Shape

Description automatically generated with medium confidence

${Name} | **${Phone}** | ${Website}

**FRONT PORCH NEWS**

##### Wondering what your home is worth these days?

Get a FREE market report, comparing your home to similar homes that have recently sold. I’ll add information about the trend of home prices in your area. Text **VALUE + *your address*** to   
**${Phone}**

### 

#### Here's why the price of gas always ends in 9/10 of a cent

No other retailers advertise prices in fractions of a cent. The practice first appeared in the early 20th century in the US as a sales tax on gas to help build highways. At the time, taxes were levied in tenths of a cent and gas stations passed that on to drivers. The practice continued in the US and Canada when gas companies realized that psychologically, consumers would see the main number and not the tenths. That would allow gas stations to get away with charging an extra tenth of a cent. Now they can’t stop because everyone does it.

A person standing next to a parking meter

Description automatically generated with medium confidence

Have you seen those signs that say, "I buy ugly houses"? I have, and that makes me wonder, what is an UGLY house?

I know someone who thinks her house is ugly. It's a box (literally called a Salt Box style) with a pretty garden. To me it's quaint and comfortable looking. Not ugly at all. I asked her what's ugly about it, and she pointed out the plainness of the architecture.

I looked up the website of the person with the "I buy ugly houses" signs. He said an ugly house has structural problems, or is in a high-crime area, or is in obvious disrepair. But I've seen some beautiful homes that have those problems, so his use of "ugly" is more for marketing purposes than a descriptor. (I think the house pictured above has pretty bones...imagine it all fixed up!)

If you watch house-hunter shows, you will often see couples disagreeing about what they each think is ugly or attractive in a home. Those disagreements are staged, but as a Realtor, I've often encountered the same disagreements in real life.

Most of us are attracted or repelled by a home based on a whole raft of past experiences. Our parent's home was built in the 1970s so we want a modern home. As we get older, we want a home that looks more like it was built in the 1970s because it feels like home. You might have noticed your own tastes changing over the years. **I wonder if there's a house that everyone would agree is ugly?** Beauty is in the eye of the beholder.

#### I work hard to earn your Endorsement & Referrals. Thank you for telling your friends about me.

A person and a child looking at a computer

Description automatically generated with low confidence

Got kids heading to college? If so, then along with decisions about college vs trade school, you might also think about helping them purchase their first home. **Here's how the thinking goes…**

* **Start them on the road to wealth:**By giving them home ownership, you're giving them something that may provide as much value as a college degree over their lifetime. You've probably heard the quote: "All wealth starts with real estate."
* **Improve their loan terms:** When you co-sign a mortgage with them, you'll dramatically help their credit profile,

which can help them get better car loans, credit card rates, and even college loan rates.

* **Share the mortgage:** Because they're young and flexible, they're usually willing to share space with a roommate. If you buy right, the roommate can pay half or more of the mortgage.
* **Build equity:** But most importantly, your young adult has time. A real estate asset purchased when they're 20 years old can be fully paid for by the time they're 50. That's setting them up well for the future. They can also use their equity for buying additional real estate, paying for college, or making other investments.

##### But there's more…

* **Leverage:** By thinking about this before they head off to college, you might sway them towards colleges in more affordable communities. The cheaper the condo, the less down payment money you need, and they can take advantage of first-time buyer benefits. That's great leverage for you.
* **A fallback asset for you:** And even if they decide to go off grid and live in a yurt, you'll have that condo as an asset of your own. Just make sure your name is on the title!

A picture containing text

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# August Quiz Question

# Airbnb CEO Says Ann Arbor’s Palmer House Is His Favorite

Out of the estimated 7 million Homes listed on Airbnb, CEO Brian Chesky chose the 2,000-square-foot house at 227 Orchard Hill Drive as his favorite because it was designed by his “favorite architect,” Frank Lloyd Wright. The home inside reflects the angles outside, with triangular rooms and no right angles (but plenty of Wright angles). Commissioned by Mary and William Palmer, the house was built by Wright in 1950.

*With me, you can see cities but no houses, mountains but no rocks, and coasts but no sand. What am I?*

# Quiz Contest - Win a FREE Coffee Card

Email me the answer to the question on **page 2**. Put the word **QUIZ** in the subject line. **${Email}**

* **Last month's Q&A: *How many bananas can you eat if your stomach is empty? Just one, then your stomach isn’t empty.***

Congratulations to last month’s winner!

**${Contest Winner}**

##### Thank you!

You have been an appreciated part of my business. I couldn’t do my best without you. Special thanks to…

**${Thank You Box - Name 1}**

**${Thank You Box - Name 2}**

**${Thank You Box - Name 3}**

##### Free Report

### Buyers Are ARMing Themselves

With rates rising and home prices still high, many home buyers are turning to adjustable-rate mortgages (ARM) instead of fixed rate loans. **Here are 4 benefits to using an ARM to buy in today’s real estate market.**

Use your QR app to read now, or text me for a copy.

**August 2022 ${Name} | ${Phone}**



A picture containing person, posing, arm, male

Description automatically generated

# *Story:* The Worst Real Estate Predictor Ever!

I want to share an experience one of my clients has had over the past six months. She'd been renting for decades and was in her 50's and running out of time to prepare for retirement. So, in January this year she decided to buy a house. Her target timeframe was March when she believed more homes would hit the market, giving her more choice.

I advised her to get pre-approved for a mortgage, even though spring was still several months away. In my experience, once someone starts house hunting, they often find a home before they expect to. If they're not already pre-approved for a mortgage, it's too late once they see that house. Sure enough, several ideal homes came and went, and my client kicked herself every time. Still, she said she'd wait until spring to get pre-approved.

When I asked about her concerns with getting pre-approved, she said she didn't want to go through "all that," then not find a house, and have to go through it all again a few months later. She was aware that loan approvals expire in 60 to 90 days. But she ignored the fact that approvals can be renewed with the same lender with only minor updates to the application. The fact is, with very little downside, she could have been pre-approved from the start.

Now that interest rates are rising, she's telling me she'd *still* like to wait to get pre-approved, because home prices might drop, or rates might come down again. Clearly there's more going on here than simple financial caution.

I'm telling you this (with her approval) because I don't want you to fall into that trap. If you want to buy a house, get pre-approved. It won't hurt (much), and you'll be prepared, just in case. **Call for a referral to a lender. ${Phone}**

This goes for home sellers, too. If you need to sell before buying, you still need to get pre-approved for a mortgage. It's best to start that process simultaneous to selling.

Need a referral to a good mortgage broker? Contact me for the names of lenders I trust.

Qr code

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## Are Lifestraws Really Safe to Drink from?

They're a popular item for hikers and campers this summer, but do they really provide clean drinking water? Park officials say “point-of-use” water filters, like those often found in water bottles or Lifestraws, won’t remove norovirus; any water you grab from a stream or lake should also be chemically disinfected. You can also boil water for at least one minute or at least three minutes if you are above 6,500 feet. You can also use iodine or chlorine drops, then wait 20 minutes for the bacteria to be killed off.

**FRONT PORCH NEWS**

${Name}

${Company Name}

${Company Address}

${City - State or Province - Postal Code}

${License}

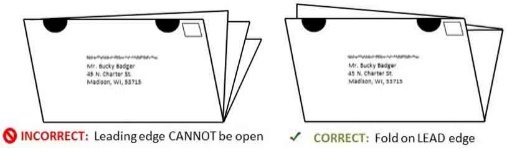
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#### Upper Panel Instructions

**1. You can use this area for mailing labels.** See the image for the correct way to fold and tab your newsletters on Tabloid paper. Seal all the edges using tabs. ([Printing Tutorial](https://www.youtube.com/watch?v=1xCnGD4F304) – **Control + Click** to view.)

**2. You can use this area for content.** If you don’t plan to mail the newsletters as self-mailers, then you can add your own content to this area instead of labels. First delete the back page title and return address.

**To delete the yellow instruction boxes, click on   
an edge of the yellow box, then click DELETE on your keyboard.**





**To Insert Your Picture/logo**

1. **RIGHT CLICK** on the placeholder image.
2. From the floating menu, choose **Change Picture**.
3. **Find and insert** your image from your computer.
4. **Resize and position** your image using your mouse. (Use the **Crop feature** on the Shape Format menu to crop.)

See how to work with images inside text boxes in Word: <https://www.youtube.com/watch?v=lKs8-1USlR4>

**${Name}**

**${Phone}**

**${Email}**

## Advice from Buyers for AFTER Moving into a New Home

1. “Good fences make good neighbors.” Keep the yard (and fences) neat. First impressions count!
2. If you see something you want to change about the home’s structure, don't wait too long. You’ll get used to it and then spend the next several years wishing you’d changed it.
3. "Measure twice, cut once," as the saying goes. When doing DIY, my advice is to measure thrice, then get a second opinion before cutting.
4. When decorating, remember #2 above. Don’t leave the curtains if you hate them!
5. "A place for everything, and everything in its place.” When you first put things in a place, they tend to stay there. Place with awareness.
6. Never buy furniture online that you haven't tried. Self-explanatory.
7. Tell everyone about the awesome experience you had with your Realtor (me).  
   Thank you!