



OUR PROPERTY news

Farmer City News

ISSUE THREE | SUMMER 2023

As the summer draws to a close, there are still lots of home sales going on in Farmer City! In the last month 8 homes have gone Under Contract in Farmer City alone, with an average price of \$147,450 and an average market time of 62 days. 2 other properties were sold after only an average of 16 days on the market, why the big difference in Market Time? In small towns with small numbers, it only takes one property being on the market for a longer amount of time to greatly effect the average, unlike with big cities where lots of numbers allow for a more accurate average.



By the way, if you find yourself in town make sure to check out the Sunflowers by the Town Square that the local 4-H group, Farmer City Cloverbuds and Community Clovers, planted and take some pictures, they're just beautiful!

USDA Home Repair Loans & Grants

The USDA has Rural Development Repair Grants & Low Interest Loans available for qualifying individuals!

Home Repairs can be so expensive, and for the senior citizens in our community who are already living on very limited funds these repairs can be absolutely crippling. New roofs, air conditioning, new windows, foundation repairs, furnace replacement, and even kitchen cabinets can be too much for some to afford, even in the most crucial situations. But the USDA Home Repair Grants can provide up to \$10,000 in funds to qualifying individuals, specifically for those who need these repairs for health and safety reasons but otherwise could never afford them. The application process can be a bit daunting but the local Dewitt County Development Council can help walk you through the process!

For those who don't qualify for the Home Repair Grants, the USDA also offers low interest Repair Loans. These low interest loans are dependent on acceptable credit history, ability to repay, and low income qualifications. The income limits vary based by County, but the Dewitt County Development Council can help you find out if you qualify, or you can call your local USDA Rural Development office for more information.

Dewitt County Development Office
[217-935-5271](tel:217-935-5271)
info@dcfdc-illinois.net

[USDA Rural Development Office](#)
[217-352-3536](tel:217-352-3536)

For more information on financial assistance for repairs resulting from the June Derecho storm that ravaged our area, check out the article on Page 2!

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5 Secrets to Success in Selling

If you're looking for the best kept secrets (ok not really secrets.... but you know) to selling your home, look no further! **Cornerstone Real Estate has you covered!** Check out some of our best tips for selling your home.

- 1. You only have one chance to make a first impression! Make it count!** Make sure your landscaping out front is kept up, there's no clutter laying around, and the home smells nice and clean. Bake some cookies and set out some flowers! Make buyers feel at home so they can see it as potentially being their home!
- 2. The kitchen sells the house!** Research shows that the single most important part of the house to a buyer is most often the kitchen. Updated counter tops, clean lines, neutrally painted walls, and nice appliances will sell your home faster than most other benefits!
- 3. Always be ready to show!** This is probably the hardest part of selling your house, being ready to have a showing at any time (especially with kids) can be painstakingly time consuming. But it can also very quickly pay off with just one showing!

- 4. Declutter!** A house full of stuff can seem much smaller than it actually is, and it can also make the characteristics of the home harder to see. And unfortunately shoving things in the closets doesn't help, buyers are bound to want to see how much storage is in the house, so leaving closets tidy and no more than half full is a great way to keep everything clean & tidy.
- 5. De-personalize Your Home!** Take down pictures, pack up that personalized name sign in your daughter's bedroom, and allow buyers a chance to imagine their own pictures on the wall. This helps them to see a blank canvas to personalize with their own family pictures.



Storm Clean Up Assistance

On June 29th Central Illinois experienced a Derecho Storm that brought tornados and straight line winds in excess of 80 mph that left a path of destruction in its wake. Farmer City was hit especially hard, as was many other surrounding communities. In response to this destruction the Illinois REALTORS® Relief Foundation has allocated \$25,000 in funds to provide much-needed support to homeowners who have suffered damage as a result of the June 29, 2023, storms.

Here is how it works:

1. Up to \$500 is available to each household.
2. There are different types of assistance. View the application to learn more.
3. First-come, first-served! The \$25,000 will go fast, so submit early. Deadline is October 1, 2023.
4. You will need proof of damage (photo, quote or receipt for repairs), mortgage statement or payment ticket, and proof of residency.

The application can be found here: <https://www.illinoisrealtors.org/about/foundations/irrf/>

Any if you need any assistance filling out the application or if you have any questions you can contact Cornerstone Real Estate Agent Melinda Guest at 815-992-2100.



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