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How to **boost home value before selling**

People considering buying or selling a home are facing a unique market. The real estate market has been in flux for several years, and high interest rates have made it more expensive to borrow.

The Mortgage Bankers Association is projecting that 30-year mortgage rates will level out to 6.5 percent for the foreseeable future. That means that people who have been waiting for changes in the real estate market could be disappointed, and hesitant buyers may finally just bite the bullet and buy even if mortgage rates are not where they hoped they'd be in 2025. Homeowners with properties they are considering listing for sale would be wise to make certain changes that will help garner the



best prices from buyers.

Make kitchen and bath improvements

The kitchen is the heart of many homes. Real estate agents may recommend that homeowners make minor to moderate kitchen upgrades

like resurfacing cabinets, upgrading countertops and changing fixtures or hardware to give the room an overhaul.

Homeowners also should look to bathroom updates as smart investments that can improve home value. Katie Severance, author of *The Brilliant Home Buyer*, characterizes kitchens and baths as "money rooms" that add the most value to a home.

Declutter the home

Homeowners should clean out items they no longer need. Decluttering can make a space feel bigger, which is beneficial in a market where open concept floor plans remain popular among home

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buyers.

When buyers walk through a prospective home, they want to envision themselves living there, something that is more easily done if the home isn't overrun with the current homeowner's belongings.

Get to painting

Painting a home is a cost-effective renovation with a lot of oomph. Freshly painted rooms appear clean and updated, says HGTV, and that can appeal to buyers. Homeowners should choose neutral colors to accommodate the widest array of potential buyers.

Improve the landscaping

The exterior of a home is the first thing potential buyers will see as they roll up to view a property or look at a listing online. Homeowners should start

by evaluating and enhancing the landscaping. Ensure the lawn is well-maintained and add plants that provide color without a lot of maintenance.

Expand usable space

Homeowners can think about adding to the usable space in a home. This translates into finishing basements or attics or even converting garages to rooms. Or it may involve adding a three-season room.

Homeowners can consider a number of improvements to increase the resale value of their properties.



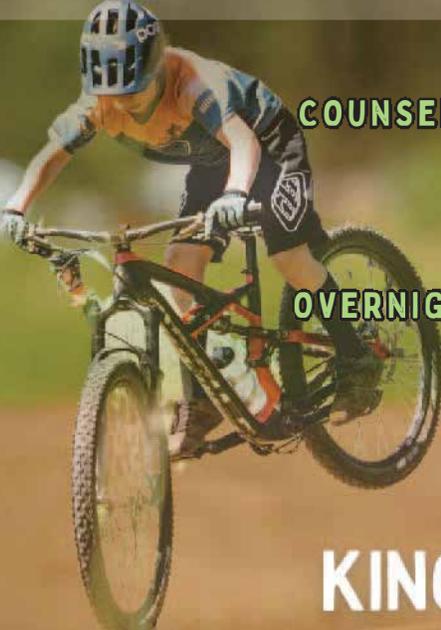
Home renovations are wildly popular, and that popularity can be traced to a number of factors.

Some homeowners renovate their homes with their own comfort in mind, while others do so to improve the resale value of the property. For those in the latter group, a recognition of renovations that yield the highest return on investment may help them decide which projects to pursue. According to the housing market research and analytics firm Zonda Media, a garage door replacement offered the highest return on investment in the American real estate market in 2024, earning a whopping 194 percent return on homeowners' initial investment. An entry door replacement with steel door offered the second best ROI at 188 percent of homeowners' initial investment, while replacing siding with stone veneer was third on the list with an average ROI of 153 percent.

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How to determine if the time is right to downsize

The phrase "bigger is better" has endured for quite some time. Though it may be impossible to pinpoint precisely who coined the phrase, its lesson that larger things tend to be more valuable than smaller alternatives is applicable in numerous situations. But no adage is applicable to every situation, and in some instances people may find that bigger is not better.

Downsizing is an approach many individuals consider after turning 50. Parents who are empty nesters and others nearing retirement may wonder if the time is right to downsize from their current homes. Though that's a strategy millions of people have adopted over time, the decision is not always so simple. Individuals over 50 who are trying to determine if downsizing is right for them can consider a host of factors before making a decision.

· **Monthly housing expenses:** Before downsizing their homes, individuals should determine just how much they're currently spending on housing. Individuals who have fixed rate mortgages likely know the amount of their monthly mortgage payment, but what about maintenance? Home maintenance expenses fluctuate, but a careful examination of the previous 12 months' expenditures can give homeowners an idea of just how much they're spending to maintain their properties. The number may be eye-opening, as Thumbtack's "Home Care Price Index" released in the third quarter of 2024 revealed that the average annual cost to maintain a single family home reached an all-time high of \$10,433. If such expenses are preventing homeowners from building their retirement nest eggs, then it might be time to seek alternative housing.

· **Real estate prices:** Real estate prices have skyrocketed in recent years, which can be both good and bad for current homeowners considering downsizing. Many people who downsize look to move from a single-family home into a condominium, where maintenance tasks are typically handled by a homeowners' association (HOA). Such communities typically charge HOA

fees, which can be minimal or considerable. In addition, the price of condominiums has risen in recent years, with the lender New American Funding reporting in early 2024 that the median sale price of a condo reached \$341,000. So homeowners who want to downsize their homes may end up taking most of the profit from selling their current properties and reinvesting it in a costly condo. Some may deem that worthwhile, while others may find the cost savings of downsizing in the current market are negligible.

· **Emotional attachment:** Downsizing may be considered with cost savings in mind, but it's important to consider your emotional attachment to your current home. Many homeowners over 50 raised their families in their current homes, and letting go of a property where so many memories were made can be difficult. Homeowners who are not prepared to move on from properties that are meaningful to them and their families can consider additional ways to downsize their financial obligations.

Downsizing is something many homeowners over 50 consider. Any decision regarding downsizing is best made after considering a range of variables.

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What renters can do to secure their financial futures?

Renting an apartment or a home is convenient for people just starting out in life who may not have ample savings or a high enough credit score to secure a mortgage. Renting also may be necessary for individuals who have been priced out of a real estate market that has remained high over the last several years.

Though conventional wisdom may suggest renting is a poor long-term investment, there are certain benefits to renting. In addition, renters can look to various strategies to solidify their financial futures.

· **Grow your credit score.** Renters can ask a landlord to use a resource like Experian's RentBureau to report their payment timeliness. A positive rental history that is reported can help renters improve their credit scores. A landlord needs to be signed up with a rental payment service that works with Experian for this data to be posted. In addition to this, renters should make sure to pay off credit card balances in full each month and make loan payments on time, which



can positively affect their credit rating.

· **Build an emergency fund.** Establish a fund that contains at least three to six months' worth of living expenses to provide a safety net in case of unexpected events. This may help renters avoid debt that can take years to pay off.

· **Contribute to a retirement account.** Put a portion of money toward a 401(k) or an IRA even if you are renting. Find out if your employer will match contributions. Retirement accounts with sizable balances can provide a safety net whether you rent or own your home.

· **Stay apprised of local real estate trends.** Monitor current market conditions and use that knowledge to negotiate lower lease payments if the market suggests you're overpaying. If a landlord is unwilling to negotiate, consider moving at the end of your current lease.

Renters can take steps to secure their financial futures even if they never end up buying a home of their own.

Certain areas of a home are more likely to draw the interest of prospective buyers



when a house goes on the market. When that day comes, many realtors and homeowners rely on staging to make a home as attractive as possible during an open house or appointment viewing. **According to a 2019 report from the National Association of Realtors, staging the living room is most important for buyers, with 47 percent of buyers indicating a well-staged living room had an effect on their view of the home. The owner's suite (42 percent) and the kitchen (35 percent) were found to be the next most important rooms to stage.** Though the report is generally concerned with selling a home, the conclusions in the report are something renovation-minded homeowners can keep in mind. If prospective buyers are most impressed by well-staged living rooms, owner's suites and kitchens, it stands to reason that those same rooms, when well-designed and recently renovated, will elicit a similarly positive reaction if homeowners ultimately decide to sell their homes in the future.

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How to upgrade your home to accommodate modern living

Remodeling projects allow homeowners to put their personal stamps on a property. In addition to choosing a color and design scheme that fits a particular aesthetic, homeowners may want to outfit their homes with various features that can make them more accommodating to modern living. Homeowners can use these ideas as a springboard for remodeling projects designed to modernize their homes.

• **Open floor plans:** Open floor plans remain coveted characteristics of modern home architecture. An open layout enables occupants to feel like they are enjoying spaces together without having to be on top of one another. Since sightlines are not obstructed in open floor plans, homeowners can enjoy a cohesive design style across each level of the home.

• **Eco-friendly features:** Eco-friendly features modernize homes and may even earn homeowners rebates from the government. From positioning rooms to take advantage of natural sunlight to using environmentally responsible materials throughout a home, modern homes can function with a much smaller carbon footprint than older structures.

• **Smart home technology:** A smart home is equipped with appliances and other devices

that can be controlled remotely, typically from a phone or computer connected to the internet. Investopedia notes that smart home technology offers homeowners convenience and cost savings. Smart home technology is available across a wide range of budgets, ranging from thousands of dollars for a complete home automation to roughly \$100 for a small change like a smart thermostat.

• **Accessibility features:** A home that can grow with its residents is advantageous. When choosing renovations, features like slip-resistant flooring, stylish grab bars and low-threshold or barrier-free showers can enable homeowners to age in place more comfortably.

• **Dual owner's suites:** Dual owner's suites can be an asset for couples who choose to sleep separately. The Sleep Foundation says individuals choose to sleep in different rooms for a variety of reasons, notably reduced sleep interruptions and improved sleep quality. Plus, an extra bedroom can come in handy when one person is ill or in the event a partner snores. Rather than one person in the relationship getting the "lesser" space, certain homebuilders now offer plans for dual owner's suites so both people get the features they desire in a bedroom.



• **Three-season room:** Many homeowners aspire to bridge the gap between the indoors and outside. Three-season rooms help transition from the yard to the interior of a home, and offer a touch of nature without the bugs or unpleasant elements.

A number of home improvements can bring homes up to the standards of modern living.

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Luxury features buyers desire

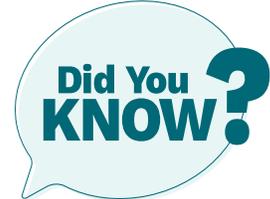
inventory related to each of these factors. Individuals who are in position to buy right now may be more selective in what they are seeking in homes, particularly if they're spending top dollar. Current homeowners planning to put their homes on the market may want to consider these five luxury renovations to set their properties apart.

- 1. Smart home features:** It's now common for new home builders to include smart home technology when building. Advanced home tech, like facial recognition for doors, intuitive home assistants, smart lights and outlets to control appliances from a smartphone app, and similar offerings can make a home more attractive.
- 2. Modern open floor plans:** Even though there has been some shift to buyers wanting homes with delineated borders, most still are drawn to those with open concepts. Those who are selling may want to investigate where they can open up rooms or take down walls to recreate these features.
- 3. Outdoor kitchen:** A luxury indoor kitchen is still a major draw for buyers, but increasingly people are seeking properties that also maximize outdoor entertaining spaces. Having an outdoor kitchen with built-in grill, sink, counters for food preparation, and a refrigerator or wine chiller may be coveted. When an outdoor kitchen is near amenities like a spa, grand patio, pool, and other outdoor living spaces, the home really will beckon buyers.
- 4. Upgraded owner's suite:** An owner's suite

complete with luxury spa bath, walk-in closet with built-in storage, sitting area, and potentially access to an outdoor space will win raves with buyers. Selling a home today is a bit more challenging, but luxury home features can tip the scales in sellers' favor.

The real estate market has been something of a roller coaster ride over the past few years. Historically low interest rates coupled with a surging interest to move to communities with more outdoor space during the height of the pandemic led to a lot of movement and inventory — as well as some of the highest home prices in some time. The tides have started to change in recent months, as the housing market has been tepid at best since interest rates have increased. In the week ending August 24, 2023, the national average 30-year fixed mortgage rate pushed to 7.23 percent, while the National Association of Realtors said the median existing-home sales price was expected to surpass the all-time high of \$413,800. The stagnation of the market is caused by high interest rates, sellers not wanting to budge on prices, individuals wanting to sell but not being able to afford other homes, and a general decline in

Home buyers must confront a host of variables in the best of times, but in recent years buyers have been forced to contend with a real estate market marked



by a significant increase in home prices. **According to the Federal Reserve Bank of St. Louis, the median home sales price in the third quarter of 2023 was \$431,000. That marks a significant increase since the start of 2020, when the median sales price was \$329,000.** That 31 percent increase in a little less than four full years can be traced to a host of variables, not the least of which is the global COVID-19 pandemic, which officially earned that designation in early March 2020. But the rise in home prices is not as recent a phenomenon as some may think. In fact, data from the Federal Reserve Bank of St. Louis indicates the median home sales price rose by 576 percent between 1980 and the third quarter of 2023.



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HOW TO AFFORD A HOUSE ON YOUR OWN

When you're saving for your first home, it's natural to wish for a helping hand. It might even feel like everyone else is getting a check from Mom and Dad. But if you don't have a financial head start, where should you begin?

THE GOOD NEWS: Homeownership isn't just for the lucky few with a windfall. In fact, most first-time homebuyers don't wait for one. According to the National Association of Realtors, only one in four first-time buyers used a gift or loan from family or friends to fund their down payment.

If you don't have gift money to help buy a house, you're not alone. Here's your guide to getting it done.

Stop the mental doom loop

From high prices to mortgage rates, there's a lot that feels unfair in today's housing market. Scrolling through a social feed full of success stories can add to feelings of guilt and shame, says Rahkim Sabree, a financial

therapist and accredited financial counselor.

"Too often, especially with social media, we start kind of getting whisked away in the possibilities of what can be — and that's when we start comparing our journeys to other people's," he says.

The solution: Focus on your own values and priorities. After all, social media only shows someone's highlight reel.

"We don't know what it is that they have had access to, what kind of debt they had to go into and what longevity looks like, unfortunately, in their purchase," Sabree says.

It may sound simple, but a can-do attitude can be a major power move. Once you're in the right headspace, try an online calculator to see how much house you can afford. With a realistic budget, you can move from planning to action.

Assemble your squad

You don't need a big check from your parents — but you do need a team of homebuying pros to have your back.



If the whole process seems overwhelming, start with a housing counselor certified by the U.S. Department of Housing and Urban Development (HUD). Anyone can benefit from their advice, especially buyers with credit challenges or a history of bankruptcy. HUD-certified counselors are available for free or at a low cost.

Next, find an experienced buyer's agent who knows your local market. A great agent can spot a deal fast and hustle to get your offer accepted.

Then, find your mortgage matchmaker. Get pre-approved with at least three lenders to make sure you're getting the lowest interest rate.

Another option: Have a

mortgage broker shop around for you. Brokers charge a fee, but they have access to wholesale pricing and can often negotiate a lower rate than you'd find on your own.

Boost your budget

It's no secret: There's free money up for grabs for first-time homebuyers. If you don't look into down payment and closing cost assistance programs, you could be leaving thousands of dollars on the table.

Start by looking at state housing agencies, local governments and nonprofits. Other sources include your employer, labor union or mortgage lender. Most money is set aside for first-time buyers

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with incomes below the area median, but some programs welcome repeat buyers or higher earners.

Arica Rucker, broker owner with Century 21 Rucker Real Estate in Charlotte, North Carolina, says most of her buyers don't have family gifts, so they're excited to discover they can get a financial boost.

"They're in disbelief," she says. "But then we run into the reality of them not really having money saved for the out-of-pocket expenses."

The lesson: Even with down payment assistance, you'll still need cash on hand once you go under contract. Have money saved for upfront expenses like your earnest money deposit, home inspection or moving costs.

Get creative

To snag a deal, consider less common options like short sales or foreclosures. If you're up for the responsibility of being a landlord, you can look into "house hacking" an investment property, like a live-in duplex. These are all more complex transactions, but an experienced agent and loan officer can coach you through it.

Some creative financing options are riskier than others. Your homebuying squad can also help you understand the pros and cons of borrowing from any retirement funds you have saved, like a 401(k).

"Ideally, you would not touch that money," Sabree says. "But in a situation

where an individual doesn't have access to gift money and they need to be creative around how to make the acquisition, certainly that's something that they can do."

Stay centered

Focus on your own journey, not someone else's. Gift money helps, but it doesn't guarantee an easier path. An inheritance can come with the massive weight of grief. A gift from living relatives can come with its own challenges, like blurred boundaries or an uneasy feeling that you "owe" the giver.

Instead, take charge of what you can control: Getting scrappy to reach your savings goals.

"Get a plan, write it down, make it specific," Rucker says.

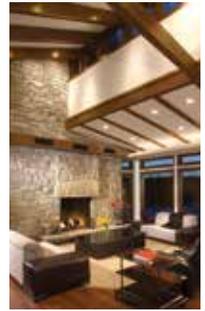
Sabree, who specializes in overcoming financial trauma, says it's normal to shut down when you feel overwhelmed. In a state of despair, you might even convince yourself it's foolish to want to buy a house at all.

Instead, when emotions run high, show yourself some compassion and try to stay focused on your goal.

"Make sure that you're grounded in the now, right?" he says. "Make sure that you can feel the floor beneath your feet."

Don't dwell on the gift you didn't get. You haven't missed out — you're just getting started.

--By Abby Badach Doyle, Nerd Wallet



The term "cozy"

appeared in 35 percent more real estate listings in 2024 than in 2023.

Wood could be having a moment among modern home buyers. According to the real estate experts at Zillow, the term "cozy" appeared in 35 percent more real estate listings in 2024 than in 2023. Though various components can help to create a cozy vibe inside a home, wood has long been a go-to material when interior designers attempt to add warmth to a property. The home renovation experts at Houzz also cite wood-infused architectural warmth among its 10 most popular home trends in the coming year. Homeowners who want to capitalize on this trend before putting their homes on the market or those who simply love the idea of adding more wood-based warmth in their homes can consider installing ceiling beams, wood wall paneling or even wood trim throughout their homes.

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5 renovations that provide a strong return on investment



a good return on homeowners' financial investment. Returns are often cashed in when homeowners put their homes up for sale, and each year *Remodeling* magazine releases its "Cost vs. Value Report," which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the "2024 Cost vs. Value Report," the following are five projects that provide a strong return on investment (ROI).

Renovations that make homeowners and residents of a home happy are always worth the investment. Though it's certainly true that projects that create more functional, usable space and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide

- 1. Garage door replacement:** The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194 percent ROI.
- 2. Steel door replacement:** *Remodeling* magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project

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offers a 188 percent ROI on an average investment of \$2,355.

3. Manufactured stone veneer:

A manufactured stone veneer is a man-made product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone because of the price, as the former is less expensive and easier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153 percent ROI on an average cost of just more than \$11,000.

4. Grand entrance upscale (fiberglass):

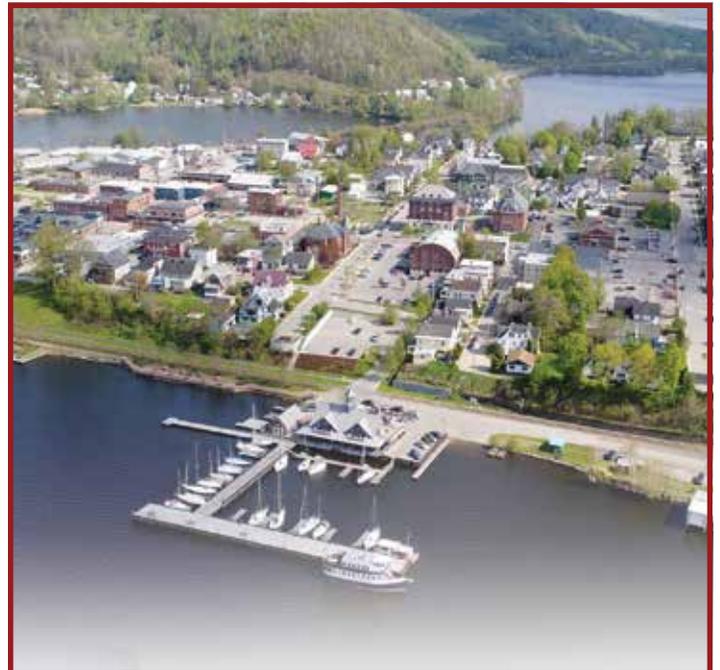
Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97 percent ROI. Components of these entryways can vary, but *Remodeling* magazine notes the project may entail removing an existing entry door and cutting and reframing the opening for a larger with dual sidelights.

5. Minor kitchen remodel:

According to the "2024 U.S. Houzz & Home Study" from Houzz Research, kitchens were the most popular rooms to renovate in 2023. There's no denying the appeal of a

newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96 percent ROI. Bankrate.com notes that minor kitchen remodels typically keep the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.



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Projected timelines for popular renovation projects

Renovations help homeowners customize their homes to align with their needs and wants. Remodeling may be necessary to replace outdated fixtures and features, address mistakes previous homeowners may have made, or to make a home more functional. Homeowners often find it beneficial to hire professional contractors when they have work to be done around the house to ensure the job gets done to code and to their satisfaction. Timelines for home remodeling projects vary depending on a number of variables, including the size of a crew as well as the scope of the project. Once a project commences, the timeline can feel endless. The following are estimates of timelines for top remodeling projects to give homeowners an idea of how long their



renovation projects may last, courtesy of Renofi, a company that provides a lending platform leveraged by credit unions nationwide to offer loans to consumers.

- **Kitchen:** There are a lot of moving parts to a kitchen renovation, involving the services of electricians, plumbers, structural experts, and even interior design professionals. Not to mention the needs of craftspeople who can make custom cabinetry and countertops. Kitchen remodels can take anywhere from six to 12 weeks.



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• **Bathroom:** The process of a bathroom renovation typically involves demolishing the old bathroom, removing old fixtures and starting from the ground up. As with a kitchen remodel, bathroom jobs require the services of different professionals. That is why homeowners can expect three to 10 weeks for a bathroom, depending on the scope of the project.

• **Finishing a basement:** Finishing a basement can add valuable living space to a home. Establishing a home theater space or man cave may require installing framing, insulation, utilities, drywall, flooring, and any additional needs if the finished basement will have a bathroom or necessitate

additional plumbing. A finished basement project can last one to two months. But the good news is that typically the rest of the house is livable while the work is being done, so residents will not be disrupted.

• **Whole home remodel:** Hogan Design & Construction says that a whole house remodeling project can take anywhere from 16 weeks to 24 weeks. More involved projects can take longer. Remodeling a home often involves a considerable investment of time and money. Knowing how long a homeowner will be inconvenienced by the work can help the household plan accordingly.

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SIGNS OF A MORE BUYER-FRIENDLY HOUSING MARKET EMERGE FOR THE SPRING HOMEBUYING SEASON

This spring homebuying season is shaping up to be more favorable for home shoppers than it's been in recent years — as long as they can afford to buy.

Home prices are rising more slowly. Mortgage rates remain elevated, but have been mostly easing and could be headed lower if the U.S. economic outlook continues to darken over the Trump administration's widespread tariffs, which have rattled financial markets and stoked fears of a recession.

Most importantly, the number of homes on the market is up sharply from a year ago.

While the inventory of homes for sale nationally is still low by historical standards, active listings — a tally that encompasses all homes on the market except those pending a finalized sale — surged 28.5%

last month from a year earlier, according to data from Realtor.com. Listings jumped between 44% and 68% in many large metro areas, including San Diego, Las Vegas, Atlanta and Washington D.C.

As homes take longer to sell, prices have started dropping in many markets. The median listing price was down last month from a year earlier in most of the nation's biggest 50 metro areas, including a more than 6% drop in Austin, Miami and Kansas City.

These trends should give prospective homebuyers more leverage as they negotiate with sellers this spring, though they are unlikely to be a game-changer for many aspiring homeowners priced out of the market after years of soaring prices.

"It's a little hard to say that it's a buyer's market, but I'd call it a much more balanced market than it's been in the last couple of years, where it's really been a predominantly seller's market," said Joel Berner, senior economist at Realtor.com.

Ryan Vasko and his wife, Whitney, recently navigated both sides of the housing market equation in their move from Oregon to Colorado.

In December, the couple sold their three-bedroom, one-bath house in Portland for \$505,000. That was \$10,000 below their list price, but still above the \$500,000 minimum they hoped to get.

At the same time, the couple searched for a home in the Denver metro area, which is among the markets that's had the biggest increase in homes for sale this year. Active listings soared 67.3% in March from a year earlier. As listings jumped, the median listing price fell 5.6% to \$585,000.

Last month, the Vaskos closed the deal on a four-bedroom, three-bathroom house in Littleton, Colorado, about 10 miles south of Denver, that had been on the market at least three weeks.

"We got under contract week one, we found out we were pregnant week two and we put an offer on this house week

three," said Vasko, 41, a creative director at an advertising agency.

The price: \$680,000, or \$5,000 above the list price. Still, the seller agreed to cover the cost of lowering the couple's 6.9% mortgage rate for the first two years of the loan to 4.9% and 5.9%, respectively.

"It gives us a little wiggle room, if we need it," said Vasko, noting that he's hoping to eventually refinance to a lower fixed rate.

A mixed market

The U.S. housing market has been in a sales slump since 2022, when mortgage rates began to climb from pandemic-era lows. Sales of previously occupied U.S. homes fell last year to their lowest level in nearly 30 years. Easing mortgage rates and more homes on the market nationally helped drive sales higher in February from the previous month, though they were down year-over-year.

Last year, higher mortgage rates dampened the start of

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the spring homebuying season. This year, the average rate on a 30-year mortgage is down to 6.6% from just over 7% in mid-January, according to mortgage buyer Freddie Mac, although that's still elevated relative to the 2-year low of about 6% it fell to in September.

Another plus for buyers: Lower prices. The median listing price fell in March from a year earlier in 32 of the 50 largest metro areas, including Kansas City, San Francisco, Miami and San Diego. Nationally, it was \$424,900 last month, unchanged from a year earlier, according to Realtor.com.

The market shift may give home shoppers more leverage when sellers ask that buyers waive home inspections. Sellers may also be more willing to pay for closing costs, contribute cash to make repairs or make other concessions, real estate agents say.

"Pretty much every buyer is asking for concessions, unless they know that they are in a multiple offer situation," said Afton Hartmann, a Redfin agent in Denver.

Such situations, although less common than a few years ago, still exist.

Gilad Hoffman, executive director at a synagogue, knew his home search was over when he spotted a four-bedroom, 2.5-bath house for sale in Escondido, 30 miles northeast of San Diego. He felt the home, listed by the estate of its late owner for \$1.079 million, was "severely underpriced."

Hoffman, 41, paid \$13,000 above the asking price for the home in February as he fended off bids from three other prospective buyers -- including one

offering to pay all cash.

Elevated mortgage rates didn't dissuade Hoffman. He accepted a 7% rate in exchange for a credit from his lender to put toward closing costs.

"My philosophy going into the whole thing was: get into something now that you can afford with these high interest rates," Hoffman said. "Hopefully in two years, they'll come down and then you can refinance. And that's still my intention."

Affordability and uncertainty are still hurdles

Despite some buyer-friendly trends, the housing market remains largely out of reach for many Americans, especially first-time buyers who don't have home equity gains to put toward a new home. While home price growth has been slowing, the decline is negligible against the 47% gain in prices over the last five years.

And while home listings are up, many more are needed to return the market to more of a balance between buyers and sellers. Consider, there were 1.24 million unsold homes on the market at the end of February. While up 17% from a year earlier, that's still about 44% below the 2.21 million monthly average going back to 1999, according to data from the National Association of Realtors.

As of January, a household earning the median U.S. annual income of \$79,223 would have to spend 47% of that to cover payments on a home at the median price of \$390,333. That share of income matches the highest it has ever been on records going back to 2005, according

to the Federal Reserve Bank of Atlanta. When the annual cost of homeownership exceeds 30% of the median U.S. household income, it's considered unaffordable by the Department of Housing and Urban Development.

If the decline in mortgage rates accelerates in coming months, that would boost homebuyers' purchasing power.

Economic forecasts generally have the average rate on a 30-year mortgage staying around 6.5% this year, but those forecasts may be outdated now.

A sharp downward move last week in the 10-year Treasury yield as bond investors reacted to rapidly escalating trade war between the U.S. and nations around the globe points to lower mortgage rates.

The yield on the 10-year Treasury note, which banks use as a guide to pricing home loans, dropped to 4.01% Friday, its lowest level since October, as global trade tensions escalated.

Still, tariffs are typically inflationary, and the 10-year Treasury yield tends to rise on expectations of higher inflation. That could keep mortgage rates where they are, or nudge them higher.

If the trade war worries do pave the way for further mortgage rate drops, "those lower rates may be cold comfort to prospective buyers who are increasingly worried about job security and inflation," said Lisa Sturtevant, chief economist at Bright MLS.



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Homebuying Tips This Season For Markets **HOT & COLD**



Want to be a successful home buyer this spring and summer? Act decisively and swiftly, whether your market is hot or cool.

That's the advice from real estate agents in Boston (a hot, fast-selling market where buyers tussle over scarce houses) and in Dallas (a cooler, slower-selling market where competition isn't so frenzied).

We're entering the time of year when the sales pace picks up even in sedate housing markets. Around 4 million existing homes will be sold in 2025, and roughly half of them will change hands from April through August.

In the five years since the beginning of the coronavirus pandemic, demand has exceeded supply in most housing markets. That imbalance still exists in the hotter markets of New England, the Upper Midwest and much of California. The shortfall has eased (but not gone away) in some cities, notably in Florida, Texas, the Gulf coast and the Pacific Northwest — those are the cooler

markets.

Real estate agents' advice this homebuying season is consistent, no matter the temperature of the local market: Treat the search like a job. Get preapproved for a mortgage.

And remember that desirable houses go fast.

The race goes to the swift

"Properties that are move-in ready — they're still flying off the market in a matter of days with multiple offers," says Rich Rosa, a buyer's agent and co-founder of Buyers Brokers Only in the Boston area (one of the nation's hottest markets). Houses sold there in February had typically been on the market for 33 days, according to Realtor.com, making it one of the fastest-selling metro areas. Nationally, time on market ranged from a low of 22 days in San Jose to 118 days in Kalispell, Montana.

Kate Ziegler, a real estate agent with Arborview Realty in the Boston area, says it's important to prioritize house-hunting on the weekends when you're

seriously searching. Relaxation might have to take a backseat to the job of finding a house.

"Being ready to see things the first weekend that they're on the market really is important," Ziegler says. If you don't tour an attractive house this weekend, it might be gone before you can look at it next weekend, she says.

It's not unusual for a Boston house to hit the market on Thursday morning, have multiple showings over the weekend, and for the sellers to request offers by Monday evening. Then the seller accepts one of several competing offers. Elapsed time: less than a week. You might find compressed timelines in other hot markets, too.

Buyers can take more time in cooler markets such as Dallas-Fort Worth, where the typical home had been on the market 56 days when it was sold in February. Even so, well-maintained

See **Homebuying**, Page 22

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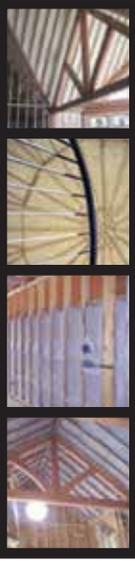
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Most popular rooms to remodel

Home improvement trends come and go. In a testament to that reality, the wildly popular open floor plan concepts that have dominated homeowners' desires over the last decade-plus could be falling out of favor, a shift that Rachel Stults of Realtor.com linked to the COVID-19 pandemic in a 2023 interview with Business Insider. Stults noted open floor plans will likely exhibit some measure of staying power, but linked the shift toward more traditional layouts to COVID lockdowns and the desire for more privacy among residents. The shift away from open floor plans is a testament to the fleeting nature of home renovation trends. But trends still deserve a place at the table among real estate investors and homeowners who want to renovate their homes with an eye on projects that could be most appealing to prospective buyers. As homeowners balance their own preferences with those that might help them sell their homes down the road, they can consider



this list of the most popular rooms to renovate, courtesy of the "2024 U.S. Houzz & Home Study" from Houzz Research.

1. Kitchen
2. Guest bathroom
3. Primary bathroom
4. Living room
5. Guest bedroom
6. Primary bedroom
7. Laundry room
8. Closet
9. Dining room
10. Home office

When considering renovating these or other rooms, homeowners should know that Houzz researchers found that the median spend increased for most interior room upgrades compared to the previous year. However, the median cost to upgrade living rooms and home offices remained unchanged.



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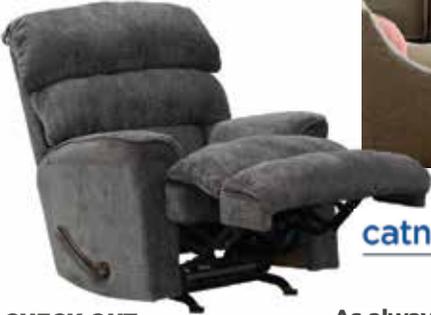
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Continued from Page 20

properties are sold quickly. "You need to jump on the good houses because they're going to sell, period," says Cliff Freeman, a real estate agent with eXp Realty in Dallas.

Secure a preapproval to show sellers you're prepared

It's always a good idea to get preapproved for a mortgage when you shop for a home, whether sellers or buyers have the upper hand. When you get a preapproval, the lender takes your financial information, including credit score and income, and tells you how much you can borrow.

Not only does a mortgage preapproval show you how much home you can afford – it signals to sellers that you've rustled up your financial documents and a lender has already assessed your creditworthiness.

Freeman says one sign of having an experienced agent is that they will make sure you've talked to a lender. "Especially for first-time home buyers, and second and move-up buyers, having a true professional that has experience in several types of markets is the best asset you can have," he says.

Don't get hung up on asking price

You probably won't pay the asking price for your next house. If the property attracts multiple offers in the first week or two, you might pay more than the asking price (if you make the successful bid). If the home lingers on the market

for weeks without any serious offers, you might pay less than the asking price.

"What I tell my clients is don't get too caught up in what the asking price is," Rosa says. Pricing strategies vary from seller to seller, and every property is different. Just because one place sells for 3% more than the asking price doesn't mean other houses will too.

An experienced agent who understands your local market can be an advantage here too.

In hot markets, consider fast-tracking the inspection

Buyers often waived property inspections in 2020 and 2021, when mortgage rates were low and competition was fierce. Today, most buyers insist on property inspections. But in fast markets, buyers can employ a few tactics to mollify sellers.

One such tactic is the "pre-offer inspection," in which an inspector examines the house before the buyer makes an offer. "So you're effectively submitting a 'clean' offer without an inspection contingency because you've already done inspection," Ziegler says.

As an agent, Ziegler says she tries to avoid pre-offer inspections because they can be less thorough – and the buyer pays the inspector whether or not they end up making an offer on the house. The benefit of a pre-offer inspection is that it reassures the seller that this buyer won't back out if their offer is accepted.

In another inspection-related tactic, the buyer promises to pay for repairs up to a specified dollar amount instead of expecting the seller to pay every penny. Ziegler calls it a partial inspection contingency; the goal is to avoid giving the seller the perception that they're being nickel-and-dimed. "It mitigates the buyer's risk and sort of caps what they are exposed to," Ziegler says, while assuring sellers that the buyer won't withdraw their offer over minor defects.

However you do it, make sure you do get a home inspection.

In growing areas, consider new homes

In some cities, new construction could be a solid option. We're talking mostly about metros in the South and Southwest where developers build communities of hundreds of new houses. To make new homes affordable, developers often offer incentives such as reductions in mortgage interest rates.

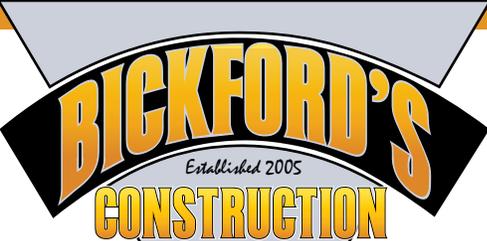
"The reality is for first-time home buyers, it's probably a great decision to buy a new home," Freeman says, because a well-built new house won't require expensive repairs or upgrades in the first few years.

Take a real estate agent with you the first time you look at a community of new houses, Freeman advises. The agent can help you negotiate discounts on mortgage rates or upgraded amenities.

--By Holden Lewis, Nerd Wallet

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The day homeowners move into a new home is a unique experience. First-time home buyers may see such a day as the culmination of years of hard work, while those who are not new to the experience may find their new home is where they'll spend the rest of their lives.

Move-in day is indeed a notable milestone, but there's much homeowners can do between closing on a home and backing the moving truck into the driveway. In fact, it may be best for homeowners to complete several home interior projects while the residence is still empty.

Painting

Painting home interiors is among the more logical projects to

consider before moving into a home. Simply put, an empty home is far easier to paint than one filled with furniture and other items. Professional painters may even discount a project if they know they won't have to cover and/or move any furniture before and after applying paint. Painting before anyone has moved in also saves residents the discomfort of living in a home overcome by the lingering aroma of drying paint. Simply open the windows and let the home air out throughout each painting session.

Flooring

Flooring projects are another undertaking to consider before moving in. Whether you're tearing up old carpet and replacing it with new carpet, refinishing wood floors, or installing a wholly new floor, each task is considerably easier if there is nothing on the floor. Flooring projects are best left to the professionals, and labor costs may drop considerably if contractors don't have to pause to move furnishings or work around other items.

Deep cleaning

A professional cleaning service



should be among the first calls homeowners make after closing on a new home. A deep cleaning when the home is empty and all lingering dust and debris is visible to the naked eye can ensure no spots are missed before move-in day. Request that the cleaning service clean the interior of kitchen drawers and cabinets, which have a tendency to accumulate grime over the years.

Electrical work

Modern homes are plugged in, so addressing electrical issues prior to move-in day can ensure there are no interruptions to internet connectivity when everyone begins to settle into the home. This is also a great time to install additional electrical outlets, and homeowners are urged to take the time to draw up plans for how each room will look once all of their furniture is in the house. Doing so can identify where additional outlets should be installed. Homeowners also

can visit their new home at night and turn on the lights to see if existing fixtures provide ample illumination. If not, installing new fixtures prior to moving in makes cleanup easier and ensures there are no dark nights once everyone is in the home.

Ceilings

Replacing ceilings prior to moving in is another savvy move. If the ceilings are dated or unsightly, removing, repainting or replacing them before anything is beneath them is a great way to protect valuables from damage. And contractors may not need as much time to complete such a project in empty rooms as they would in spaces where they need to negotiate their way around furniture and other valuables.

Various renovation projects can be conducted prior to moving into a new home. Such an approach can save both money and effort.

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The basics of home inspections

The process of buying a home involves a number of variables that present at various times throughout buyers' search for a home. For instance, real estate professionals typically advise buyers to receive a mortgage preapproval prior to beginning their search for a new home. Once such preliminary measures have been taken care of, buyers can then search for a home and ultimately make an offer. One of the more critical steps buyers can take when making an offer is insisting that the offer is contingent upon a home inspection. Home inspections offer a measure of protection that can save buyers from investing in properties that may look nice to the naked eye, but feature a host of costly problems beneath the surface. Individuals new to home buying may not know what to expect of the inspection process. In such instances, the following rundown can shed light on home inspections.

• **Recognize inspection may be mandatory.** Though it's not always the case, home inspections may be required by mortgage lenders. Lenders want to ensure borrowers can repay their loans, which might prove difficult if a home is in need of considerable repairs. That's why home inspections tend to be mandated by lenders, even if they're paid for by buyers. Estimates from HomeAdvisor indicate home inspections cost between \$279 and \$400 on average, but that cost is well worth the peace of mind of knowing you won't unknowingly be buying a money pit.

• **You choose your own inspector.** Buyers will choose their own home inspector, so it can pay dividends to start asking people you trust for recommendations even before you begin searching for a new home. Realtors also may recommend inspectors they've worked with in the past. The



International Association of Certified Home Inspectors® (nachi.org) also can help buyers find a home inspector.

• **You can, and should, attend a home inspection.** It's wise for buyers to attend a home inspection. Doing so allows them to see potential issues firsthand. Some seasoned home inspectors even prefer clients to attend an inspection so they can point out issues as they go through the house and answer questions directly rather than later on over the phone or via text or email. Though inspectors

See **Inspection**, Page 26

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Continued from Page 24

typically will answer questions off-site, it's easier for both buyer and inspector to discuss issues in person on the day of the inspection. And for buyers, this can be a great way to become more informed about the home inspection process.

• **Expect to spend a good deal of time at the inspection, and not necessarily with the sellers present.** The National Association of Realtors indicates inspections can take as long as three hours, so this won't be an in-and-out excursion. Buyers don't want to

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rush the process, so block out ample time on your schedule to attend the inspection. In addition, sellers typically are not home during an inspection, though it can happen. Buyers who don't want sellers present can request that they are not on the premises while the inspection takes place. There may not be anything to compel sellers to be off-site, but it can't hurt to ask. Home inspections are a vital component of the home buying process. It's imperative that buyers take inspections seriously so they can feel confident they are not investing in a flawed property.

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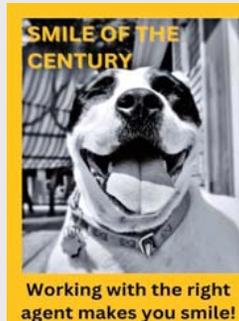


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