

Getting Ready to Buy A Home

WRITTEN BY PJ WADE



Once you decide that you want to buy a new home — or your first house — the question is, "Where do we start?"

Start With Success: Begin by deciding what success means to you. Clarify what you really want and why, not just what's "in" right now. Explore this practical side before viewing properties. What matters is not the number of homes you see, but zeroing in on genuine good matches. For instance, a couple who wanted to add a mortgage-paying basement suite to their next home, decided to search for houses with an existing basement bathroom since this would be the most expensive part of creating a rental unit.

Here are **Five Savvy Buying Tips** that ensure you'll get the best property for your needs, at the best price, with the minimum amount of hassle and disappointment:

#1. Apply Smart Buying Rules: If you consider yourself a smart buyer when purchasing a car, a phone, or travel, apply that savvy to buying real estate. Understand what you need and why. Set a realistic budget. Learn how things work. With all these issues, the right professional should save you time, stress, and money.

#2. Ensure Location Overrides Features & Decor: Real estate is an immovable object. That reality dictates that where you buy is the prime



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"Put your heart, mind, and soul into even your smallest acts. This is the secret of success."

—Swami Sivananda

value concern. Smart buyers look for the least property in the best area, so their real estate improvements result in increased market value. Values within a neighborhood or community are not uniform. There are specific streets, even ends of streets, that represent the highest local value just as boundary streets and other locations may represent lower prices.

Particularly in urban areas, proximity to the most highly-regarded schools, popular shopping areas, and sought-after local features like parks dictates price, as your real estate professional will explain.

#3. Maximize Move-In Timing: The more flexible your move-in date, the more room to negotiate with sellers. Agree to their ideal move date and that may generate concessions in price or inclusions. When you have a fixed move-in date, you may find yourself paying more to buy what you want, when you want it. Timing is a significant consideration when deciding whether to buy your next home before you have sold your current property, that is, taking the risk of paying on two mortgages at once. Since the market where you are selling may be different from that where you want to buy, timing decisions should involve the experience of a real estate professional.

#4. Own The Money Factor: Affordability encompasses costs ranging from purchase price (including closing fees and other costs), mortgage financing, and the cost of customizing the living space to include ongoing expenses like heating, cooling, commuting, and anything else that matters. With mortgage rates on the rise, reducing consumer (car) loans and credit card debt may open up borrowing room. Mortgage professionals can help you shop a wider range of lenders. These money experts can also explain why there is so much more to consider than just interest rate.

#5. Face Reality Head On: Compromises to your "must have" list can maximize value and returns.

You may want four bedrooms, but if two younger children share a large room until the eldest child goes to college, maybe that 3-bedroom with significantly-better location and greater appreciation potential will really work for your family.

If cosmetic or minor renovations don't daunt you, this could also provide a location advantage and may even mean a larger home is affordable. Compromising on location can also mean more living space, just be sure that commuting costs, and possible lower appreciation rates, don't swallow up that saving.

Your buying perspective is also an important consideration. Do you expect to stay until a second child appears or until all the kids finish school or are you in for the long haul? Shopping for a "forever home" is a popular

Olympics Trivia

(see answers below)

1. Which athlete has won the most Olympic medals?

- A. Carl Lewis
- B. Mark Spitz
- C. Michael Phelps
- D. Larisa Latynina

2. Which metal makes up 92.5% of an Olympic gold medal?

- A. Gold
- B. Silver
- C. Bronze
- D. Copper

3. Which of these countries has not hosted the summer Olympics?

- A. Finland
- B. Mexico
- C. India
- D. Belgium

4. The first 12 ancient Olympics only featured one event. What was it?

- A. An eight-lap chariot race
- B. A wrestling competition
- C. The discus throw
- D. A sprint from one end of the stadium to the other

5. Which city has held the modern Olympics three times?

- A. Athens
- B. London
- C. Los Angeles
- D. Tokyo

approach. Just take care that projections are fact based and not fantasy that leaves you buying more home than you can comfortably afford in a rising interest-rate world.

DIY Renovating Don'ts We Learned From Experience

WRITTEN BY JAYMI NACIRI



DIY always seems like such a good idea in the dream stage. Build in some equity with elbow grease. Get more for our money while learning some important skills. Create pretty spaces without having to deal with contractors. What could go wrong?

Plenty, actually. If you don't already have a DIY horror story, or at least a tale of woe that's funny only in the rear-view mirror, you're probably overdue. But you can avoid the problems and the pain by learning from others' mistakes.

Don't start a project without educating yourself

Putting up a backsplash. It seems like an easy enough task. One that you can involve your children in, even. And then you step back and take a look at your post-backsplash handiwork and realize...perhaps you should have consulted an expert. Or at least watched a YouTube video or two.

The truth is that you can learn almost anything you want today just by Googling it. There are tons of tutorials out there that can teach you how to lay wood floor or replace a window or, yes, do your own backsplash. Or, build a house from scratch, if that's what you're into. They probably won't turn you into an expert overnight, and, in many cases, an abbreviated study

6. Fourteen countries competed in the first modern Olympics in 1896. Which country won the most medals?

- A. Germany
- B. USA
- C. Great Britain
- D. Greece

7. Complete the sequence of 100M winners: Linford Christie, Donovan Bailey, Maurice Greene...

- A. Usain Bolt
- B. Justin Gatlin
- C. Ato Boldon
- D. Asafa Powell

8. Which of these sports has never been featured at the Olympics?

- A. Motorcycle racing
- B. Croquet
- C. Squash
- D. Swimming obstacle race

Chicken Parmesan Sliders

<https://www.pinterest.com/pin/312929874098762702/>



Ingredients

- **1 Slider buns**
- **1 lb Breaded Chicken Tenders * *These should be cooked already****

isn't going to compare to the work of someone who has been honing their craft for many years. But for the persistent DIYer, getting in some good study before starting your project is essential to doing a job well.



Don't paint your cabinets without prepping first

Guilty. Yes, we knew sanding was necessary for a smooth finish. Yes, we did it anyway (We've since learned from our mistakes but still...). If you want cabinets that chip and peel and generally look bad, painting without prepping is definitely the way to go.

Commit to finishing a project

Anyone else paint half a room - the lower half that doesn't require standing on a ladder, perhaps - with the intention of finishing the other half in a day or two? Anyone else have one or more unpainted rooms? Sometimes, the DIY brain just won't rest, and it's always looking ahead to the next project. That can lead to a house-full of projects in progress and a chaotic home. Of course, that could just be us.

One way to combat this is by goal-setting with an actual deadline, whether it's a weekend or a month. You abide by them at work, right? Make your projects a priority by setting realistic deadlines you can follow, and then commit to getting it all done before starting something new.

Measure, measure, measure

We've all heard the saying. "Measure twice, cut once." But, honestly, sometimes measuring twice doesn't feel sufficient to us.

"One of the biggest fails you can make is also one of the most common, especially for do-it-yourselfers," said HomeAdvisor. "Measuring incorrectly can cost you a lot of money and cause a lot of headaches. Being off by an inch, a half-inch, or an even smaller fraction of an inch can have dire

- **2 c Pasta sauce**
- **2 c Mozzarella cheese, shredded**
- **1/2 c Parmesan cheese, shredded**
- **3 tbsp Butter melted**
- **1 tsp Garlic powder (more to taste)**
- **1 tsp Italian seasoning**

Directions

1. Preheat oven to 350°F.
2. Place the bottom half of the slider buns in a greased casserole dish.
3. Place cooked chicken tenders on the bottom buns and then cover them in sauce.
4. Combine the mozzarella and Parmesan cheese and sprinkle it over the sauce.
5. Place the top buns on the sliders.
6. Melt the butter and mix the garlic powder until it is thoroughly combined. (Feel free to add more garlic powder if you like garlic as much as I do!)
7. Pour the melted butter over the buns and then sprinkle with Italian seasoning.
8. Cover the dish with foil and bake for 10 minutes, then remove the foil and continue baking for another 10 minutes.
9. Enjoy!

Recipe courtesy of Pinte

consequences when it comes to your home renovation project. Incorrect measurements can mean that you don't have enough space to install your appliances or you don't purchase enough materials to complete the project. To avoid making this mistake, measure multiple times. If you're working with someone, have him or her measure as well to ensure that the numbers are accurate."

Don't rush your paint choice

If it looks great in the store, it'll look great in (or on) your place, right? Not always. There's a reason paint stores have samples. Do yourself a favor and buy a couple. The light and shadows in your room could make the color look completely different in your home, turning what you thought was the perfect shade into something meh.

You'll also want to make sure you try the paint in every room you plan to use it in. *Perfect Greige* is one of our favorite colors, and it looked great in our sunny office. Used in our dark-ish bathroom, however, it turned it into a muddy, cave-like space.

Another important factor to remember is what type of paint to use. That same bathroom was extra challenging to make over because someone had slathered the walls in flat paint long before we got there. "Manufacturers make paint for every surface in your home and they are not all the same," said HomeAdvisor. "Flat paint does not have a shine, shows marks, and is not easy to clean. Use this type of paint on ceilings and on walls in low-traffic areas. Semi-gloss and gloss paints have a nice shine and are a better option for walls in bathrooms, kitchens, and other high-traffic rooms."

Make a realistic budget

When it comes to our home, we all want more than we want to (or can) pay for. But lowballing your budget just to get a project going typically won't work out so well in the end when the numbers start to add up and you don't have enough money to comfortably finish it. Planning out a project well and doing sufficient research to come up with legitimate numbers is key.

"To calculate how much remodel you can afford, follow these four steps: Ballpark the cost, establish a spending limit, get quotes from contractors, and set your priorities," said houselogic. A fifth, very important step is this: Once you arrive at that magic number, add more money to it. "Add a 15% to 20% contingency for the unforeseen problems and changes that occur on every project. Is the total still within your ability to pay? If so, you're ready to get started. If not, it's time to scale back your plans."

Make sure your contractor is qualified

There are times you just aren't going to be able to DIY something or will find

Answers to Trivia Questions:

1. C.
2. B.
3. C.
4. D.
5. B.
6. D.
7. B.
8. C.

yourself overmatched by a task and in need of someone to pick it up and finish. It happens.

The handyman down the street may be affordable and gung ho about redoing your bathroom, but is he qualified? Trying to save a buck can cost you big time in the end if the work is done incorrectly. Sometimes, it pays to go with a qualified contractor who may cost a bit more upfront but who you can be confident about.

Real Estate Tools You Can Use

SearchForUtahRealEstate.com – Free, No-obligation, Advanced Utah Real Estate Search Website Available for Your Use

Great new features have been added to my website. Obtain demographic details and statistics regarding amenities, cost of living, crime, education, employment, housing, and weather. Compare the overall livability scores for cities of interest. Obtain detailed school information such as ratings and test scores for cities of interest.

Use my free, no-obligation, top-of-the-line real estate website to facilitate your search of the current Utah real estate market. With my searchforutahrealestate.com website, you'll enjoy the following features:

- Extremely fast search results
- Dozens of Home Facts, Multiple Photos & Home Tours
- View detailed area demographic information
- View detailed area school information
- Interactive Google Map Search with Satellite Images - search by city, map, neighborhood, address
- Access all current Utah home and land listings
- Receive automatic email notifications for new listings and price changes
- Save searches, save properties, add homes to your "saved" list
- Responsive – desktop, tablet and mobile