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NEW HAMPSHIRE SUNDAY NEWS • OCTOBER 26-27, 2024

NH real estate market is still 'a confusing world'

■ **Still waiting on inventory:** Even with one interest rate cut, and possibly a second one coming soon, the key factor will be whether more inventory can balance out demand.

By Kathleen D. Bailey
Special to the Union Leader

WHEN THE Federal Reserve Bank lowered interest rates by a half point on Sept. 11, Jeff Rapson, an associate broker with Verani Real Estate, an affiliate of Berkshire Hathaway Home Services, didn't notice his phone ringing off the hook with prospective homebuyers. He didn't expect to, he said, pointing out that for a first-time homebuyer, New Hampshire's median home prices are still mostly out of reach.

"It's a confusing world out there," Rapson said.

Purchasing a home in New Hampshire continues to be a challenge, with a shortage of available homes leading to higher prices and bidding wars. Going into 2025, the savvy homebuyer's tool kit may include a fixer-upper, a condo, a less-than-thrilling location, and a backbone of the state's famous granite.

Elizabeth Markey, co-owner and broker with The Gove Group in Stratham, saw a different picture when the rate dropped. "We had a pretty quiet summer, but since the rates dropped, it has picked up substantially," she reported.

The customers aren't repeat clients, but new-to-her home-buying hopefuls who have been biding their time. But she doesn't always have the houses to show them. "The inventory," Markey said, "has been low for a long time." But it's better now than the past few years, she added. "In 2021-22, inventory was at an all-time low. Nothing stayed on the market."

For the past quarter, she's seen more homes coming on the market, particularly existing homes as opposed to new construction. The reasons for listing can be anything from a new baby to downsizing seniors. "It's changing life circumstances," Markey said. "Life is happening, and they can't wait any longer."

Young buyers, veterans are still being priced out

For the past two years, Rapson has focused on searching out listings. "The inventory is coming on and going off just as quickly," he said.

But the buyers are wary. "The days on the market are rising," he said, "even with the reduced interest rate." And that's in part because a New Hampshire house will cost you.

Rapson noted that on a \$400,000 house, the principal and interest would be \$6 per \$1,000, and the single or couple would have a mortgage of \$2,400 per month. "That is still a huge burden," Rapson said.

And if you factor in taxes and insurance, it could go up to \$3,000 per month.

While the real estate rule of thumb has always been paying 30 percent of one's income for housing, that rubric no longer applies, according to Rapson. "You would have to make \$100,000 a year to afford most houses in New Hampshire," he said. "It forces young people to the sidelines."

He used to do a lot of work placing veterans in houses, but that's dried up, according to him. There are several "tiers" to the home buying process: the conventional loan, followed by VA, FHA and other government-sponsored programs. A conven-



JEFF RAPSON

While downsizers and empty-nesters may have more capital, they still face the challenge of a shrinking inventory of the New Hampshire housing market.

tional loan goes through fairly quickly, according to Rapson, while the "alphabet soup" of federal programs requires a whole extra set of due diligence in the form of inspections and appraisals.

Thirty-five percent of real estate transactions are cash, which makes it hard for both the vets and the young families. "It's tough for a veteran to get accepted, versus someone with a conventional loan or cash," he observed.

Markey has also seen more acceptance and closings for buyers bringing cash or conventional loans. She's done very little work with the VA or FHA, and that's puzzling to Markey because the two government-sponsored programs have interest rates in the "high fives," while a conventional mortgage

usually carries a 6 percent interest rate. "It's still more attractive to sellers," she said. "It's less risky."

Smaller ranch houses, if you can find them, usually make a good entry point for the first-time buyer, Rapson said.

Average days on the market remains less than a month

The New Hampshire Association of Realtors reports that the state median home price, is \$535,000, up 9.2 percent since August 2023. The average days on the market is 26 days, or a little shy of a month. Most New Hampshire counties hover around that number, according to August stats from the NHAR: Belknap, 31 days; Carroll, 34 days; Cheshire, 22 days; Hillsborough, 16 days; Merrimack, 18 days; Rockingham, 25 days;

and Strafford, 25 days. Sullivan, Grafton and Coos are the outliers, at 44 days, 42 days and 67 days respectively.

Markey, whose firm operates in Rockingham County, said that the ADM for her area rose to 30 days in September. And though the median house price for Rockingham County was \$644,000 at the end of the third quarter, she's still seeing bidding wars for the few properties that are available. "But it's not as steep as it was in 2021-22, and the number of people bidding against each other is less," she added. While they're hungry for housing, "buyers are not willing to pay substantially over list price," according to her.

She's moving a lot of condominiums, an option for the



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Prevent air leaks with AeroBarrier air sealing

■ **Energy efficiency:** AeroBarrier technology works best in new construction and complete renovation projects.

By Robert Levey
Special to the Union Leader

WITH THE ONSET of fall, many homeowners may be thinking about how to keep their homes warm this winter.

According to Rich Burns, owner of Northeast Air Sealing in Bow, this thought process should initially result in an energy audit. These audits include everything from using an infrared camera to examine the insulation of the walls and ceilings to combustion safety testing to ensure the heating system is drafting correctly.

"We also go up into the attic and assess the condition of the insulation," he said. "Identifying how often air is leaving the house is the most important thing you can do to be more efficient, and (audits) identify the greatest opportunities with the highest payback."

To demonstrate this payback, Burns said their audits show cost savings for different measures. These measures, to some of Burns's customers' surprise, do not necessarily begin with the windows.

"Interior doors connect to attics," he said. "More air escapes those places than windows in most houses."

Measures that can be taken to keep a home warm include AeroBarrier air sealing, which is best applied in new construction and complete renovation projects. He described the process as "fix-a-flat for a house."

"We pressurize the house and fog the entire space," he explained. "Air forces caulking into spaces that need to be sealed. This is a product that can guarantee that we are going to pass the blower door test."

A blower door test uses a powerful fan to create a pressure difference between

the inside and outside of a house, allowing technicians to identify air leaks that reduce energy efficiency.

"We create wind on all four sides of the home," he said. "With this information, we can quantify how much air is leaving to determine how tight we can make the house. Basically, we want the customer to make an informed decision."

Older homes often need plastic covering and caulking

For those who live in a historic home, such informed decisions often must factor in the structure's framing details.

"There are lots of crawl spaces in older homes, and we make sure all the dirt is covered with plastic because sometimes wood is right in contact with the dirt," said Burns. "Ideally, when putting plastic down, we are trying to get posts off dirt so plastic is between them."

Noting there is more to consider in older homes, Burns said they take substantial care to ensure they are sealed.

"We do a lot of caulking in older homes because there's a lot of leaking," he added. "We oftentimes will use different color foam and use more care to make sure you can't see what we did."

As for results, Burns said some homeowners have experienced a 50% reduction in energy usage from insulating and air sealing a home. He said actual results depend on the extent to which air already leaks from the house.

"It can be really significant, especially in older homes," he noted. "All the air in older homes can leave every hour on a cold night, which is like leaving a couple of windows open. When it's windy, that just accelerates it."

Energy audits are just the first step of the home weatherization process, and Burns said homes often qualify for rebates if that work is performed.

"We try to find what's available in terms of rebates for the customer," he said. "We work with all of the utilities in the state."

To learn more about energy audits or Northeast Air Sealing (formerly known as Shakes to Shingles), visit nearsealing.com.

Real Estate

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first-time homebuyer, and noted that one complex in Ep-ping is completely sold out.

Vanessa Saunders, an associ-ate broker with Keeler Family Realty in Pembroke, has also seen an influence from the southern border — Massachu-setts. She wrote in an email, “The continued influx of out-of-state buyers, especially from Massachusetts and New York, is complicating the situation. Many are bringing cash offers that make it difficult for local buyers to compete. This trend, which has been strong since the pandemic, continues to push up prices, especially in desirable areas like the Lakes Region and the White Mountains.”

Looking ahead

Rapson is hoping for “Some

form of increase in normality” in 2025. Maybe the Fed will drop another half point, he mused. That way buyers could afford more house, or at least keep their mortgage in line with their income. He expects to see “seniors who need to move on” downsizing or “right-sizing,” so more houses will be available.

However, Rapson warned, buying from a downsizer could come with its own set of prob-lems. “I’ve worked with seniors’ houses, and there’s so much deferred maintenance,” he said. “Anything over 20 years old is going to need love.” Markey points to a recent “debacle” in-volving a house that contained asbestos.

Saunders is optimistic, noting, “The outlook for New

Hampshire’s real estate market remains dynamic as we ap-proach the new year. With mort-gage rates expected to remain relatively stable, the key factor will be whether the market can find more inventory to balance out demand. The competition among buyers will likely persist unless new construction picks up or more existing homes come on the market.

Sellers can continue to charge top dollar, Saunders said, while buyers may find themselves expanding their search to less competitive areas or being ready to move quickly and deci-sively. She is not convinced that a substantial drop in interest rates is on the horizon.

Markey doesn’t make a lot of predictions. “I stopped doing that at the time of COVID,” she

said. She’s hopeful that the current trend of more inventory will continue, and that interest rates will drop again. “Another half-percent would be enough to encourage more buyers and more sellers,” she noted.

Markey expects to see more bidding wars, when there’s something to bid on. She recently handled the sale of a duplex condo owned by an investor. The units were in Greenland, and “in Greenland, property values are pretty high.” These two units were going for a price in the “high threes,” she said, though each one was a mere 1,000 square feet.

“We fielded calls from more than 50 people, and ended up with 10 offers,” she said. “Each unit ended up selling for \$25,000 over the asking price.”

“

“The continued influx of out-of-state buyers, especially from Massachusetts and New York, is complicating the situation. Many are bringing cash offers that make it difficult for local buyers to compete.”

VANESSA SAUNDERS

Associate Broker with Keeler Family Realtors



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MAKEOVER MAGIC

Impacting the lives of NH youth, one bedroom at a time

■ **Industry collaboration:** Designers, painters, handymen, store owners join forces to renovate bedrooms for local families.

By Kaarin L. Clausen
Special to the Union Leader

ON KAREN KULBERG'S 13th birthday, she came home from school as she would on any other day. What she wasn't expecting was the incredible gift that was behind her bedroom door — a transformation of her childhood bedroom, completed by her parents while she was out of the house at school. From new red and white wallpaper to a little nook for studying that was freshly painted red, the bright and vibrant room was something that Kulberg fondly remembers.

It was also the memory that sparked an idea for the organization she created in 2020 — Room for Love, whose mission is to lovingly create aesthetically pleasing bedroom spaces for children in need to positively boost their enthusiasm and outlook on life.

Having worked as a realtor since 2002, Kulberg became a regional manager for the Better Homes and Gardens Masiello Group and wanted to unite her agents in a charitable giving activity that focused on substance use disorders. While sitting at home one morning in 2019, sipping her coffee and reminiscing about her mother who recently passed, the memory of her 13th birthday came back to her and she thought, "Wouldn't it be cool to start renovating children's bedrooms?"

"I still get tingly, thinking about the new bedroom that my parents put together," Kulberg recalls. "It was just

beautiful. I love décor and decorating and thought about using these skills to help children in need. I wasn't getting much enthusiasm from the agency, however, because this was during COVID, and we were shut down. So I thought, 'Okay. I'll just gather my little friend group of creative people and see what we can put together.'"

Gathering the talent

Room for Love's four initial members converged and created the fundamentals for how the program would work. They decided to select different agencies that would nominate children who might benefit from a new bedroom. They also needed to divvy up the work.

"One of my friends was an interior designer," said Kulberg. "And then we hooked up with an organizer and painter through networking. We created our first room for a 13-year-old girl named Jillian from Dover. We made a lot of mistakes, but we finished the room in one day. I thought if my parents could do it, so could we!"

The group has since expanded, adding more volunteers — from designers and painters to handymen and junk removers. Room for Love aims to refurbish one room per quarter, with their busiest year topping off at a total of six renovations.

Each bedroom costs between \$3,500 and \$5,000 to complete, which covers new furniture, bedding, décor, paint, lighting and organizational features. Planning for each project takes about six weeks from start to finish, with the work during "reveal week" lasting about four to five days.

"Our reveal weeks usually start on Mondays," Kulberg said. "We have a junk

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Top photo: Hampton teenager Braelyn is all smiles on reveal day after a bedroom makeover organized by the Room for Love organization. **Bottom photo:** Braelyn's toys are easily accessible in her new closet, conceptualized by Room for Love organizer Jill Buchanan.

PHOTOS BY ROBIN WAKE



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Makeovers

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remover come in on the first day to take out everything in the room that's not needed. We work with New England Pickers for almost every job. We also like to have the painter come on the first day. The furniture is usually delivered on the second day, and then the designer comes in and adds all of the fluff and puff. The next day the organizer comes in. We have it pretty much fine-tuned at this point."

Because the final bedroom makeover is a surprise, children and their families are asked not to enter the rooms throughout the design process. For four nights, alternative sleep arrangements are made, such as sleeping with mom, on an air mattress in the living room, or in a nearby hotel. When the room is ultimately revealed, Kulberg makes sure to catch the children's reactions on video. "It's really the most fun thing to watch," she said.

Feels like home

Robin Wake and her 13-year-old daughter, Braelyn, moved to Hampton in December 2023 after leaving a difficult living situation in Belmont. This spring, the pair were notified that Braelyn had been nominated by her school to receive a bedroom makeover. This was a gift for many reasons.

Braelyn has a terminal illness called Peroxisome Biogenesis Disorder — a condition that falls under the umbrella of Zellweger Spectrum Disorder. Because of her fragile health, she and her mother needed to follow strict quarantine proce-

dures during the COVID pandemic. While isolated together at home, Wake taught herself how to create video games to help pass the time, as well as to earn enough money for a relocation back to her hometown of Hampton.

"I'm now a content creator," said Wake. "Braelyn and I create YouTube videos for kids based on the British animation series 'Numberblocks.' It's a math show for kids, but Braelyn likes it so much that I started creating video games for her to play. I join her while she plays and record us playing together. I then post the videos on YouTube. We have about 50,000 subscribers so far."

The videos on their @BloxWorldTV YouTube channel not only helped Wake and Braelyn move into their new house, but also provided the inspiration for Braelyn's new bedroom outfitted by Room for Love.

"Braelyn wanted a purple bedroom based on the Number Six Numberblock, which is also purple. These characters are very hard to recreate with paint, but Room for Love found a woman who painted the 4, 6 and 8 Numberblocks by hand on Braelyn's bedroom walls. It was mind-blowing and so beautiful."

In addition to newly painted walls, Room for Love provided new beds for Braelyn and her mother (who share a room), as well as curtains, a clothes closet, magnet boards and a mirrored cubby with secured mobility bars for Braelyn to hold while standing.

Jill Buchan, an orga-

nizer with Room for Love, also helped Wake weed through Braelyn's many bins of toys and created an organized toy closet, complete with labeled see-through bins. Wake said that having Braelyn's things placed in specific locations has played an enormous role in her becoming comfortable at the new house.

"Since Braelyn got her new room, I've noticed that she's become a lot more independent," Wake said. "She goes to her room to find her things because now they're in a particular place. Her vision has deteriorated and she's actually now legally blind, so if things stay in the same spot, she can find them. The new room has made it feel more like Braelyn's home now."

It takes a village

Michael Kierstead, owner of the mid-century modern furniture store Seavey's Marketplace in Portsmouth was introduced to Room for Love by one of the organization's designers, Andrea DuPont. DuPont mentioned that Room for Love was looking for help with handyman skills, and Seavey immediately volunteered. Being a self-proclaimed DIY-er, Seavey made himself available to help with installing shelving units in closets, mounting TVs to walls, hanging pictures and building furniture.

Because he owns a furniture store, Kierstead will also donate furniture if it fits in with the style of a particular bedroom. Furniture donations have

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Makeovers

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also been made to Room for Love by Cardi's Furniture and Mattresses and Circle Furniture. Because the program relies 100 percent on sponsorships and donations, fundraising happens year-round.

"Typically, we'll have a gold- or platinum-level sponsor and that will be the exclusive sponsor," said Kulberg. "They're paying for the bulk of the room. We also get some lower-level sponsors that will donate the bedding, the lighting and all the incidentals that go into a room."

Planning the next room

Room for Love's next bedroom redo is taking

place this month and will be sponsored by Bryant Paving. Previous major sponsors have included International Cars, Limited; Nadeau Subs; and Lexi Leddy Real Estate.

The recipient of the next renovation is 15-year-old Fenris ("Fen") who is a sophomore at Newmarket High School and lives with his mother and baby sister in Newmarket. Fen was nominated by New Generation, an organization that provides shelter and transitional housing for pregnant women and mothers with children experiencing homelessness due to domestic violence, financial hardship,

substance misuse and mental health challenges. Room for Love is currently accepting donations and soliciting additional sponsors to make Fen's room truly special. Sponsorships can be made at room-for-love.square.site.

"When we donate these rooms, we're not just impacting the child," said Kulberg. "It's also the parents, the siblings, the children's classroom. The child develops a whole different level of self-esteem."

Fenris is the oldest child thus far to receive a new bedroom from Room for Love, and even though he may only occupy the room

for another three years, Kulberg felt it was important for him to have this new space.

"He just really deserves something great to happen in his life," she said.

Keirstead will be ready with his tape measure if he gets a call requesting handyman skills for Fen's room. He'll join a committed group of Room for Love volunteers including Tyler McAnnif, painter; Lea and Rob Jensen, New England Pickers; DuPont and Heather Nadeau, designers; Sarah Eaves and Buchan, organizers; Rothrock Kitchen & Bath Remodeling, construction and handyman; MB2 Restore,

mold mitigation services; Coastal Mi-Box, storage space; Renovation Sells, painting and handyman; Melissa Moran, mural artist; and Greg West Photography, photos and reveal video.

"It's hard to put into words just how sweet this concept is," said Keirstead. "To build a room for a child who has had a rough go of it and make it their own ... it's really heartwarming. To be able to help other kids — even in a small way — is so worthwhile. It's just a great organization."

For more information, visit roomforlove.net or their Facebook page @ roomforlove2021.



PHOTO PROVIDED BY ROOM FOR LOVE

Designer Andrea DuPont, left, and Room for Love founder Karen Kulberg admire a finished bedroom makeover for recipient Jacqueline.



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KATHLEEN BAILEY

Steven Grant built this fountain with granite from his own quarry. The water recycles.

■ **A landscape that will last:** Include water collection systems, native plants in the right soil, less grass, and permeable patios and driveways.

By Kathleen D. Bailey
Special to the Union Leader

STEVE GRANT, founder and owner of The Greener Company, likes natural stone in his designs for clients and himself. Bonus points if the stone is antique granite. While his colleagues in the business might scour the internet for the perfect piece, Grant bypassed all that.

He bought a quarry.

Grant and his wife Emma operate their business from a hillside in New Boston, a homestead showing many examples of his ideas. With vintage materials and a strong conservation ethic, he's preserving the past and protecting the future.

Emma Grant, also office manager for the company, said that Steve had always been in the industry, working first in a perennial nursery and then five seasons for a popular Goffstown landscaper. While working for others, he studied and gained a certificate in landscape design from NHTI — Concord's Community College.

But the ideas were already there, and Steve went out on his own in 2016.

A central tenet in his work with homeowners, according to Emma, is "making the landscape work for you." Through the years, she said, he has worked with different projects involving water collection systems. This includes rain gardens or rain barrels to slow the water runoff and ultimately return it to the earth. He likes permeable patios and driveways rather than impermeable surfaces.

Steve works at selling his clients on native plants, which do better in this climate and provide pollination. "He has really delved into natives this past couple of years,"

Emma observed.

But overarching it all is the principle that, "You use the landscape for more than aesthetic purposes. Steve has never liked the idea of landscape existing just for aesthetic purposes."

Think about more than just grass

Emma added that Steve is a proponent of alternative lawn solutions. "People want a monoculture, the stereotypical green lawn," she said. The Grants try to steer clients toward treatments such as clover or "pasture mixes." The alternative lawn materials don't need as much fertilizer, if any. If unchecked, fertilizer gets caught in storm runoff and can affect drinking water and local lakes and ponds.

The Grant team will also recommend "shrinking" a lawn, according to Emma. "If we arrive and the whole front yard is a lawn, we'll try to persuade the homeowner to put in some wild plantings, and maybe pathways through them."

The company receives inquiries from people owning so-called "new builds," and those can be a problem, Emma said. "The homes were not put in with quality soil, and the owners aren't going to get the lawns they want," she said.

The biggest mistake homeowners make, in Emma's observation, is improper plant selection. "They'll choose plants that are not hardy to our area." The homeowner frequently neglects to test the soil, and to see what's

underneath. "The foundation for any good planting is soil health," she said.

Landscaping the Greener way can be a hard sell to homeowners, who have grown up with traditional lawns and driveways. "They're not always used to thinking outside the box," she said. "But Steve has been honing his sales process, and explaining the benefits of a sustainable landscape."

He just finished what Emma called his "dream job," for a family in Weare. The two-year project encompassed all the Greener Company principles: water collection later used for irrigation, artificial turf, permeable patios, all natural stone — and "huge" native plantings, Emma said, adding, "They wanted a sustainable home."

Designing at home

Their own home and yard boast many of Steve and Emma's ideas, from a permeable sidewalk to a granite water fountain with an antique spout that catches rainwater and recycles it. They built their own outdoor wedding chapel in 2021, with permeable paving and a view of the surrounding hills.

And the quarry? Steve purchased the Milford property in 2020 or 2021, Emma said. It's not an active quarry. In its heyday, the granite was mined for building bridges, and the engineers needed perfect rectangular columns. "If it wasn't perfect, it was cast off," she explained. "There are cast-offs ranging from

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ROWELL'S SERVICES

Landscaping

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small wall stones to 5-by-5 columns.” Some are old enough to have gathered moss and lichen, which adds to their patina, she said. And the clients love it.

Just as the Grants are the only family in New Boston with a private quarry, they’re probably the only ones with their own football field. Another of Steve’s fixes for lawns is recycled artificial turf,

according to Emma. When Southern New Hampshire University replaced an old football field, Steve made the winning bid. It now sits in the couple’s backyard, part of their personal lawn solution.

Could Steve find a used football field for a client?

“He’d try to,” Emma said without missing a beat.

For more information, visit thegreenercompany.net.



KATHLEEN BAILEY

Steven Grant, owner of The Greener Company, bought this football field for its artificial turf.

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