

# Making Memories

Your local summer real estate update

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HOMEOWNERSHIP

Eight Client Questions  
From Both Sides of  
the Transaction

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BUDGETING

Six Shortcuts to  
Summertime  
Energy Savings

## A NOTE FROM The Rutter Home Sales Team



### **Dear current and future clients,**

Summer is here, and the housing market of the moment couldn't get much hotter. If you're wondering how to navigate a home sale or purchase, or how to cool off your property a bit, this issue of our seasonal local real estate update has you covered like a parasol.

Grab your favorite iced beverage, find a shaded seat, and breeze through useful content ranging from the common buyer and seller questions to six energy-saving shortcuts. It's a great way to chill your bills and your concerns as the thermostat inches upward. Plus, you'll find some of [my/our] most popular local listings, client success stories, and so much more!

And, as always, if you have any questions or just want to talk more about our local real estate market, [I am/we are] just a phone call away.

Here's to making memories that last a lifetime.

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# BUYER AND SELLER FAQS

8 client questions from both  
sides of the transaction.

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Summer has arrived, and with it comes one of the hottest housing markets the real estate industry has ever seen. Demand is high, mortgage rates are low, and people are eager to get in on the action. As the interest in buying or selling homes increases, We are also noticing an increase in the number of questions clients are asking.

If you're an interested buyer or seller thinking about wading into the property waters, flip to the next spread for eight common questions clients want answers to. These eight questions are a great start to building your knowledge of the housing market, but if you want to learn more, look no further than local agents like us.

As your trusted advisers, We would love to dive deeper into these eight answers and help you discover the smoothest possible path for your next property purchase or sale. Don't hesitate to reach out day or night via phone call, text, email, or even a social media direct message. There is nothing we would rather do than help you find the home of your dreams.

## CONTACT INFO



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# FOUR FREQUENTLY ASKED **BUYER** QUESTIONS

## 1. WHAT SHOULD I LOOK FOR DURING MY HOME SEARCH?

To put it simply, the big picture. It's easy to fall in love with a kitchen layout or spacious closet, but it's crucial to keep your most important priorities at the forefront of your mind. Make sure a property checks all of your budgetary, geographic, and scheduling boxes before you start thinking about paint swatches and furniture placement. And, if you could use a little help refining your priorities, real estate agents like [me/us] are skilled at showing you your options without squashing your dreams.

## 2. HOW LONG DOES IT TAKE TO BUY A HOME?

Unfortunately, there is no set answer to that question. On average, it usually takes around four months from the initial search to moving into your new address, but many circumstances can shrink or extend that timeline. Buying a home is a multi-step process that varies from person to person. A better way to ask that question is 'How long do you have to buy a home?' If you're in a crunch and need to buy a home in two months, you'll likely need to limit your search. If time is on your side, you have the freedom to shop around as long as you like.

## 3. WHEN SHOULD I START LOOKING INTO LOANS?

It's never too early to start shopping for a mortgage. As previously mentioned, having a cash offer is likely to make the buying process move faster and provide you with a concrete price range. Searching for homes once you've been pre-approved for a loan will make it easier to weed out any properties outside of your budget and confidently pursue the ones that are a good fit. In some cases, your agent may even be able to connect you to a lender associated with their brokerage, allowing for a more convenient and efficient approval process. For example, Keller Williams agents can work directly with Keller Mortgage to find you a fast and favorable loan from the get-go.

## 4. WHAT CAN I DO TO MAKE MY OFFER STAND OUT FROM THE REST?

If you find yourself in a multiple-offer scenario, there are several things you can do to make your bid the belle of the ball, but the best way to improve your odds is by working with a licensed real estate agent. Agents are the intermediaries between buyers and sellers, and they have a fiduciary responsibility to act on behalf of their client's best interests. In fact, some seller's agents won't even entertain an offer from an unrepresented buyer. Once your agent discovers the seller's priorities — be it money, speed, or ease — they'll be able to show you how to put your best foot (and offer) forward.



# FOUR FREQUENTLY ASKED **SELLER** QUESTIONS

## 1. WHAT DO I NEED TO DO TO GET MY HOME READY FOR SELLING?

Buyers approach the process through the prism of emotion, and visualizing themselves inside the home – but many also want to make a wise financial investment that will not force them to pour additional money into repairs for years to come. With that in mind, prepare your home for selling by minimizing personal items and distractions, prioritizing any necessary repairs, deep cleaning your home and boosting your curb appeal. Most importantly, allow [me/us] to use [my/our] expertise to efficiently and effortlessly guide you through the selling process. The right listing agent can make all the difference in your experience!

## 2. WHAT CAN I EXPECT TO GET FOR MY HOME?

While there are a plethora of factors that will ultimately contribute to your home value, you can set initial expectations by researching your local housing market, noting home features and square footages. Another aspect to consider as you assess your home value is its interior – an upgraded home interior can be the key to getting top dollar for your home. Some interior upgrades are popular across the board, and they are more likely to make a splash with a variety of potential buyers. Kitchen, bathroom, and flooring renovations are some of the top projects you can take on in your home that are likely to get a strong return on investment when you decide to sell. A current, energy-efficient HVAC unit and hip living spaces converted from attics and basements are also very attractive updates in the present market.

## 3. SHOULD I ORDER A HOME INSPECTION?

Home inspections aren't a required step in the home selling process, but they are a great investment as you prepare to sell. In making the most important financial decision of their lives, buyers will want to judge the book beyond its cover. As a seller, an

inspection can help you identify the areas that need some extra love before the home goes on the market. You do not need to focus on making repairs prior to the inspection, but use the inspection itself as a way to select and prioritize the repairs that will truly make a difference. Agents like [me/us] can offer recommendations on the most important repairs to tackle and alert potential buyers of the repairs that have been addressed along the way.

## 4. SHOULD I STAGE MY HOME OR LEAVE IT EMPTY?

Because the buyer needs to be able to picture their own everyday life within the home, staging is a great approach to ensuring they are able to do so. It may sound a bit intimidating, but do not fret. It is all a matter of depersonalizing the home by getting private items such as framed photographs, awards, toys, or other memorabilia out of sight. (Keep a couple of favorites on hand to give the space that warm feeling!) In addition, consider giving your outdoor space a facelift by mowing the lawn, putting a bit of elbow grease into landscaping, and stashing away garden decorations such as gnomes. Indoors, focus your efforts on removing visible scuffs and holes, and direct your attention to the three most important rooms in the home: the living room, main suite, and kitchen.





Get ready to make sun - and water - drenched memories with your friends and family this summer! Pick one (or all!) of these 10 ways to cool off and splash around in your own backyard.

# Wet and Wild Ways You Can Cool Off In Your Backyard

**KEEP COOL AND CARRY ON**

# 1

## **SPRINKLER**

Tried-and-true for a reason, there's no quicker way to beat the heat than switching on this summertime staple. Link up several to make an obstacle course.

# 2

## **SQUIRT GUNS**

Stash a cache of squirt guns around the yard to ensure surprise water attacks all summer long.

# 3

## **WATER BALLOONS**

Sibling versus sibling? Kids versus parents? Friends versus friends (or foes!)? No matter the matchup in water balloon warfare, the end result is everyone gets soaked!

# 4

## **ABOVE-GROUND POOL**

From kiddie pools to stock tanks to larger versions with filters, above-ground pools create a backyard oasis with minimal commitment.

# 5

## **IN-GROUND POOL**

Yearning for year-round swimming and total privacy? Might be time to take the big dip of installing an in-ground pool.

# 6

## **SLIP 'N SLIDE**

Old school meets new cool. Stick with the original, or try revamped styles with fresh prints, inflatable walls and multiple racing lanes.

# 7

## **MASSIVE RENTAL SLIDE**

Transform your backyard into a waterpark for a day by splashing out on a giant inflatable water slide. (Call your local bounce house rental company.)

# 8

## **BABY SPLASH PADS**

Let the littlest of littles cool down safely with a squishy pad that hooks up to a hose and releases a gentle spray of water to play in.

# 9

## **BACKYARD DUNK TANK**

Take turns being the dunker and the dunked to ensure everyone gets a chance to get wet and get revenge.

# 10

## **SPRINKLER CAR WASH**

Hook up sprinklers to create a DIY car wash for kids to suds up their bikes, trikes and toy cars – and maybe your own ride will get clean too.



# SIX SHORTCUTS

## to Summertime Energy Savings

**Cut down on costs when the temperature heats up**

Warmer temperatures and longer days are here, signaling the return of a summer we've all waited many long months for. Along with special summertime staples like trips to the pool, lazy afternoons and all the watermelon you can eat, the hottest time of the year can also leave you with cooling bills that could make you sweat. Thankfully, when the days start heating up, there are tried-and-true strategies you can implement to help keep your energy bills down while your AC unit works overtime to cool your home. Here are six ways to save a little energy and keep your bills from burning a hole in your wallet this summer.

## INSULATE WINDOW AND DOOR CRACKS.

Just like drafts in winter, heat will take advantage of any openings in window and door frames to steal its way into your home. A quick fix to keep the cool air in and the hot air out is adding weatherstripping tape to fill those pesky gaps. Gain extra protection from the elements by installing sweeps at the bottom of all doors and caulking around windows. Don't forget to inspect attic and basement doors as well to see if any cool air might be escaping.

## FIRE UP THE FANS.

AC units and fans go together like peanut butter and chocolate — you can have one without the other, but they're much better together. To make the most of the pairing, switch fans on so they can keep air circulating around the house, which lifts some of the burden off your AC unit. Plugged-in fans excel when directed low to the ground to head off hot air before it can rise. Now is the perfect time to make sure your ceiling fans are chugging along in the right direction — counter-clockwise for summer, which forces air downward.

## UPDATE YOUR THERMOSTATS.

As the temperature climbs, don't forget to optimize your thermostats' scheduling function for summer. The goal is to keep your AC unit from working so hard during the hottest part of the day, so try pre-cooling your home before the afternoon heats up. Keep comfortable while also giving your HVAC system a bit of a break between the peak hours of 2 p.m. to 6 p.m. If your thermostat doesn't offer scheduling, make a habit of turning the dial each morning, or consider upgrading to a smart thermostat, which may increase your property value as an added bonus.

## CASH IN ON TAX REBATES.

When home improvements and energy-saving habits benefit the city by easing up on power demands, sometimes the city will share the savings through rebates and incentives. Check with your city or energy provider about cash rebates for small tweaks, like installing smart thermostats, or tax credits for larger projects like modernizing insulation and adding solar panels.

## GET CREATIVE WITH SHADES.

Natural light can be a blessing in the doldrums of winter but a liability in the summer heat. Minimize its effects on your cooling bill by installing shades to your windows and doors. From blinds and curtains to interior shutters (built-ins can boost your home's value!), keeping your windows covered keeps the heat out. Also, when it comes to shade, don't forget to think outside your home as well. Structures like pergolas, gazebos, patio covers and even sun sails not only block the sun's rays in your yard, but can also reduce the heat that reaches your home's interior as well, depending on placement. The same goes for Mother Nature's original sun shades — trees!

## CLEAN AIR CONDITIONING VENTS AND UNITS.

To keep your HVAC system running lean and mean, give the units and vents a little TLC with an annual deep clean. Hose off the outdoor elements of your system to get it free of debris, and give all interior vents a wipe down to remove any trapped lint or pet hair. Sticking to a regular schedule of switching out your filters (many HVAC manufacturers recommend monthly filter swaps) can help your AC run as efficiently as possible. And, just like your car needs regular tune-ups, your HVAC system can benefit from a little maintenance each year before the mercury starts to climb.

