

# **Seller slip-ups: 5 of the biggest mistakes home sellers make**

Putting a home on the market is so much more than applying a fresh coat of paint and putting a “for sale” sign in the yard. Selling a house is, arguably, even more difficult than buying one. No matter how pristine your home is, how updated or how many times you share it on social media, you have to find just the right buyer, at just the right time, at just the right price. It’s a complex, delicate balance that, with the help of the right professional expertise, can save you time, money and immeasurable stress.

Here are some of the biggest mistakes I see sellers make.

## **Emotional equity, failure to neutralize**

Your child took his first steps in the living room, your daughter’s wedding pictures were made on the back porch, your husband surprised you with a new car in the driveway one snowy Christmas morning—but all these emotional ties to the home are not seen by the buyer and do not increase the price point at which the property will sell. These memories mean the world to you, and I totally get that. I understand. I love hearing those stories from my sellers. But it’s a Realtor’s job to help you understand that as soon as the “for sale” sign goes in the yard, your home becomes a commodity that the marketplace will now begin to scrutinize. Refusing to acknowledge this, either by insisting your home is worth more because of things that appeal to you or refusing to make cosmetic changes to neutralize the property, will slow the sale of your property.

## **Overpricing for condition**

Buyers, AKA the marketplace, expect homes to be reasonably

well-maintained and in good repair, or the selling price will slide downhill. While buyers won't necessarily pay more for your personal taste upgrades, they will pay for key updates well-executed. Updated kitchens and baths provide the highest rate of return. However, it's important not to over- or underspend on the quality of materials used in your updates. You want to be right in line with other homes in your local area. When deciding the type and quality level of updates, it's best to consult a professional Realtor to understand what the return on investment is in your specific neighborhood.

### **Not hiring talent**

Chattanooga has a number of seasoned real estate agents who are able to wisely walk you through the detailed processes—from pricing to timeline, from marketing to inspections, from negotiating to closing. While it may be tempting to hire your best friend's uncle or your college roommate's brother, *do your due diligence before hiring your agent*. You are putting a lot on the line with them. How many homes have they sold in the past year? How long have they been in the business? What do their past clients say about them? A professional Realtor should provide to you in-depth market research to assist you with the accurate pricing of your property; they should have an aggressive marketing budget, assist you with staging, use a professional photographer, be efficient in coordinating showings, serve as your liaison and negotiator with buyers' agents, and connect you with other professionals to help you get your home in good repair to sell. Hire talent and experience; it pays off every time.

### **Not decluttering**

Box up, pack up and put away. It's a wise investment in the speed and price at which your home will sell. Declutter—yes, the pictures, knickknacks, trophies, books and, chances are, some of the furniture should be boxed up and moved out. Items and clutter become distractions, and distractions create conversations that pull buyers' concentration away from what

you want them thinking about the most: seeing *themselves* living in your home! It's not a matter of taste or what you as the seller thinks; it's an attempt to have that buyer focused on all the attributes of your property, not the things in it.

### **Forgetting about a "runway"**

If you're considering selling in the next six months, the time to contact a Realtor is now. People who want to sell next month but haven't yet contacted a professional are cutting it pretty close. Very few homes are market-ready; it is the astute and thoughtful owner that reaches out to a Realtor early and begins conversations around the "to do" list. Tweaking the landscape, removing some wallpaper, decluttering, painting the garage, pressure washing the deck—these all take time. Your agent will have insights and contacts that will serve you and the process well. Allow time enough to get the list done without causing a massive amount of stress for you and your family.

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Avoiding these seller slip-ups can help you achieve your timeline and price point, getting you on the road toward your next exciting season of life.

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# Do I rent or buy? Advice from a real estate expert

To rent or buy is a complicated question that doesn't have a "one-size-fits-all" answer.

Many people, be they "experts" or not, have strong feelings about renting versus buying homes. Most lean heavily toward one or the other and rarely stray from their positions. But there are actually many factors to consider in the choice—and there is no "one-size-fits-all" answer.

Here are some tips on how to evaluate the pros and cons of renting versus buying, and why they ring true in the current market.

## **Renting**

Renting may be the perfect option for those who are new to town. It's certainly wise to learn the "lay of the land," figure out the neighborhoods, spend time in the communities and decide what you love about your new city before diving into the homebuying process. If you move to town and immediately buy, you may miss the opportunity to learn commute times, traffic patterns, schools, walkability, neighborhoods, shopping—all things that can affect your happiness in your new home and community.

Renting could also be a great option for "short timers"—those uncertain about the future. This could include older people who may be considering assisted living or moving closer to their children, younger people who are not yet fully committed to a job or town, people "in between seasons" (marriage,

divorce, job changes, etc.), and those who value flexibility and convenience over the permanency of a mortgage and maintenance.

The argument against renting is often that rent can cost more than a mortgage payment (especially on a short-term lease). That may be true, but renting is definitely going to cost less than buying a home you end up unhappy in and put back on the market a short time later. Once you close on a house, it's a done deal—that's an expensive day, and not one you want to enter into lightly or without as much intel as possible.

### **Buying for a lifestyle**

With mortgage rates as low as they are, those who are familiar with their city and plan to stay for a few years, should, in most cases, seriously consider buying. House payments can be as low, or possibly lower, than rent payments in some situations, and homes generally appreciate in value over the long haul—whereas you can never recoup what has been spent in the form of rent.

The lending environment is favorable to borrowers right now and may be a wonderful opportunity for many aspiring homeowners. Contrary to popular belief, you just might not have to have a huge down payment—the option of a small one or even no down payment may be available in the right set of circumstances. Anyone pondering home ownership owes it to themselves to reach out to a Realtor, begin asking questions and investigate all their options.

### **Buying as an investment**

Another reason to consider buying a home is as an investment. When home prices dipped in the Great Recession of 2008, we began seeing numerous home purchases for the purpose of converting to rental property. We also see more and more parents buying homes for their children in the city where the child goes to college, in lieu of student/dorm housing. This has worked well for many years in Chattanooga with UTC and

other colleges nearby. With this strategy, the parents are able to offset the mortgage cost by renting some of the bedrooms to other students. Post-graduation, the property remains in the rental pool or is sold off to a third party—or in some instances to the child, now graduate/young professional, which serves as an investment in their child's future and an investment in the area the college is in.

### **Pros vs. cons/truth and lies**

Certainly a common argument against renting is that you're missing out on a potential home's appreciation and you are "throwing your money away," but that's not always true. Market appreciation happens over time, not overnight. Taking the time to decide exactly where and what to buy, with the help of a professional Realtor, will far exceed any short-term appreciation. So the decision to buy should never be driven based on fear of "missing out."

Likewise, a common reluctance about buying is that it costs too much, but years of unrecoupable rent payments can far exceed what you'll spend on closing costs, home inspections and the other factors related to buying a home. With mortgage rates as low as they are, anyone who plans on staying put for the foreseeable future should consider themselves a strong candidate to buy a home.

### **Recouping your investment**

People often ask me, "How long do I need to stay in a home to recoup my cost?" In a nutshell, I would advise knowing your area's rate of appreciation first. If your values are growing at 3–4 percent per year, then it may take two to three years to cover the transaction costs associated with selling (commissions, taxes, closing costs). A word to the wise: Always consult with your CPA or tax professional and always touch base with your real estate agent to lace together your strategies and tactics before selling. Decisions made in a vacuum will not serve you well.

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## **Cold weather curb appeal: Simple ways to make your house stand out all winter long**



Green grass, a colorful front door and a clean facade all add to the curb appeal of this home. (Photo: Todd Henon Properties)

Many of us enjoy being outside during the fall, partaking of the moderate temperatures and lack of humidity after a long southern summer. And although spring is often considered a more popular season to do beautification projects to your home's yard and exterior, fall is also an excellent time to add curb appeal that lasts all winter long.

After the leaves come down, winter and early spring can be the most aesthetically unpleasing times of year, but there are steps homeowners can take to combat the lack of natural beauty. They require a little bit of time, money and effort to execute, but they're worth it if you like to have one of the prettiest homes in the neighborhood or if your home is on the market for sale.

### **Adding grass, flowers, more**

Ryegrass will green up a yard in only 14 days and stay green all winter long. Adding a bag or two (depending on yard size) to your landscape will immediately set you up for a beautiful yard. All you have to do is spread your seed (overseed existing lawn) and give it a bit of water. Two weeks later, you will have a beautiful green yard ... and some "immediate gratification" rarely associated with landscaping projects. After a drought-filled summer, your home's natural grass is probably already brown and in need of some TLC, and ryegrass is a great solution.

Winter flowers are also an easy option. After a spring and summer of maintaining flowers and vegetables, most people probably want to take a season or two off—but winter flowers provide all the aesthetic benefits of spring and summer blooms at a time of year when color is needed most. Pansies and violas are two vibrant, weather-resilient options, along with a number of wintertime decorative grasses and greenery like variegated sweet flag, northern sea oats or pampas grass. All these work well in flowerbeds, outdoor pots and window boxes. And as you're planting new flowers, remember to remove or prune the dead flowers from your beds. Not only are they unattractive, but doing it now will give you one less thing to do in the spring.

Winter curb appeal: Everyone wins

Communities where everyone maintains curb appeal have increased individual property values.

Also, don't forget about your mulch in the winter. After a summer of being faded by the sun and blown around by the mower, some areas will inevitably need to be touched up.

### **Addressing cosmetic imperfections**

You had enough on your plate to address during the summer—mowing, weed eating, watering, trimming and staking—but now that your yardwork has died down, winter is a good time to address some of the aesthetic issues on your house. During the summer, bushy trees, flowering shrubs and a lush lawn helped camouflage some of your home's cosmetic flaws, but winter tends to reveal the parts of the “honey-do” list that went undone. We frequently remind our clients selling their homes that, in the wintertime, it's easier to see your home's flaws, and fixing them definitely adds to your curb appeal. So it's time to repair that cracked window, broken shutter and split bannister railing.

Another cosmetic imperfection that happens to all of us is grime and dirt buildup. Spring is a better time to pressure wash your home, porch and/or driveway, but if you have skipped that process for a couple of years, or if you're getting ready to put your home on the market, you should consider pressure washing now.

### **Decluttering**

For spring and summer, you probably pulled out flowerpots, pillows for your porch swing, garden flags, etc. But put all this up for the winter—not only will the cold weather, rain, snow, etc., take a toll on these items, but it doesn't look good to have nonseasonal or weathered items out during the cold winter months.

*“Box up, clean up and put up”* is a common mantra my real estate team shares with our sellers, but this is a great rule for all homeowners in general.

Likewise, clean up your fire pit, remind the kids to put their

bikes and toys in the garage, carry the out-of-season flowerpots to the back porch, cover the sandbox and make all the other things you won't use again until spring as "invisible" or aesthetically pleasing as possible.

### **Enhancing your neighborhood, protecting your investment**

Why let your home get drab in winter? Even if you're not putting your home on the real estate market anytime soon, curb appeal is a wonderful thing to add for your family, your home and your neighborhood. It can make you fall in love with your house all over again. Plus, communities where everyone maintains curb appeal are more desirable to future buyers, which helps you and all your neighbors maintain and increase your property value. Everyone wins. Happy winterizing!

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# Acquiring acreage: Demystifying the dream of land ownership



Currently available: 140-acre farm in Chickamauga, Georgia, listed by Todd Henon. (Photo: Todd Henon Properties)

Owning a piece of land is a fundamental American ideal. Many of the country's first settlers came here with that dream in mind. As the eastern United States started to become "crowded" in the latter part of the 1800s, pioneers headed west to appropriate a slice of land to call their own. Even today's American dream, for most, includes at least a little parcel of acreage to cultivate.

For many folks in our tri-state region, that dream is bigger than "a little" piece of land—yet they don't realize just how obtainable their dream is.

## **Friendly financing climate for land**

Many people are surprised to learn that you can mortgage land just like you can a traditional home. Today's current lending landscape is just right for people who want to own land and need to mortgage it. Interest rates are low (3.5–4.5 percent) and lenders are aggressive, which allows room to negotiate a favorable rate.

However, it's important to factor into your planning that land loans typically require a down payment of about 25 percent, with a shorter financing period than with a traditional home.

## **Land can provide income and enjoyment now, as you plan for the future**

Even younger people who dream of building their own places someday may want to look into buying land now rather than

later because of the income streams land can provide in the interim. For example, buying a wooded parcel may provide you the opportunity to harvest timber that can be sold at market price. Another strategy is to invest in a piece of land larger than what you need, giving you the option to split it up and sell off a portion to help recoup some of the original price.

In the meantime, before you build, the land can be used for recreation, get-togethers, parties, even a tiny home or mobile home to live in or rent.

I've found in my close to 20 years in real estate that owning land is a box that a lot of folks want to check in their lifetimes. There's something very primal about owning a piece of land. Many find value in the organic, fundamental joy of "working" the land, hunting on it or simply being a good caretaker of God's unique creation on the Cumberland Plateau.



Remember that, just like with a residential home, there are ongoing costs associated with owning a piece of land, such as property taxes and maintenance. (Photo: Todd Henon Properties)

### **Location, location, location**

Another common misconception is that a land purchase means moving far away from Chattanooga city limits, or even Hamilton County. That's just not true. Although the lots are smaller and the prices higher inside the city limits, the options are still there.

There is currently a large supply of land on the market in Hamilton County within 30 minutes of downtown Chattanooga.

### **Thinking outside the box**

Acreage, more often than not, returns its value. Purchased at the right price, land appreciates, and sometimes very quickly. "Purchased right" means that you are smart about the dollars, zoning, soil quality, conservation regulations and future development around your acreage. It's also important to think

through how to maximize the land, including best home sites, pond and pasture development, potential subdividing, and income generation. Enlisting the help of not just a Realtor, but a *land specialist* Realtor, can be critical in guiding your decisions.

Keep in mind that if you see something you like, you can even approach landowners about buying acreage that isn't technically for sale. Again, working with a land specialist enables you to bring a level of knowledge and sophistication to the process, and helps protect your interests.

### **In the words of a philosopher**

My team and I find that folks are amazed at the acreage opportunities and variety of price points within easy driving distance of Chattanooga. There's more out there than you likely suspect that's both attractive and affordable to people of all ages, in all seasons of life. As a land specialist and lifelong outdoorsman, I agree professionally—and personally—with the simple wisdom of Mark Twain, who said, "Buy land, they're not making it anymore."

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# Unique Properties: A look at some gems in the Chattanooga real estate market (with photos)

Chattanooga is one-of-a-kind in many ways ... from its outdoor opportunities so near its downtown cityscape, to its gorgeous mountain scenery, to its rich historical value. And the Scenic City's real estate opportunities reflect the originality of this gorgeous city. Take a look at some of the most unique properties on the local market right now:

## **Vibrant city life**

This [Chestnut Street corner unit](#), located above Blue Plate, offers scenic views of the Tennessee Aquarium, the Riverfront and other downtown favorites. This home is filled with natural light, and the covered patio offers enviable access to Riverbend, Ironman, 3 Sisters Bluegrass Festival and much more. It's a little over 1,200 square feet, and has one bedroom and 1.5 baths.

## **Turning a passion into a lifestyle**

[This Copperhill property](#) is a true mountain escape on over 100 acres and is perfect for horse lovers. The custom home is surrounded by wooded trails, pasture, a barn with riding ring, bunkhouse for guests and more. This is a working equine estate that offers breathtaking views of three states to be enjoyed as a family getaway, or turned into a group retreat center or equine training facility. It's 4,800 square feet with six bedrooms and five bathrooms.

## Scenic acreage close to town

The river and mountain [views on this 150-plus-acre property](#) will literally take your breath away. The spacious home has three bedrooms and three bathrooms, but you won't want to spend that much time inside when the Tennessee and Sequatchie rivers—and a beautiful swimming pool—beckon you outside. The property offers daily wildlife viewing, farming, ranching and more. It's hard to believe that this much outdoor luxury is only 20 minutes from downtown Chattanooga.

## Luxurious lodge

You'd feel like you're perpetually on vacation—maybe in Jackson Hole, Wyoming, or Aspen, Colorado—on this [North Georgia estate](#). It's hard to imagine how a home can be both rustic and luxurious, but this one certainly is (can you say “media room” and “chef's kitchen”?). This home/pool/barn “compound” sits on about 20 acres and is only 30 minutes from downtown Chattanooga. The inside offers over 5,500 square feet in four bedrooms and five bathrooms. The barn doubles as a guest house with a second-floor master suite. The backyard offers 360-degree mountain views, in-ground pool, stone fireplace, and generous porches and patios to enjoy the lifestyle unique to our gorgeous tri-state area.

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## **Is buying a home in Chattanooga a good investment for Millennials?**

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The past two years have been years of rapid maturity in Chattanooga in the real estate market. Take a drive through North Shore, across the Market Street Bridge, through downtown, into the Southside, down Main Street and into Highland Park and you will see some form of construction around most every turn. As our market is only going to continue booming, now is the time to get in on the action. Millennials: While taking on a year lease at the newest apartment complex makes sense for some; you might reconsider the benefits of making your first real estate *purchase* now instead of later. If you live here, you are already one step in the right direction. If you don't live here, you probably should.



Walnut Street

### Walking Bridge

Here are three reasons to get in on the fun:

1. Chattanooga is nationally recognized again and again for being a well-rounded outdoor town and “[The Best Town Ever](#)” according to Outside Magazine, a great place for young professionals to engage, and heck- we even have the [fastest Internet](#). People are attracted to this place, and when making decisions as to where they want to plug in, we end up with another new face that you might encounter the next time you walk into [Bluegrass Grill](#) or attend a [CFC game](#). **Chattanooga is active and growing.**
2. Our Local Real Estate Market is up. And ready to go up some more. According to the [GCAR](#) at the start of 2016, average sale price was up 8.4%, and closed sales had increased by 11.4%. We are up again with transactions thus far this year. Purchase in a market where your property is appreciating. **Chattanooga is worth the buy.**
3. The city is big enough to always have something new to see or do, but small enough to see familiar faces each time you meander into [the Camp House](#) for a cup of coffee. There is always a great hike on Lookout or

Signal Mountain, a bike to snag for a ride, diverse and delicious dining, art out the wazoo, niche venues for concerts and parties, and as our friends at [The Lamp Post Group](#) pointed out, you get all this for a low cost of living. Engage the art, dining, outdoors, and unique people who ultimately make this place what it is. **Chattanooga is a special community.**

Trying to find a home?

Todd Henon Properties transactions thus far this year have been made up 30% by Millennials. More than half of our team is made up of “under 30’s”. We would love to help you in the home buying or selling process. [Here is a link to homes for sale divided up by “neighborhood”](#). Let us know if you have any questions at 423.413.4507.

Written by: Brandt McGregor

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## **8 Ways to Boost Your Home's Value**

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These **8 Ways to Boost Your Home's Value** are based on our Team's *last 24 months of sales* and the latest data from *Consumer Reports*. Whether you're thinking about selling or just want to keep your home looking great, this list is “spot on”.

# Consumer Reports®

## 1: The Kitchen Still Wins

A “modern/updated kitchen” is the list-topper when Buyers are looking for their dream home. For as little as \$5,000, you can add a new suite of appliances, as well as a new countertop and flooring, resulting in a fresh, cohesive look.

### **Best of the Best:**

**Stainless steel.** Yes, it’s been around for decades, but this appliance finish still shows contemporary design, so it will signal “updated” in the mind of the buyer.

**Quartz countertops.** Quartz has started to challenge granite and marble as the go-to material in higher-end kitchens, and it requires none of the upkeep of comparably priced natural stones.

## 2: Make Floor Plans Flow Naturally

Bigger isn’t necessarily better in today’s market. An “open floor plan with flexible living space” is high on most Buyer’s lists.

Many younger buyers will use the additional living spaces as a dedicated office, especially if they work from home. And at the other end of the spectrum, Boomers like space for the grandkids or hobbies.

### **Best of the Best:**

**Flex rooms.** You'll see flex rooms advertised as an additional living area that can serve a variety of purposes, from a guest bedroom to a play room to an exercise room to an office.

**Mother-in-law apartment.** They can house an additional family member or provide rental income—allowing baby boomers to afford their house once they retire or helping millennials pay the mortgage. Rent is growing quickly, so this is a huge win for some.

**Upstairs laundry rooms.** Convenient to bedrooms and linen closets... need we say more?

## **3: Think About Energy**

[Lowering your home's energy costs](#) will save you money for as long as you live there and is expected to be a major selling point down the line. And don't forget about [water heating](#), which accounts for 16 percent of energy costs in the typical home.

### **Best of the Best:**

**[High-efficiency windows](#).** You probably won't recoup the entire investment if you plan to sell right away, but it can be a bonus for you as long as you live there, and a selling feature for Buyers.

## **4: Make It Easy**

Beyond a home's cosmetic finishes, it's important to keep the major mechanical systems in working order. Many first-time buyers will have used up most of their savings on the down payment, so having the heating system, plumbing, and electricity updated will give them peace of mind.

### **Best of the Best:**

**Updated systems.** In addition to including the age of the

system, it helps if you can also point to its reliability.

**New roof.** This will help assuage fears of water damage, ice dams, squirrel infestation, and other home disasters that can result from an old, bad roof.

**Hardwood floors.** Carpets are being replaced with long-wearing hardwoods with a durable factory finish. Engineered wood flooring, which uses a thin veneer of real wood or bamboo over structural plywood, tends not to wear as well as the solid wood.

## **5: Build a Home to Last**

The existing housing stock isn't equipped to safely accommodate that many older people—too many steep staircases and slippery step-in bathtubs. Forward-thinking homeowners are making necessary improvements to their home now—and those changes will benefit people of all ages.

### **Best of the Best:**

**Walk-in shower.** Curbless showers eliminate the threshold between the shower and surrounding bathroom, making them wheelchair accessible, when the time comes.

**Master on main.** A floor plan in which the master bedroom is on the first floor reduces the need to climb stairs. It's one of the most popular requests, not only from Boomers but from families who want some privacy.

## **6: Fresh Paint Is Still Important**

Paint keeps your home looking great while also defending its surfaces from wear, tear, and the elements. Focus on high-traffic areas, including the kitchen and bathrooms. Do the job yourself for a few hundred dollars in material costs or pay a professional. Don't forget the trim!

### **Best of the Best:**

**Neutral color scheme.** Yes, we know it's boring. You'd be surprised how many people still can't envision your orange living room with their blue color scheme. Make it easy and repaint it beige.

## **7: Remember the Outdoors!**

Your home's property is another opportunity to expand its living space. Adding a deck or patio, with room for seating and a built-in or freestanding grill, is a way to create a defined space for outdoor living.

But remember the rule of low upkeep, especially if your future buyer is likely to be a millennial, who would rather see an outdoor fire pit surrounded by a simple seating arrangement. No need to go overboard with lush landscapes – Buyer's see this as a chore and an expensive water bill.

### **Best of the Best:**

**Curb appeal.** Trim overgrown shrubs, make minor repairs to the façade, including painting the front door makes a huge difference.

## **8: Ensure Your New Technology Is Smart**

High-tech features offer notoriously bad returns on investment because technologies tend to evolve quickly. The days of home theaters have come and gone.

But certain devices add to home value and interest, including programmable thermostats like Nest. Also consider security systems or auto-locks.

### **Best of the Best:**

**Whole-house generator.** Power failures are a reality for more

homeowners. Stationary generators can usually power the entire property. Not a bad idea, especially if you live outside the city limits.