THINGS TO CONSIDER WHEN

SELLING YOUR HOUSE

RE/MAX

FALL 2018 EDITION

Courtesy of Tamara Inzunza, Associate Broker, CRS
RE/MAX Executives

Local Market **Insight**

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September 2018
Northern Virginia

New Listings — 4,158

-5.4%	-5.0%
from Aug 2018: **4,396**	from Sep 2017: **4,375**

YTD	2018	2017	+/-
	43,370	**44,691**	-3.0%

5-year Sep average: **4,436**

New Pendings — 2,807

-9.6%	-10.1%
from Aug 2018: **3,106**	from Sep 2017: **3,124**

YTD	2018	2017	+/-
	33,341	**34,397**	-3.1%

5-year Sep average: **2,914**

Closed Sales — 2,466

-30.9%	-13.3%
from Aug 2018: **3,571**	from Sep 2017: **2,843**

YTD	2018	2017	+/-
	29,804	**30,662**	-2.8%

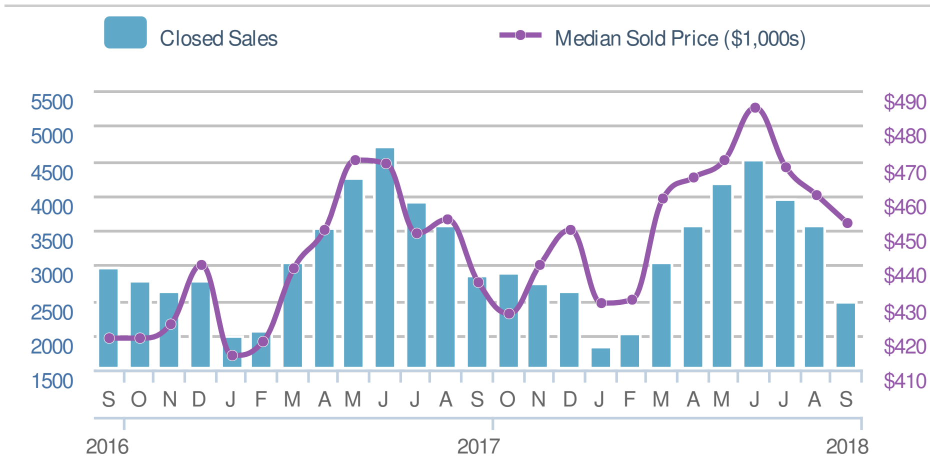
5-year Sep average: **2,723**

Median Sold Price — $452,000

-1.7%	3.9%
from Aug 2018: **$460,000**	from Sep 2017: **$435,000**

YTD	2018	2017	+/-
	$462,500	**$449,000**	3.0%

5-year Sep average: **$425,785**



Active Listings — 7,343

7,343

Min	5-year Sep average	Max
7,343	8,964	10,678

Aug 2018	Sep 2017
7,048	**7,896**

Avg DOM — 39

39

Min	5-year Sep average	Max
39	46	54

Aug 2018	Sep 2017	YTD
34	**41**	**36**

Avg Sold to OLP Ratio — 97.8%

97.8%

Min	5-year Sep average	Max
96.7%	97.2%	97.8%

Aug 2018	Sep 2017	YTD
98.1%	**97.6%**	**98.4%**

Data Source: MRIS. Statistics calculated October 04, 2018.

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5 Reasons To Sell This Fall

Below are five reasons listing your home for sale this fall makes sense.

1. Demand Is Strong

The latest *Buyer Traffic Report* from the *National Association of Realtors* (NAR) shows that buyer demand remains very strong throughout the vast majority of the country. These buyers are ready, willing and able to purchase…and are in the market right now! More often than not, multiple buyers are competing with each other to buy the same home.

Take advantage of the buyer activity currently in the market.

2. There Is Less Competition Now

Housing inventory is still under the 6-month supply that is needed for a normal housing market. This means that, in the majority of the country, there are not enough homes for sale to satisfy the number of buyers in the market. This is good news for homeowners who have gained equity as their home values have increased. However, additional inventory could be coming to the market soon.

Historically, the average number of years a homeowner stayed in his or her home was six, but that number has hovered between nine and ten years since 2011. There is a pent-up desire for many homeowners to move as they were unable to sell over the last few years because of a negative equity situation. As home values continue to appreciate, more and more homeowners will be given the freedom to move.

The choices buyers have will continue to increase. Don't wait until this other inventory comes to market before you decide to sell.

3. The Process Will Be Quicker

Today's competitive environment has forced buyers to do all they can to stand out from the crowd, including getting pre-approved for their mortgage financing. This makes the entire selling process much faster and much simpler as buyers know exactly what they can afford before home shopping. According to *Ellie Mae's* latest *Origination Insights Report,* the average time it took to close a loan was 44 days.

4. There Will Never Be a Better Time to Move Up

If your next move will be into a premium or luxury home, now is the time to move up! The inventory of homes for sale at these higher price ranges has forced these markets into a buyer's market. This means that if you are planning on selling a starter or trade-up home, your home will sell quickly AND you'll be able to find a premium home to call your own!

Prices are projected to appreciate by 5.1% over the next year according to *CoreLogic*. If you are moving to a higher-priced home, it will wind up costing you more in raw dollars (both in down payment and mortgage payment) if you wait.

5. It's Time to Move on With Your Life

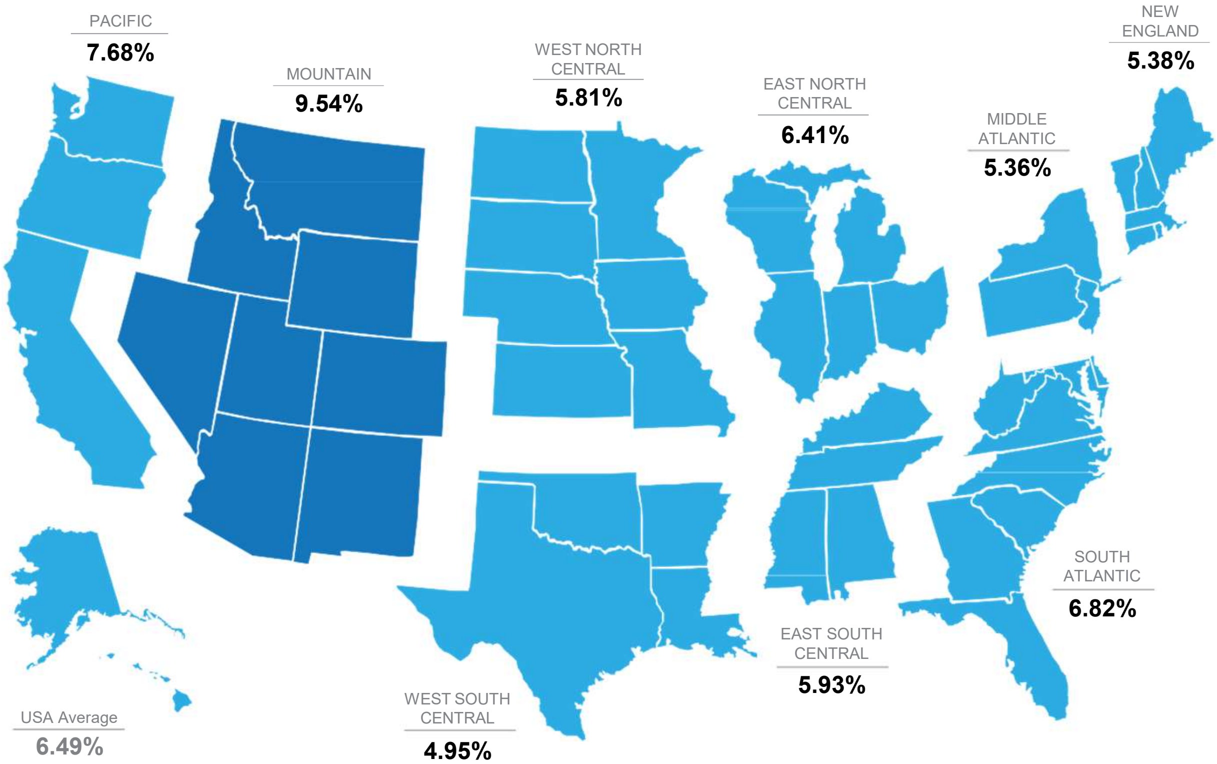
Look at the reason you decided to sell in the first place and determine whether it is worth waiting. Is money more important than being with family? Is money more important than your health? Is money more important than having the freedom to go on with your life the way you think you should?

Only you know the answers to the questions above. You have the power to take control of the situation by putting your home on the market. Perhaps the time has come for you and your family to move on and start living the life you desire.

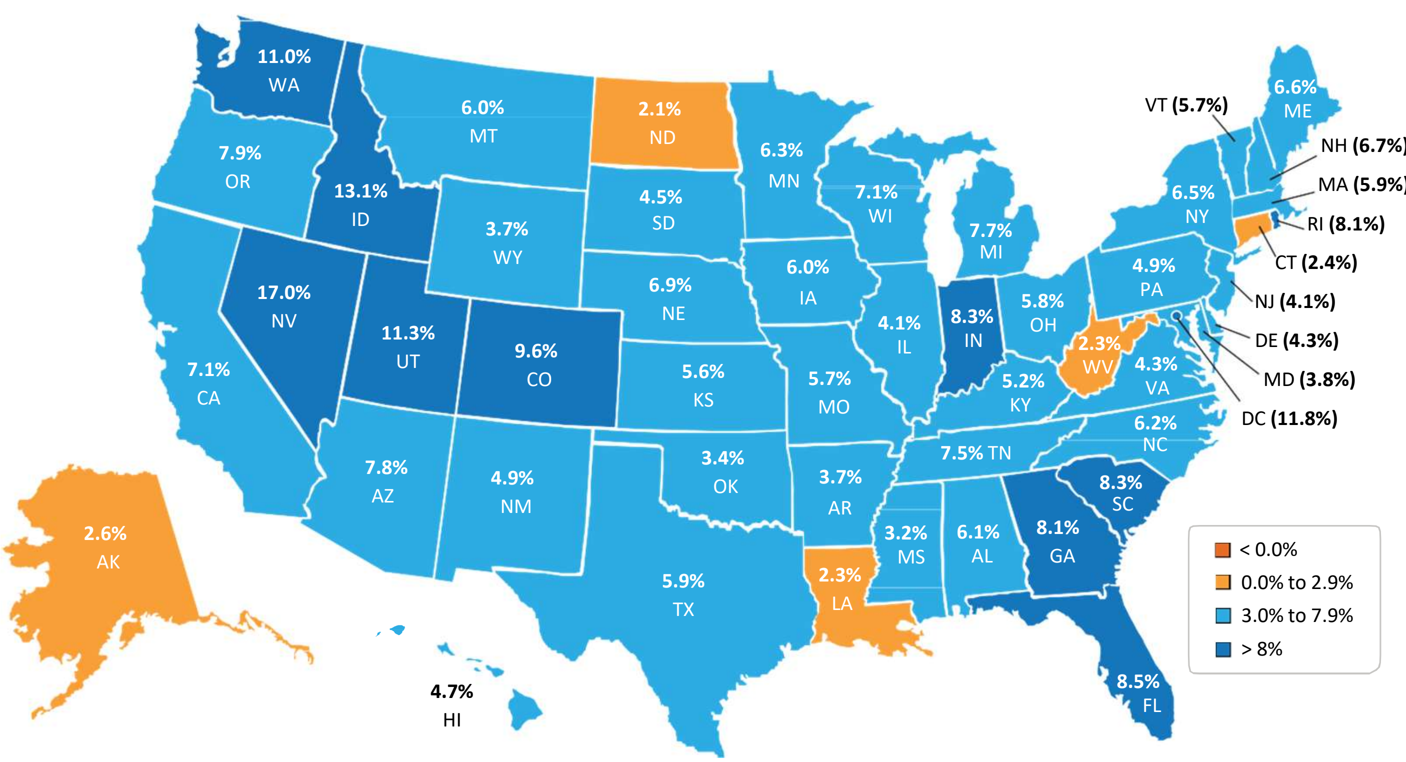
That is truly important.

Home Prices Over The Last Year

Every quarter, the *Federal Housing Finance Agency* (FHFA) reports on the year-over-year changes in home prices. Below, you will see that prices are up year-over-year in every region.



Looking at the breakdown by state, you can see that each state is appreciating at a different rate. This is important to know if you are planning on relocating to a different area of the country. Waiting to move may end up costing you more!

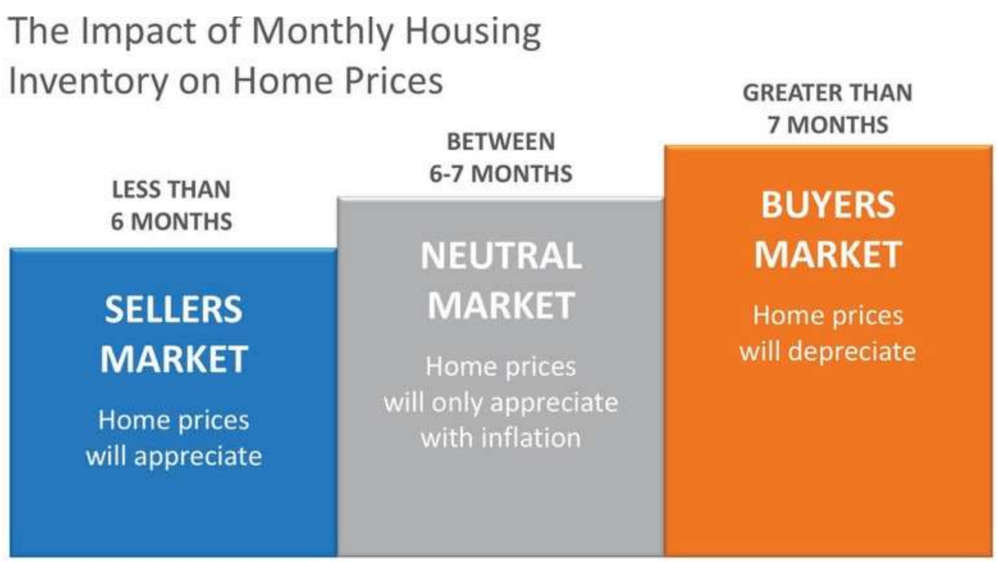


The Real Reason Home Prices Are Increasing

There are many unsubstantiated theories as to why home values are continuing to increase. From those who are worried that lending standards are again becoming too lenient *(data shows this is untrue),* to those who are concerned that prices are again approaching boom peaks because of *"irrational exuberance" (this is also untrue as prices are not at peak levels when they are adjusted for inflation),* there seems to be no shortage of opinion.

However, the increase in prices is easily explained by ***the theory of supply & demand.*** Whenever there is a limited supply of an item that is in high demand, prices increase.

It is that simple. In real estate, it takes a six-month supply of existing salable inventory to maintain pricing stability. In most housing markets, anything less than six months will cause home values to appreciate and anything more than seven months will cause prices to depreciate *(see below).*



According to the *Existing Home Sales Report* from the *National Association of Realtors* (NAR), the monthly inventory of homes has been below six months for the last five years *(see below).*

Bottom Line

If buyer demand outpaces the current supply of existing homes for sale, prices will continue to appreciate. Nothing nefarious is taking place. It is simply the theory of supply & demand working as it should.

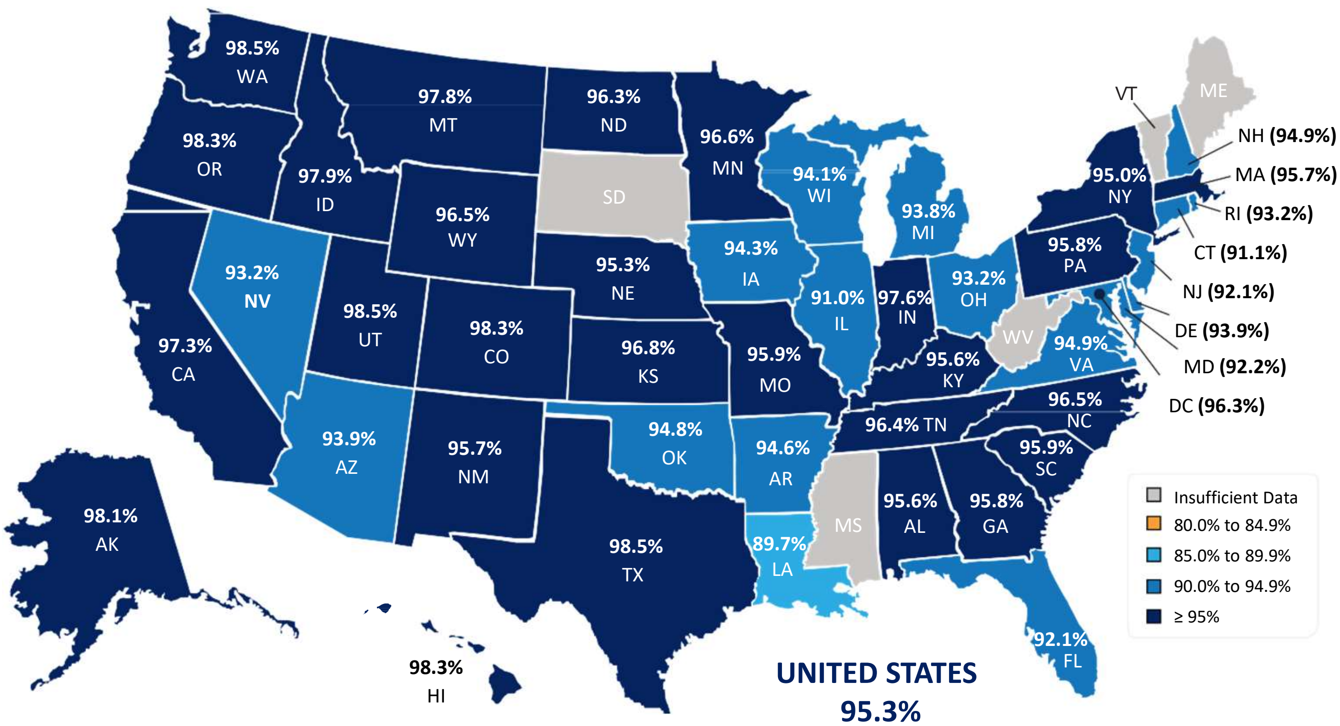
651,000 Homeowners Regained Equity Last Year!

CoreLogic's latest *Equity Report* revealed that *"over the past 12 months, 651,000 borrowers moved into positive equity."* This is great news as the share of homeowners with negative equity (those who owe more than their home is worth) has dropped more than 20% since the peak in Q4 of 2009 (26%) to 4.7% today.

The report also revealed:

- **The average homeowner gained approximately $16,300 in equity** during the past year.
- Compared to Q1 2017, **negative equity decreased 21%** from 3.1 million homes, or 6.1% of all mortgaged properties.
- **U.S. homeowners with mortgages** *(roughly 63 percent of all homeowners)* **have seen their equity increase** by a total of $1.01 trillion since Q1 2017, an increase of 13.3% year-over-year.

The map below shows the percentage of homes by state with a mortgage and positive equity. *(The states in gray have insufficient data to report.)*



Bottom Line

If you are one of the many homeowners who is unsure of how much equity you have in your home and are curious about your ability to move, let's meet up to evaluate your situation.

How A Lack Of Listings Impacts The Market

Home values are up, home sales are up, and distressed sales (foreclosures and short sales) have fallen to their lowest points in years.

However, there is one thing that is causing the industry to tap the brakes: a lack of housing inventory. Buyer demand has remained strong throughout the year, but supply is not keeping up, causing many buyers to enter bidding wars to secure their dream homes.

Here are the thoughts of a few industry experts on the subject:

Lawrence Yun, *Chief Economist* at *National Association of Realtors*

> *"Too many would-be buyers are either being priced out, or are deciding to postpone their search until more homes in their price range come onto the market.*
>
> *Listings continue to go under contract in under month, which highlights the feedback from Realtors® that buyers are swiftly snatching up moderately-priced properties.* ***Existing supply is still not at a healthy level, and new home construction is not keeping up to meet demand."***

Aaron Terrazas, *Senior Economist* for *Zillow*

> *"Three years of exceptionally* ***tight inventory and exceptionally strong price gains are catching up with the market****, and are visible both in softer demand from stretched buyers and a still pervasive — if somewhat easier — inventory crisis."*

Danielle Hale, *Chief Economist* for *Realtor.com*

> *"This year's building and* ***growth in new home sales have helped alleviate shrinking inventories*** *for both new and existing homes which have been a major obstacle to home sales. Now* ***home shoppers are starting to see more choices, but not necessarily in the price range they're looking."***

Bottom Line

If you are thinking of selling, now may be the time. Demand for your house will be strong at a time when there is very little competition. That could lead to a quick sale for a really good price.

Buyer Demand Continues to Outpace Inventory of Homes For Sale

The price of any item is determined by the supply of that item, as well as the market's demand for that item. The *National Association of Realtors* (NAR) surveys *"over 50,000 real estate practitioners about their expectations for home sales, prices and market conditions"* for their *Realtors Confidence Index.*

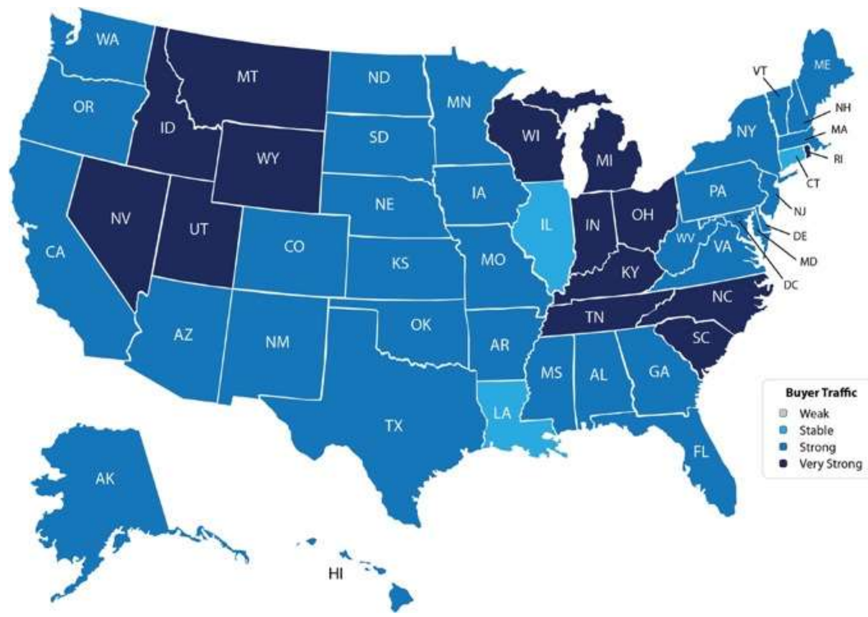
Their latest edition sheds some light on the relationship between seller traffic (supply) and buyer traffic (demand).

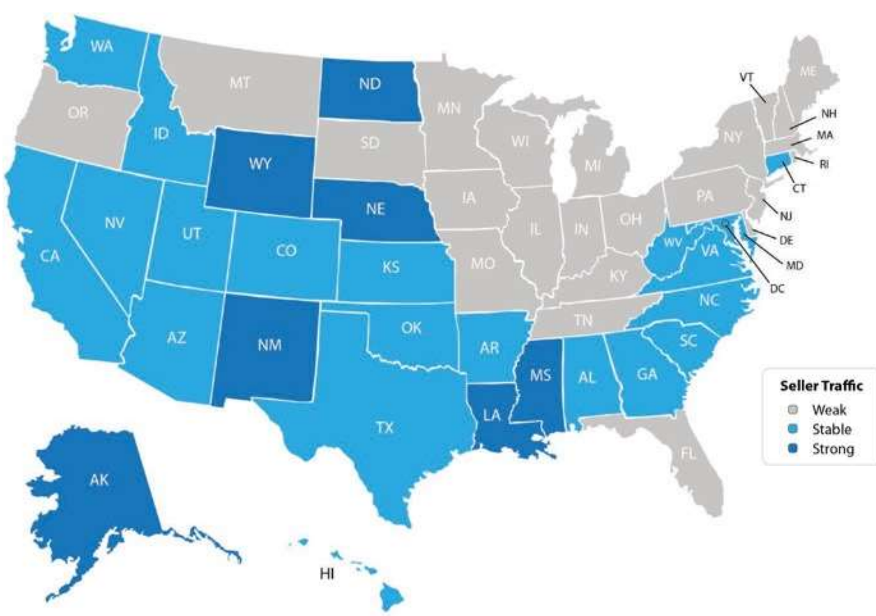
Buyer Demand

The map on the right was created after asking the question:

"How would you rate buyer traffic in your area?"

The darker the blue, the stronger the demand is for homes in that area. There were no states that came in with weak demand levels.





Seller Supply

The index also asked:

"How would you rate seller traffic in your area?"

As you can see from the map on the left, while 23 states reported "weak" seller traffic, only 7 states reported "strong" seller traffic. This means there are far fewer homes available than what is needed to satisfy the buyers who are out looking for their dream homes.

Bottom Line

Looking at the maps above, it is not hard to see why prices are appreciating in many areas of the country. Until the supply of homes for sale starts to meet the buyer demand, prices will continue to increase.

Housing Will Not Fall Victim To The Next Economic Slowdown

Some experts are calling for a slowdown in the economy later this year and most economists have predicted that the next recession could only be eighteen months away. The question is, what impact will a recession have on the housing market?

Here are the opinions of several experts on the subject:

Ivy Zelman in her latest "Z Report":

> *"While economic activity appears to have accelerated so far in 2018, some prominent economic forecasters have become more cautious about growth prospects for 2019 and 2020…*
>
> *All told, while solid long-term demographic underpinnings support our positive fundamental outlook for housing, in the event micro-economic headwinds surface, we would expect housing transaction volumes and home prices to weather the storm."*

Aaron Terrazas, *Zillow's Senior Economist:*

> *"While much remains unknown about the precise path of the U.S. economy in the years ahead, another housing market crisis is unlikely to be a central protagonist in the next nationwide downturn."*

Mark Fleming, *First American's Chief Economist:*

> *"If a recession is to occur, it is unlikely to be caused by housing-related activity, and therefore the housing sector should be one of the leading sources to come out of the recession."*

Mark J. Hulbert, *Financial Analyst and Journalist:*

> *"Real estate may be one of your best investments during the next bear market for stocks. And by real estate, I mean your home or other residential properties."*

U.S. News and World Report:

> *"Fortunately – and hopefully – the history of recessions and current issues that could harm the economy don't lead many to believe the housing market crash will repeat itself in an upcoming decline.*

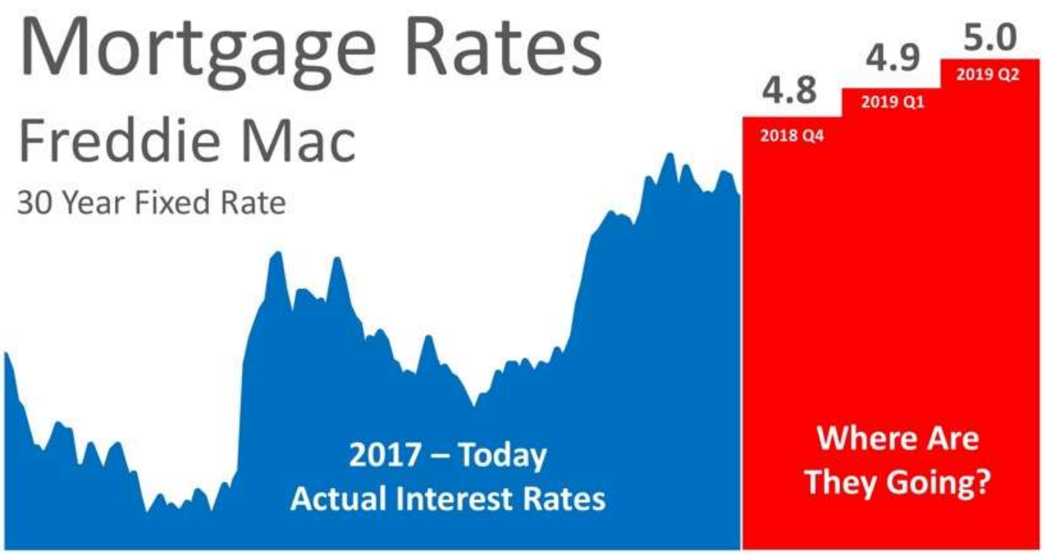
Bottom Line

An economic recession does not equal a housing crisis. The experts believe that housing will weather the next economic slowdown and come out on the other side unscathed, unlike in 2006.

Where Are Interest Rates Headed?

The interest rate you pay on your home mortgage has a direct impact on your monthly payment. The higher the rate, the greater the payment will be. That is why it is important to know where rates are headed when deciding to start your home search.

Below is a chart created using *Freddie Mac's U.S. Economic & Housing Marketing Outlook.* As you can see, interest rates are projected to increase steadily through the end of 2018 and into 2019.



How Will This Impact Your Mortgage Payment?

Depending on the amount of the loan that you secure, a half of a percent (.5%) increase in interest rate can increase your monthly mortgage payment significantly.

According to *CoreLogic's* latest *Home Price Index,* national home prices have appreciated 6.8% from this time last year and are predicted to be 5.1% higher next year.

If both the predictions of home price and interest rate increases become reality, families would wind up paying considerably more for their next home.

Bottom Line

Even a small increase in interest rate can impact your family's wealth. Let's get together to evaluate your ability to purchase your dream home.

Don't Wait! Move Up To Your Dream Home

According to *Freddie Mac's Primary Mortgage Market Survey,* interest rates for a 30-year fixed rate mortgage have increased by half of a percentage point, to around 4.5%, in 2018. This is still significantly lower than recent history.

The interest rate you secure when buying a home not only greatly impacts your monthly housing costs, but also impacts your purchasing power.

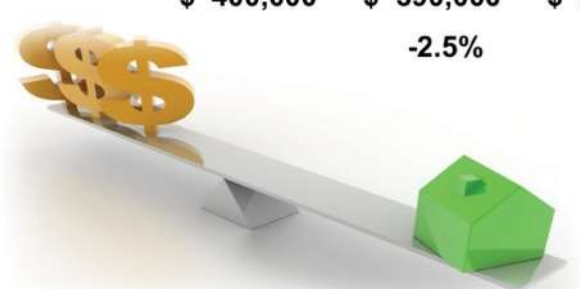
Purchasing power, simply put, is the amount of home you can afford to buy for the budget you have available to spend. As rates increase, the price of the house you can afford will decrease if you plan to stay within a certain monthly housing budget.

The chart to the right shows the impact rising interest rates would have if you planned to purchase a home within the national median price range and keep your principal and interest payments under $2,000 a month.

With each quarter of a percent increase in interest rate, the value of the home you can afford decreases by 2.5% (in this example, $10,000). Experts predict that mortgage rates will be over 5% by this time next year.

Buyer's Purchasing Power

RATE					
5.75	$ 2,334	$ 2,276	$ 2,218	$ 2,160	$ 2,100
5.50	$ 2,272	$ 2,214	$ 2,158	$ 2,100	$ 2,044
5.25	$ 2,208	$ 2,154	$ 2,098	$ 2,044	**$ 1,988**
5.00	$ 2,148	$ 2,094	$ 2,040	**$ 1,986**	$ 1,932
4.75	$ 2,086	$ 2,034	**$ 1,982**	$ 1,930	$ 1,878
4.50	$ 2,026	**$ 1,976**	$ 1,926	$ 1,874	$ 1,824
4.25	**$ 1,968**	$ 1,919	$ 1,869	$ 1,820	$ 1,771
	$ 400,000	**$ 390,000**	**$ 380,000**	**$ 370,000**	**$ 360,000**
		-2.5%	**-5%**	**-7.5%**	**-10%**



Principal and Interest Payments
rounded to the nearest dollar amount.

Act now to get the most house for your hard-earned money.

The Role Access Plays In Getting Your House Sold!

So you've decided to sell your house. You've hired a real estate professional to help you with the entire process and they have asked you what level of access you want to provide to potential buyers.

There are four elements to a quality listing. At the top of the list is Access, followed by Condition, Financing and Price. There are many levels of access that you could provide to your agent to be able to show your home.

Here are five levels of access that you could provide to a buyer with a brief description:

- **Lockbox on the Door –** This allows buyers the ability to see the home as soon as they are aware of the listing, or at their convenience.
- **Providing a Key to the Home –** Although the buyer's agent may need to stop by an office to pick up the key, there is little delay in being able to show the home.
- **Open Access with a Phone Call –** The seller allows showing with just a phone call's notice.
- **By Appointment Only (example: 48 Hour Notice) –** Many out-of-town/state buyers and relocation buyers visit an area they would like to move to and only have the weekend to view homes. They may not be able to plan that far in advance, or may be unable to wait the 48 hours to be shown the house.
- **Limited Access (example: the home is only available on Mondays or Tuesdays at 2 pm or for only a couple of hours a day) –** This is the most difficult way to be able to show your house to potential buyers.

In a competitive marketplace, access can make or break your ability to get the price you are looking for, or even sell your house at all.

How To Get The Most Money From The Sale Of Your Home

Every homeowner wants to make sure they maximize their financial reward when selling their home. But how do you guarantee that you receive maximum value for your house? Here are two keys to ensure that you get the highest price possible.

1. Price it a LITTLE LOW

This may seem counterintuitive. However, let's look at this concept for a moment. Many homeowners think that pricing their home a little OVER market value will leave them room for negotiation. In actuality, this just dramatically lessens the demand for your house *(see below).*

Instead of the seller trying to 'win' the negotiation with one buyer, they should price it so that demand for the home is maximized. In doing this, the *seller* will not be fighting with a *buyer* over the price, but instead will have *multiple buyers* fighting with *each other* over the house.

Realtor.com gave this advice:

> *"Aim to price your property at or just slightly below the going rate. Today's buyers are highly informed, so if they sense they're getting a deal, they're likely to bid up a property that's slightly underpriced, especially in areas with low inventory."*

2. Use a Real Estate Professional

This, too, may seem counterintuitive. The seller may think they would make more money if they didn't have to pay a real estate commission. With this being said, studies have shown that homes typically sell for more money when handled by a real estate professional.

A study by *Collateral Analytics* reveals that FSBOs don't actually save any money, and in some cases may be costing themselves more, by not listing with an agent.

In the study, they analyzed home sales in a variety of markets in 2016 and the first half of 2017. The data showed that:

> *"FSBOs tend to sell for lower prices than comparable home sales, and in many cases below the average differential represented by the prevailing commission rate."*

The results of the study showed that the differential in selling prices for FSBOs when compared to MLS sales of similar properties is about 5.5%. Sales in 2017 suggest the average price was near 6% lower for FSBO sales of similar properties.

Bottom Line

Price your house at or slightly below the current market value and hire a professional. That will guarantee you maximize the price you get for your house.

5 Reasons You Shouldn't For Sale By Owner

In today's market, with home prices rising and a lack of inventory, some homeowners may consider trying to sell their home on their own, known in the industry as a For Sale By Owner (FSBO). There are several reasons why this might not be a good idea for the vast majority of sellers.

Here are the top five reasons:

1. Exposure to Prospective Purchasers

Recent studies have shown that 95% of buyers search online for a home. That is in comparison to only 15% looking at print newspaper ads. Most real estate agents have an internet strategy to promote the sale of your home. Do you?

2. Results Come from the Internet

Where did buyers find the home they actually purchased?

- 49% on the internet
- 31% from a Real Estate Agent
- 7% from a yard sign
- 1% from newspapers

The days of selling your house by just putting up a sign and putting it in the paper are long gone. Having a strong internet strategy is crucial.

3. There Are Too Many People to Negotiate With

Here is a list of some of the people with whom you must be prepared to negotiate if you decide to For Sale By Owner:

- The buyer who wants the best deal possible
- The buyer's agent who solely represents the best interest of the buyer
- The buyer's attorney (in some parts of the country)
- The home inspection companies, which work for the buyer and will almost always find some problems with the house
- The appraiser if there is a question of value

4. FSBOing Has Become More and More Difficult

The paperwork involved in selling and buying a home has increased dramatically as industry disclosures and regulations have become mandatory. This is one of the reasons that the percentage of people FSBOing has dropped from 19% to 8% over the last 20+ years.

5. You Net More Money When Using an Agent

Many homeowners believe that they will save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything, and in some cases may be costing themselves more, by not listing with an agent. One of the main reasons for the price difference at the time of sale is:

> *"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."*

If more buyers see a home, the greater the chances are that there could be a bidding war for the property. The study showed that the difference in price between comparable homes of size and location is currently at an average of 6%.

Why would you choose to list on your own and manage the entire transaction when you can hire an agent and not have to pay anything more?

Bottom Line

Before you decide to take on the challenges of selling your house on your own, let's get together and discuss your needs.

The Importance Of Using An Agent When Selling Your Home

When a homeowner decides to sell their house, they obviously want the best possible price with the least amount of hassles. However, for the vast majority of sellers, the most important result is to actually get the home sold.

In order to accomplish all three goals, a seller should realize the importance of using a real estate professional. We realize that technology has changed the purchaser's behavior during the home buying process. According to the *National Association of Realtors'* latest *Profile of Home Buyers & Sellers,* the percentage of buyers who used the internet in their home search increased to 95%.

However, the report also revealed that **95% of buyers that used the internet when searching for a home purchased their home through either a real estate agent/broker or from a builder or builder's agent.** Only 2% purchased their home directly from a seller whom the buyer didn't know.

Buyers search for a home online, but then depend on an agent to find the home they will buy (52%), to negotiate the terms of the sale (47%) and price (38%), or to help understand the process (60%).

The plethora of information now available has resulted in an increase in the percentage of buyers that reach out to real estate professionals to *"connect the dots."* This is obvious as the percentage of overall buyers who used an agent to buy their home has steadily increased from 69% in 2001.

Bottom Line

If you are thinking of selling your home, don't underestimate the role that a real estate professional can play in the process.

Homeowners: Your Home Must Be Sold Twice

In today's housing market, where supply is very low and demand is very high, home values are increasing rapidly. Many experts are projecting that home values could appreciate by another 5%+ over the next twelve months. One major challenge in such a market is the bank appraisal.

If prices are surging, it is difficult for appraisers to find adequate, comparable sales (similar houses in the neighborhood that recently closed) to defend the selling price when performing the appraisal for the bank.

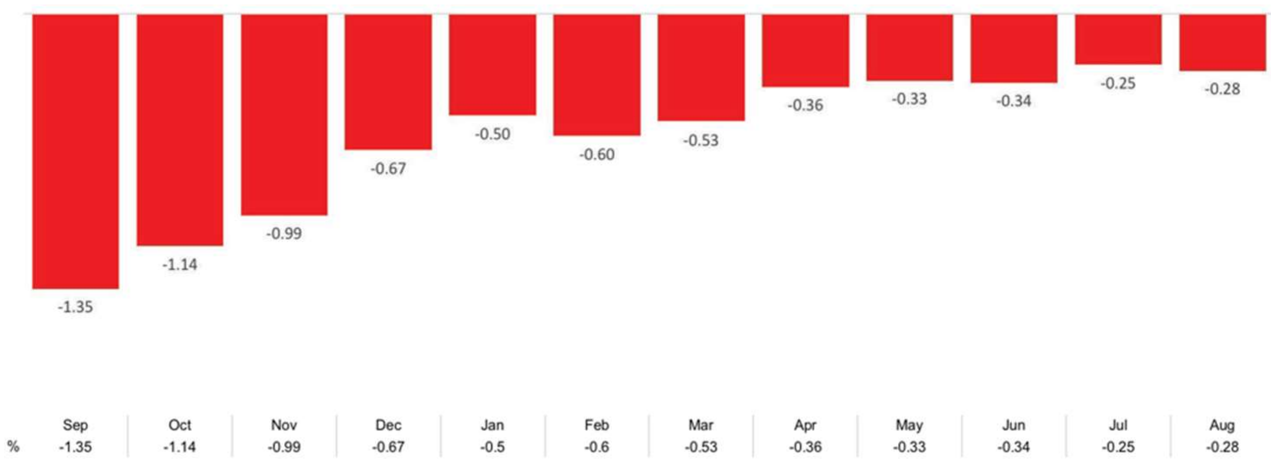
Every month in their *Home Price Perception Index* (HPPI), *Quicken Loans* measures the disparity between what a homeowner who is seeking to refinance their home believes their house is worth, and an appraiser's evaluation of that same home.

Bill Banfield, *Executive VP of Capital Markets at Quicken Loans,* urges anyone looking to buy or sell in today's market to remember the impact of this challenge:

> *"The appraisal is one of the most important pieces of data in the mortgage process. Often the entire transaction hinges on the appraisal showing a number similar to what the homeowner estimated at the beginning of the process.*
>
> *If the appraisal is lower it could mean the homeowner needs to bring additional cash to close, or the loan may need to be reworked. It's very promising to see the homeowner estimate and the appraiser opinion so close together."*

The chart below illustrates the changes in home price estimates over the last 12 months.

Appraiser Home Value Opinions Compared to Homeowner Estimates



Bottom Line

Every house on the market must be sold twice; once to a prospective buyer and then to the bank (through the bank's appraisal). With escalating prices, the second sale might be even more difficult than the first. If you are planning on entering the housing market this year, let's get together to discuss this and any other obstacle that may arise.

Two Things You Don’t Need To Hear From Your Listing Agent

You’ve decided to sell your house. You begin to interview potential real estate agents to help you through the process. You need someone you trust enough to:

- **Set the market value on possibly the largest asset your family owns (your home)**
- **Set the time schedule for the successful liquidation of that asset**
- **Set the fee for the services required to liquidate that asset**

An agent must be concerned first and foremost with you and your family in order to garner that degree of trust. Make sure this is the case.

Be careful if the agent you are interviewing begins the interview by:

- **Bragging about their success**
- **Bragging about their company’s success**

An agent’s success and the success of their company can be important considerations when deciding on the right real estate professional to represent you in the sale of your house. However, you first need to know that they care about what you need and what you expect from the sale. If the agent is not interested in first establishing your needs, how successful they may seem is much less important.

Look for someone with the **‘heart of a teacher’** who comes in prepared to explain the current real estate market to you, and is patient enough to take the time to show you how it may impact the sale of your home; not someone only interested in trying to sell you on how great they are.

You have many agents from which to choose. Pick someone who truly cares.

EXPERIENCE COUNTS:
HERE ARE SOME OF MY RECENT SALES

Surrounded By

RE/MAX

Success

Testimonials & Reviews

For More Reviews Go to…
www.zillow.com/profile/MovingToNova

★★★★★ **Highly likely to recommend**

Tamara has been my real estate agent for 8 years. During that time, she has helped me sell 2 properties and buy 2 other ones in both Fairfax and Prince William County. Tamara is very professional and responsive. Any questions I had for her, she would get back to me almost immediately.

★★★★★ **Highly likely to recommend**

I always knew what was going on because you provided a complete list of what to expect. Your estimate of my proceeds was accurate, and you handled all problems with a wonderful calm. I will definitely recommend you to everyone.

★★★★★ **Highly likely to recommend**

Thank you for helping to make our dream a reality. You helped make selling and buying a new home a wonderful process. I know sometimes I went into panic mode but you calmed me down. We would highly recommend you to anyone.

★★★★★ **Highly likely to recommend**

Thank you for all of your help. You and I know that God places people in our lives at the right time. It was not by accident that my daughter found you on the web…it was faith. I needed someone to sell my house with little help from me, you were that person.

★★★★★ **Highly likely to recommend**

I wish I could give her more stars! She was great. I will recommend her to anyone! She knew her stuff and was always on time! She would get back to you fast as well no matter what means of communication. She really gets to know you as a person and wants to help in the best way possible.

SCHEDULE A NO OBLIGATION APPOINTMENT TO DISCUSS YOUR PERSONAL NEEDS

Are you feeling overwhelmed with the amount of information out there? It's tough. Between a 'zesty estimate' and what your neighbor sold for, it's hard to get a sense for what your home is really worth in today's market. But it's important that you know, so you know how to plan.

I talk to home sellers who are months away from selling, as well as those who want to sell immediately. Each situation is different. So, when you're ready, give me a call.

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