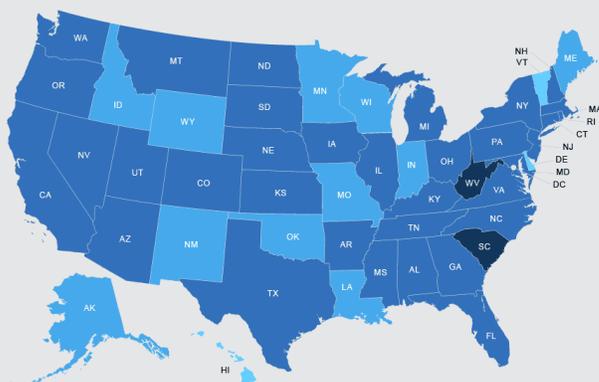


SUPPLY AND DEMAND IN HOUSING

Buyer Traffic



Demand Is High

The darker blue on this map shows buyer activity is strong.

Today's market is the direct result of low housing supply and high buyer demand. Here's what that means for you and your plans to buy or sell.

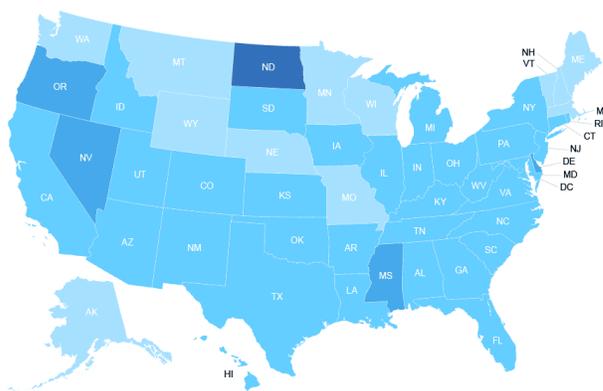
For buyers:

- Expect competition from other buyers
- Move fast when you find the one
- Be prepared to submit your strongest offer up front

For sellers:

- Be the center of attention for eager buyers
- Enjoy the likelihood of your house selling quickly
- Prepare for a potential multiple-offer scenario

Seller Traffic



Supply Is Low

The lighter blue on this map shows seller activity is weak.

Even with these conditions, more homes sold last year than any year since 2006. People are making their goals a reality. If you're ready to move, work with a trusted real estate agent to understand your local area and take advantage of today's unprecedented housing market.

Source: NAR and Keeping Current Matters

Nebraska mortgage and refinance rates today (APR)

4.125% 30-year fixed **3.25%** 15-year fixed **3.725%** 5/1 Adjusted Rate Mortgage (ARM)

Real Estate Snapshot Omaha/Lincoln Metro Area



Active Listings

1,118

Median List Price

\$289,631

Listings Under Contract

1,310

Median Sold Price

\$293,357

Total Closings

1,164

Days on Market

16

NEGOTIATING REPAIRS AFTER A HOME INSPECTION



What fixes are mandatory after a home inspection? Is the seller not willing to negotiate repairs? Here are strategies to help with your requests for negotiating repairs after a home inspection:

1) DETERMINE WHAT YOU'D LIKE THE SELLER TO REPAIR

Every transaction is different, including how repairs are made and who is responsible for payment. Sometimes the buyer and seller will split everything 50/50 while other times, the buyer may be solely responsible or vice versa.

2) DISCUSS YOUR WANTS VS NEEDS

Remember, every home will have issues - no house is perfect, so it's a good idea to break down the repair list into three categories: 1) Major defects which are expensive to repair 2) Issues that are not overly costly, but also not cheap 3) Minor repairs that are not of immediate importance.

3) GET A QUOTE FROM A LICENSED CONTRACTOR

Home inspectors are great at what they do and it may be easy to ask them for pricing estimates, but always reach out to the experts. Contacting a licensed professional for repair costs will give you a better ballpark while also including any industry nuances, like supply chain issues or requirement changes.

4) UNDERSTAND THE SELLER IS NOT OBLIGATED TO MAKE REPAIRS

Buying a home brings out many emotions - excitement, stress, anxiety - are all part of the process, especially when it comes to the repairs. Remember to take a step back and assess how much you want this home. Is your dream home? Are the repair costs outrageous or manageable? Are you willing to walk away or will you regret it later?

5) WOULD YOU PREFER MONEY OR REPAIRS?

It may seem like having repairs done before closing on a house is the better choice, and in some cases it is, but many times it's better for both the seller and the buyer to settle for money for the repairs or a credit at closing. This takes much of the risk of repairs from the seller and allows the buyer to oversee the work.

6) PERSPECTIVE IS EVERYTHING

Although it may be easy to get upset with the seller, try to understand the seller's point of view. Typically, the repairs are just as much of a surprise to the seller as they are to the buyer. Try approaching the request for repairs with gratitude versus an attack while also understanding sellers may simply not be able to afford the repairs.

SPRING MAINTENANCE CHECKLIST

- | | |
|---|---|
| <input type="checkbox"/> Inspect the Roof & Chimney | <input type="checkbox"/> Change Furnace Filter |
| <input type="checkbox"/> Remove Dead Trees & Bushes | <input type="checkbox"/> Vacuum Vents (Dryer & Bathroom) |
| <input type="checkbox"/> Clean Out Gutters | <input type="checkbox"/> Lubricate Garage Door Tracks |
| <input type="checkbox"/> Seal Outdoor Deck & Woodwork | <input type="checkbox"/> Inspect All Pipes |
| <input type="checkbox"/> Service HVAC Unit | <input type="checkbox"/> Remove Hose Bib Cover & Turn Water Back On |



HOME SAFETY TIPS FOR OLDER ADULTS

With a growing number of older adults living independently, it's increasingly important to make sure that they're safe at home. Falls, burns, and poisonings are among the most common accidents involving older people. Older adults who live alone may also become the victims of criminals who target older people. If you're an older adult living on your own, or care for an older person living alone, here's what you need to do to stay safe.

Emergency/Fire Safety

Install smoke alarms and carbon monoxide detectors. Create an Emergency Contact List, including 911, Poison Control: 1-800-222-1222, Family member or friend to call in case of emergency, and Healthcare provider's office.

Prevent Falls

Clear walkways of trip hazards. Add and use rails and banisters throughout the home. Tape all area rugs to floor.

Bathroom Safety

Install a raised toilet seat and grab bars for support. Place a commode in bedroom to eliminate nighttime bathroom visits. Install a shower bench instead of a stool for added stability. Add non-slip mats around toilet and tub.

Kitchen Safety

Identify fire hazards. Keep sharp utensils stored away. Use unbreakable dinnerware. Ensure proper lighting.

Protect Against Abuse

Keep your doors and windows locked. Never let a stranger into your home. Do not be pressured into making purchases, signing contracts, or making donations. It is never rude to wait to talk to a family member or trusted friend.

Your home should be a place of relaxation and comfort. Proactively identifying areas in your home that could put your physical safety at risk consist of a lot of very small steps that have very large payoffs for your future.

Interested in a home safety checklist? Reply to this email and we'll be happy to send you a detailed home safety checklist for you or your loved ones.

