

# Real Estate News You Can Use

Brought to you by Brett Roderman

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## How a Coat of Paint Increases the Value of Your Home

Any improvement you make to your home should be done with the forethought of improving its value and increasing its appeal to prospective buyers.

One of the least expensive ways to accomplish this is to grab a can of paint and a brush and get to work to create a positive first impression of your home.

HomeGain, a leading provider of marketing ideas to real estate agents, has found that the return on investment (ROI) for interior painting is 107% and 55% for new exterior paint. This makes the ROI for interior painting the top home improvement.

Selecting warm neutral colors can make buyers more easily visualize themselves living in your home. Color choice will determine if an interior space appears larger and more spacious or smaller and cozier. Light tones can help increase the openness of a small space, while darker tones tend to create more intimacy.

Since buyers seem to home in on kitchens and bathrooms during the hunt for a new home, you will want to prioritize your painting to transform these two areas. The right colors and application will help define important spaces. Consider creating colored accent wall areas to draw attention to any unique architectural features, such as alcoves, recesses, and soffits.

For exterior painting, focus on the true "first impression" of your home by selecting colors that will appeal to a wide array of buyers. If in doubt, give me a call or send me an email so I can share more helpful hints for increasing your home's value and marketing success.

# Did You Know an Attitude of Gratitude Makes You Healthier?

A healthy body maketh a healthy mind. But what if the age-old axiom works in reverse? As humanity marches on to ever-greater heights, scientific breakthroughs strengthen the long-held ties between the body's physical health and its emotional health. And now, recent studies propose that gratitude may just make your body healthier as well as improve your mental wellbeing.

"Gratitude ... can be an incredibly powerful and invigorating experience," says respected psychiatric researcher Jeff Huffman. "There is growing evidence that being grateful may not only bring good feelings. It could lead to better health."

The line of research linking physical health with gratitude began in 1995 when a study exploring the effects of emotions on heart rate variability discovered that people who felt sustained appreciation had improved heart health. Most recently, a *Journal of Health Psychology* study exploring the impact of gratitude on wellbeing found that a group who kept gratitude journals for two weeks had lower blood pressure than their counterparts. Gratitude's other benefits are also purported to be healthier skin, better sleep, and fewer headaches.

So how can you experience these benefits of a more grateful attitude? Take a leaf out of the aforementioned study's book and keep a gratitude journal. It's as simple as jotting down anything you're thankful for.

Follow this up with writing thank-you notes or making a thank-you call to someone for the impact they have on your life. These stepping-stones may lead the way to deeper practices of gratitude like mindfulness and meditation, making gratitude a way of life.

### Get My Free Working From Home Survival Guide



As we continue to social isolate, working from home (WFH) life can start to feel overwhelming. I've put together a helpful guide to help you bust some bad habits and help you become your most productive self.

Call me at 404-229-7600 and I'll email over your "Working from Home Survival Guide" right away.



# How to Protect Yourself from Tech-Savvy Scammers

As the daily functions of our lives become increasingly connected to the Internet, scammers are becoming ever more sophisticated in their attempts to purloin your precious personal details.

After crunching the numbers, the Federal Trade Commission reports that imposter scams resulted in a loss of \$667 million for US citizens in 2019, while Social Security thieves took a median individual loss of \$1,500 from 166,190 people. Be alert and protect yourself from scammers by following these tips.

**Types of Scams.** Scammers use a variety of techniques to trick you into giving them confidential information. Social Security number spoofing scams use the falsification of caller IDs that disguise the scammers' identities. Social Security phishing scams allow scammers to impersonate government officials via email. In both, fraudsters may threaten recipients with arrest or claim they are trying to resolve identity theft, ironically.

How to Detect Scams. Scammers do their homework before making contact and may cite unique details or use flattery or emotional manipulation to win over your confidence.

But the government or any official bank will never call or email to ask for your personal details. If you do receive such an inquiry, hang up or don't reply, then call back via an official number to authenticate the request. Always use caution if you're pressured for information or immediate payment.

Actions You Can Take. If you receive a suspicious call or email or fall victim to a scam, you can report it to the Federal Trade Commission or your state's consumer protection office. Remember to file a police report, too!

#### What Is an "As Is" Sale?

When house-hunting, you may encounter the term "as is" in the listing information. While technically, most homes are marketed in "as is" condition, it is not necessarily an indication for alarm. But you will want to look for red flags. The seller is likely putting you on notice that no repairs will be made. Your purchase should always be subject to any inspections you procure, which will be a protective contingency in your offer.

Most sellers will back away from their "as is" stance and do some negotiating on reasonable repair requests so they won't lose their buyers. If a seller sticks to his guns and refuses to remedy repair requests or offer any credit in lieu of repairs, you have a right to cancel the sale without penalty.

Even if an "as is" property appears in good condition, we would not recommend that you waive your right for inspections just to be able to consummate a deal because there can be an unknown that becomes your liability once you have possession.

# Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

#### **Oatmeal Raisin Cookies**

2 cups all-purpose flour
1/2 teaspoon baking soda
1/2 teaspoon salt
3/4 cup unsalted butter, melted
1 cup packed brown sugar
1/2 cup white sugar
1 teaspoon cinnamon
1 tablespoon pure vanilla extract
1 egg
1 egg yolk
1 1/2 cups old-fashioned oats
1 heaping cup raisins
1/2 cup chopped walnuts or pecans (optional)

Preheat oven to 325F. Grease cookie sheets or line with parchment paper. Melt butter and let cool slightly. Mix flour, salt, and baking soda and set aside. In a medium bowl, cream together melted butter, brown sugar, and white sugar until well blended. Mix in vanilla, cinnamon, egg, and egg yolk until creamy and light, about 2-3 minutes. Mix in flour mixture until just blended. Add oats, raisins, and nuts and mix until just blended. Place 1/4 cup balls of dough onto a cookie sheet, leaving at least 2 inches between each cookie. Bake for 14-16 minutes. Be careful not to overbake. The edges should look brown, and the centers should still be slightly soft. Cool 2 minutes on cookie sheet. Transfer to a wire rack and cool completely.



## What Every Buyer Needs to Know Before House Hunting

Before you begin your hunt for a new home, even if it's online, we suggest that you do some important information gathering ahead of time so that the fruits of your labor will be more immediate and more satisfying.

The place that you will call "home" will be the result of understanding what your needs are now and into the future.

Condo or loft living may be your chosen lifestyle if you don't want to deal with much maintenance and have no outdoor living requirements.

If so, be sure and note that there will be added monthly housing costs via homeowners association fees. To give yourself or your family room to grow, a detached single-family home with ample outdoor spaces may head your list of criteria.

"What location is best?" Probably the most important part of your information gathering will be how you answer this question.

The value of your new home will be influenced by its location, so you will need to analyze your needs regarding how and where you work and play.

The type and locale of a home will determine your overall cost of ownership. Will it be city life, country living, or nesting in the suburbs?

Additionally, you will want to include the cost of home maintenance and commuting costs as part of your cost of living fact-finding.

Once you decide whether you are a candidate for a remodeling project or if a newer home better suits your way of life and patience, you will want to get prequalified for a loan that is tailored for the type and location of the home that works for you.

Please remember that we are here to make your information gathering easier so that the end result is a home that is a perfect fit for you and your family.



Quick Quiz

For an answer, email me at br@brettroderman.com or call 404-229-7600.

On what date did Benjamin Franklin conduct his famous kite experiment?

## Worth Reading



**6 Wellness Tips for Daily Success** By Reena Vokoun *Thrive Global* 

Personal wellness is key for personal growth. This article gives advice for incorporating wellness into all parts of your day, from morning to evening and throughout the workday, all without shelling out money for a coach. These are very practical tips, including exercise and nutrition. This article describes rather than prescribes, allowing you to personalize the advice for your life and schedule. **More:** https://tinyurl.com/worth0620a



## Getting Started with Mindfulness *Mindful*

If you're confused about what "mindfulness" means, read this comprehensive overview of the term: what it means, what it doesn't, and how to practice it. This article is unique because it includes practical ways to practice mindfulness on your own and at home and connections to other resources with seasoned mindfulness practitioners. It comes in small sections so you can do what the article describes while you're reading. **More:** https://tinyurl.com/worth0620b

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#### **Inside Your Newsletter:**

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## We can't make this stuff up!

Before COVID-19 had its significant impact, these were some bizarre and funny events that took place that'll keep you smiling:

An Isle of Wight woman underwent brain surgery while playing the violin. Dagmar Turner played classical scales throughout the tumor removal procedure to ensure the neurosurgeons did not damage the part of the brain that controls the fine movements of the hands.

A group of inmates interned in Florida helped rescue a one-year-old baby accidentally locked in a car. Using their criminal skills for a good cause, the low-level offenders successfully broke into the SUV and freed the lucky toddler.

A steer led officers on a merry chase when it escaped during a routine transfer. The long-horned bull wreaked havoc in Idaho Falls downtown traffic until animal control corralled the bovine behind a local Walmart.

#### Wondering What's Happening in Your Neighborhood?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

These are all critical questions that shouldn't be overlooked when thinking about buying or selling your home. Whether you're curious about prices in your area, whether it's an excellent time to sell, or just need an expert to answer your questions, I can give you the tools and offer guidance through the entire buying or selling process.

Let me know how I can help by simply giving my office a call at 404-229-7600 to set up a time to connect.

#### Contact me today:

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