

Richard's Homeowner News™

Courtesy of Richard Strang ☞ Seahorse Realty ☞ (508) 758-4663

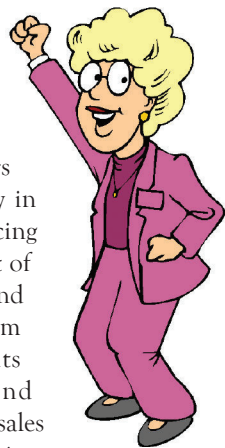
May 2012

What Makes a Good Agent

"If you want your real estate transaction to go smoothly, you need a good real estate agent on your side." Almost all buyers and sellers are familiar with this piece of advice, but not everyone is sure what makes a good agent good. What is their secret? Is it the ability to "sweet-talk" people into deals? Is it the "hard-sell" approach that helps them close transactions with lightning speed? Well, it's neither. An agent becomes successful only with a lot of referrals and a lot of repeat business, and this has to be earned by delivering real value. So, the real secret of successful agents lies not in any specific personality trait, but in what they do for their clients.

For both buyers and sellers the biggest source of anxiety in real estate transactions is facing the unknown. There is a lot of paperwork, a lot of details, and the whole process can seem intimidating. Good agents understand this and spend plenty of time explaining the sales process and answering questions. They know that an informed client will be more comfortable during the transaction, but more importantly, an informed client will be able to make better decisions that he or she won't regret later. By demystifying the process of completing a real estate transaction, successful agents deliver a double value – the clients are empowered with the knowledge that will make their purchase or sale a success while at the same time enjoying the process a lot more.

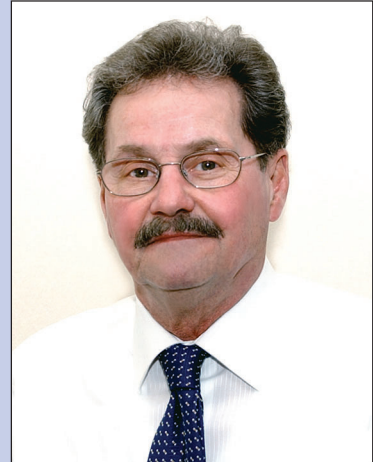
Sold!



Decreasing the risk for their buyers and sellers is another area that successful agents concentrate in. Good agents feel protective of their clients in a sense that they try hard to notice potential problems and steer their clients away from them. This includes being familiar with the areas that their buyers are interested in, scrutinizing offers that their sellers receive, and helping clients with the heaps of paperwork involved. For example, sellers could be liable for any known problem that they do not disclose to the buyer. The agent working for the seller will make sure that the disclosure is done in writing and that the buyers sign the receipt of it so that the seller is legally covered. The agent can also advise the client about the viability of home warranty for a particular home which can offer an additional protection for both the buyer and the seller. Working with the buyer, the agent can offer advice about particular areas and help keep their clients away from problem neighborhoods.

Saving their clients money is another part of the secret of successful agents. A house is the most expensive thing most people will ever own, which opens the possibility for either getting a great deal or losing a lot of money. Successful agents pride themselves on keeping their negotiating skills sharp so they can get the best price possible for their clients. When

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Friends don't let friends buy or sell a home alone. They refer them to a good REALTOR. And a good REALTOR provides guidance, local knowledge and a caring attitude to make sure that your friend's real estate transaction goes as smoothly as possible. Do you know of someone planning to buy or sell a home soon? Refer them to the one agent that you know will handle the transaction with care, expertise and utmost professionalism. It's what friends do!

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Five Easy Ways to Increase Your Home's Value

Whether you are planning on refinancing, selling, or just thinking about how to impress family that's coming for the holidays, you might be looking for ways to boost your home's value. Home improvements and renovations are popular ways to try to accomplish this, but many projects can be time consuming and expensive. Here are five simple things you can do to bump up the value of your home that won't break the bank.

Landscaping

It's been said that you never get a second chance to make a first impression. With homes, the first impression is made as soon as someone pulls up in front of your home. Having a lush, green lawn, trimmed trees and bushes, and colorful flowers can give your home a nice boost in value. Best of all, if you do the work, it does not have to cost much.

Front Door

Easily neglected by homeowners, the front door plays an important part in making a good first impression (everyone walks through it, right!). But because it is used frequently, it often shows unsightly wear and tear. A splash of paint, a few brass accessories, and voilà – it looks new! Add a wreath, a welcome mat and a potted plant for an extra touch of elegance.

Refresh Kitchen

The kitchen is one of the two most important rooms in a home (the other is the bathroom), and refreshing it can give you an immediate increase in value. Now, note I didn't say remodel. Remodeling the kitchen can certainly pay off, but it does not come cheap. Since a person perceives the value of something based on its appearance, look for ways to improve your kitchen's appearance without the full remodel. Repaint the cabinets, or have them "refaced." Buy some new hardware (hinges and knobs) from a local hardware

store for a nice designer touch. Instead of installing tile for your backsplash, consider stenciling – it is faster, cheaper and less messy.

The Scent of Fluffy

OK, now the touchy subject of smells. Cats, dogs and other pets are wonderful creatures that enhance our lives. But they can also "enhance" the air inside our homes. A non-pet owner will often pick up on animal odors, and this can negatively impact her view of the home. Investing a few bucks in cleaning supplies and deodorizers easily solves this problem. Now you might ask, how can that have a large impact on home's value? It can. For example, if you are selling your home, it could be the difference between receiving a full-price offer or a lower one.

Fresh Paint

The home improvement that can offer the biggest bang for your buck is painting. A fresh coat of paint can make any room feel new and, if you use light colors, bigger. There are many nice things about painting: almost anyone can do it,



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working for a buyer this means negotiating the price down thus saving money for their clients; when working with the seller this means being firm in defending the asking price so that their sellers can walk away with the cash they need for the next home.

And finally, what's perhaps the most underrated benefit of having a good agent on your side is – saving time. Successful agents shorten the learning curve for their clients and also handle many time-consuming tasks, thus enabling buyers and seller to complete their transactions faster and with fewer hassles. For anyone who lives a busy life this benefit alone makes working with a successful agent an absolute must.

it is cheap, and if you make an error (like, pick a wrong color) it can easily be corrected.

There are many other ways to boost the value of your home. Thinking of selling? As a service to homeowners in our area, I offer a free consultation on how to prepare your home for a quick and profitable sale. Just give me a call or send me an e-mail!

Free Special Report Available

The Seven Expensive Mistakes Sellers Frequently Make is a four-page special report that no seller should be without. If you are thinking of selling a home soon, arm yourself with the knowledge that can help you avoid expensive mistakes too many people have made. Request this report today – there is no cost or obligation.

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Free Help For Your Garden!

It seems the more you try to make your garden nice, the more it attracts pests. Apparently the bad bugs like pretty flowers too! Except, they like to eat them. Fortunately, there are also good bugs - the ones that feed on the bad ones. But if you use pesticides, you will kill them too, and over the long term the bad bugs can gain an upper hand. So say no to chemicals, and instead encourage the good bugs to make themselves at home in your backyard. Here is the list of some of the most common and most beneficial insects, followed by tips on how to attract them:

Green Lacewing is a green, delicate-looking insect that is easily recognizable by its transparent wings and veins that look like lacework. Its larvae are voracious eaters that decimate aphids, but also feed on spider mites, small caterpillars, insect larvae and eggs.



Ground Beetle is a very common bug that comes in many different shapes and sizes. It can be black or dark brown, often shiny, and some species have longitudinal lines on their backs. This is an active predator that feeds on cutworms, root maggots, slugs and snails. Ground Beetles are found in almost every garden and you won't have to go out of your way to attract them.



Ladybug (also known as Lady Beetle and Lady Bird) is a well-known and popular bug that is also a gluttonous aphid-eater. There are a lot of different sub-species of Ladybugs, ranging in color from light orange to dark red. They either have black spots or no spots at all. You can buy



Ladybugs from garden stores and introduce them to your garden, but remember - they tend to fly away.

Rove Beetle is a small, fast-moving insect with narrow body and a pair of pincers at the tail. When it runs, it lifts its tail straight up so it resembles a miniature scorpion. Rove Beetle can be black or brown, and it likes to munch on aphids, spider mites, springtails, snails, slugs and fly eggs.



Tachinid Fly is larger than a housefly and usually very hairy. It can be brown, gray or black. Unlike a housefly, Tachinid Fly does not like the indoors and prefers to stay outside and patrol your flowers. Its larvae are parasites of a numerous pests, such as cutworms, codling moths, cabbage loopers, tent caterpillar and grasshopper larvae.

Spined Soldier Bug is a ferocious predator both as a larva and as an adult. Its favorite foods are caterpillars, worms and beetle larvae. It is brown, with pronounced shoulders and "bony" back.



How to encourage the good bugs? The Spined Soldier Bug, Rove Beetle and Ground Beetle like to have hiding places, such as flat rocks, logs and mulch, so make sure to provide some in your garden. Having a small "wild area" in your back yard helps too - designate a corner that you don't mow and let some wild plants grow there. Use low tilling techniques around your plants so you



Q: What is a lease with an option to buy?

A: A lease with an option to buy allows the renter to purchase the home she is renting at a specified price at a future date. This type of an agreement is usually utilized by a seller who is unable to sell the property at the desired price and a buyer who is unable to obtain a mortgage right away. The benefit to the buyer is that she can continue to live in the property until she can qualify for a loan, with a portion of each month's rent going towards the down payment (this must be agreed upon in writing!). The benefit to the seller is that she earns rental income until the property is sold, and she can potentially earn more than she could get otherwise. There are, unfortunately, many pitfalls for both parties. If the real estate market surges, the seller can lose by being forced to sell at the pre-determined price. If the buyer is unable to obtain the loan, she will lose her option money paid to the seller. Numerous other pitfalls exist, so if you are considering a lease option, I strongly suggest you consult a highly competent Realtor.

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won't disturb the soil where predatory beetles lay their eggs. Green Lacewing, Ladybug and Tachinid Fly like to drink nectar, so remember to plant some nectar-producing plants too. The best ones are goldenrod, coreopsis, Queen Anne's lace and yarrow. The most important thing for all the good bugs though is to not discourage them with pesticides!



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ARCHITECTURE CORNER

FOLK VICTORIAN

Victorian era encompasses the period between 1837 and 1901 when Queen Victoria ruled Great Britain. During this period a number of architectural styles were born that fall under the heading “Victorian.” Some of the ones you’ve probably heard of are the Queen Anne, Second Empire and Gothic Revival. But the Victorian style most commonly found in the United States is the Folk Victorian.

Folk Victorians were built by and for regular folks. The rich would hire architects who would design elaborate (and expensive!) mansions in one of the other popular Victorian styles. The non-rich also liked the idea of living in a stylish home, but not being able to afford architects, regular folks would design their homes themselves. What sure helped was the industrial revolution. Pre-fabricated building materials became readily available, so anyone could trek down to the local lumberyard and pick some decorative woodwork to incorporate into their new house. The resulting home would often be a hodge-podge of different styles; certainly less professional, but by no means less charming.

A typical Folk Victorian home is almost always built out of wood, typically with a symmetrical façade and a hipped or gable roof. The most common decorative elements were gingerbread trim (flat and pre-cut), intricate brackets under the eaves, lattice porch skirts and fancy spindle work. They are less complex and less ornate than other Victorian styles, and are generally smaller too. They very seldom have a tower, balconies or projecting window bays.

The popularity of most Victorian styles fizzled out in the early 1900’s. But the stylish yet no-nonsense Folk Victorians continued to be built well into the 1940’s.

