’s connect today to find out what you need to do to sell your home as quickly as possible.



# To Stage... or Not to Stage? That Is the Question!

The *National Association of Realtors* surveyed their members & released the findings of their *Annual Profile of Home Staging*.

## Top Findings from Seller's Agents



**28%** said they staged all sellers' homes prior to listing them for sale

**22%** reported an increase of 1-5% of the dollar value offered by buyers, compared to similar homes

**25%** reported that staging a home greatly decreased the amount of time the home was on the market

## Top Findings from Buyer's Agents



**83%** said staging a home made it easier for a buyer to visualize the property as a future home

**38%** of buyers were more willing to walk through a home they saw online if it was staged

**25%** said staging a home increased the dollar value offered between 1-5%, compared to other similar homes on the market that were not staged.

## Top Rooms to Stage to Attract Buyers



Living Room



Master Bedroom



Kitchen



Dining Room



# What You Need to Know to Properly Price Your Home

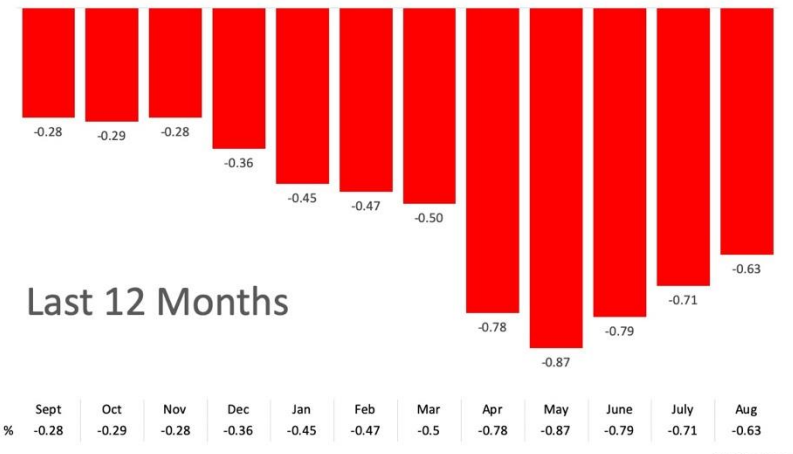
In today’s housing market, home prices are increasing at a slower pace (3.4%) than they have over the last eight years (6-7%). However, they are still above historical norms. Low supply of listed homes and high demand from buyers has pushed prices to rise rapidly.

In the mind of the homeowner, annual home price appreciation over 6% has become the new normal. This becomes a challenge when a homeowner looks to refinance or sell their home, as the expectation of what the homeowner believes the home should be worth does not always line up with the bank’s appraisal.

Every month, the *Home Price Perception Index (HPPI)* measures the disparity between what a homeowner seeking to refinance their home believes their house is worth and the appraiser’s evaluation of that same home.

Over the last four months, the gap between the homeowner’s opinion and the bank’s appraisal has narrowed to 0.63%. This means actual appraisals and the perceptions homeowners have of the value of their homes is getting closer to even, but still presents an opportunity for improvement. It remains wide enough to create challenges when appraising a house, making the value of a real estate professional who can help you properly price your home more important than ever.

### Appraiser Home Value Opinions Compared to Homeowner Estimates



Quicken Loans

**While the gap between appraisal and homeowner estimates remains fairly wide, another trend is also becoming more common.** According to *realtor.com*, “the share of homes which had their prices cut increased by 2% compared to last year.” In fact, 37 out of the 50 largest U.S. housing markets saw an increase in overall price reductions.

In today’s market, you need an expert agent who can help price your house right from the start. Homeowners who make the mistake of overpricing their homes will eventually have to drop the price. This leaves buyers wondering if the price drop was caused by something wrong with the house. In reality, nothing is wrong – **the price was just too high!**

### **Bottom Line**

If you are planning on selling your house in today’s market, let’s get together to set your listing price properly from the start.

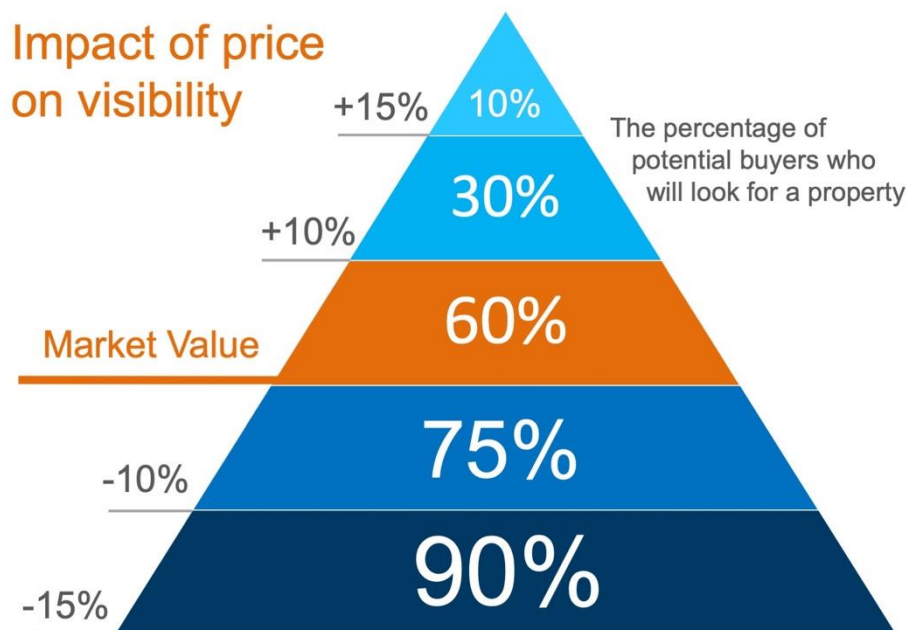


# Is Your House “Priced to Sell Immediately”?

In today’s real estate market, more houses are coming to market every day. Eager buyers are searching for their dream homes, so setting the right price for your house is one of the most important things you can do.

According to *CoreLogic’s* latest *Home Price Index*, home values have risen at over 6% a year over the past two years, but have started to slow to 3.4% over the last 12 months. By this time next year, *CoreLogic* predicts home values will be 5.2% higher.

With prices slowing from their previous pace, homeowners must realize that pricing their homes a little over market value to leave room for negotiation will actually dramatically decrease the number of buyers who will see their listing (*see the chart below*).



Instead of the seller trying to ‘win’ the negotiation with one buyer, they should price their house so demand for the home is maximized. By doing so, the seller will not be negotiating with a buyer over the price, but will instead have multiple buyers competing with each other over the house.

The secret is making sure your house is *Priced To Sell Immediately (PTSI)*. That way, your home will be seen by the most potential buyers. It will sell at a great price before more competition comes to the market.

## Bottom Line

If you're debating listing your house for sale, let's get together to discuss how to price your home appropriately to maximize your exposure.



## The Role Access Plays in Getting Your House Sold

So you've decided to sell your house. You've hired a real estate professional to help you with the entire process and you've been asked what level of access you want to provide to potential buyers.

There are four elements to a quality listing. At the top of the list is Access, followed by Condition, Financing, and Price. There are many levels of access you can provide to your agent to be able to show your home.

Here are five levels of access you can provide to a buyer, each with a brief description:

- **Lockbox on the Door** – This allows buyers the ability to see the home as soon as they are aware of the listing, or at their convenience.
- **Providing a Key to the Home** – Although the buyer's agent may need to stop by an office to pick up the key, there is little delay in being able to show the home.
- **Open Access with a Phone Call** – The seller allows showing with just a phone call's notice.
- **By Appointment Only** – Example: 48-hour notice. Many buyers who are relocating for a new career or promotion start working in that area prior to purchasing their home. They often like to take advantage of free time during business hours (such as their lunch break) to view potential homes. Because of this, they may not be able to plan their availability far in advance or may be unable to wait 48 hours to see the house.
- **Limited Access** – Example: the home is only available for a couple of hours a day. This is the most difficult way to be able to show your house to potential buyers.

In a competitive marketplace, access can make or break your ability to get the price you are looking for, or even sell your house at all.





# 5 Reasons to Hire a Real Estate Professional



## Contracts

They help with all disclosures and contracts necessary in today's heavily regulated environment.



## Experience

They are well-educated in and experienced with the entire sales process.



## Negotiations

They act as a "buffer" in negotiations with all parties throughout the entire transaction.



## Pricing

They help you understand today's real estate values when setting the price of a listing or an offer to purchase.



## Understanding of Current Market Conditions

They simply and effectively explain today's real estate headlines and decipher what they mean to you.

# Contact Me to Talk More

If you have any questions or concerns, do not hesitate to reach out to me. Each situation is different. My goal is to listen so I can better understand your needs. Also, if you are interested in a free market analysis of your home I would be glad to provide that free of charge. I look forward to hearing from you!!!



## Carsten Prause

Licensed Realtor

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