

# YOUR HOME

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2011

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING



## SMART SECURITY

Installing a home security system can ease a lot of homeowner worries, and many systems now offer even greater peace of mind with smartphone-ready features. With your mobile device, you can stay connected to your home and monitor it whether you're near or far.

ADT's ([www.adt.com](http://www.adt.com)) Pulse, an add-on to its standard security system, allows homeowners to arm or disarm the alarm system, control lights and thermostats and obtain real-time video of security cameras from anywhere they have an Internet connection. The system, which is available as an app for the Android and iPhone, also provides a list of secure or unsecure areas, alerting users which doors or windows have been opened.

The Total Connect system from Honeywell Security ([www.mytotalconnect.com](http://www.mytotalconnect.com)), which is available as a remote keypad or a free application for the BlackBerry, iPhone or iPod Touch, contains many of the same features as other systems, including the ability to check the status of your security system, control the lights and review video feeds. It also allows users to bypass alarm systems remotely for a specified entrance for unscheduled maintenance, and its support for multiple accounts lets you keep an eye on vacation homes or investment properties.

GotoCamera's ([www.gotocamera.com](http://www.gotocamera.com)) system, which includes a residential webcam, allows users to access a mobile-friendly website for an instant feed of their home at any time. For an additional fee, users can set up mobile alerts that send an image or a 10-second video clip of disruptions in motion detection straight to their phone.

## The Numbers Game

Websites like Zillow.com claim to provide estimates of what your home is worth, and while this estimate might be somewhat accurate, the only way to get a true assessment of the value of your home is to have an appraisal done by a certified third-party professional. There are a few situations where an appraisal is mandated, such as when you're buying and selling a home, refinancing or applying for a loan using real estate as security.

The appraiser's report can help determine a selling price, and it can provide owners with information about problems that are devaluing the home's worth and give insight about worthwhile fixes. Appraisals are usually conducted after an offer has been made or to determine the initial value of a home as part of the selling process. Keep in mind that to approve a loan, banks typically require an appraisal using their preferred appraisers to ensure the most accurate assessment, even if you've already had one done by another party.

The appraisal offers side-by-side comparisons of the home, along with three similar properties and an evaluation of the overall real estate market in the area. The appraisal will also note flaws in the property, such as a crumbling foundation, and offer specific dimensions pertaining to the home, such as the square footage and the size/number of rooms.

The appraiser will also research the area's costs of labor and local building costs to determine how much it would cost to erect a similar property in the present economic climate. Things such as the home's location and nearby amenities are taken into account to increase or decrease the value of the home — for instance, proximity to a school zone or within a neighborhood might be an increase, while being situated near a busy highway or isolated from the community could be a decrease. These factors, among others, will be used to estimate an approximate time frame for selling the home, which is also included in the appraisal.



## fast fact >> >> >>

According to the American Cleaning Institute's recent survey, 60 percent of Americans will engage in spring cleaning. Among their top reasons to clean: decluttering and eliminating allergy triggers.



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## CURB CONTROL

Whether or not you're getting ready to list your home for sale, maintaining your home's curb appeal is important. To make your home's exterior shine, think

about following the same decluttering and staging principles you would use to spruce up the interior.

**Get an outsider's view.** Take a walk across the street to get an overall first impression of your property. Is the lawn unkempt? Are the hedges unruly? Rev up the lawn mower and trimmer; if you're short on time, consider hiring a gardening service to do an overall clean-up and be sure to keep up with regular maintenance. Assess the windows — are they cracked or dingy? Repair any cracks or dings on the panes and sills and make them shine with a thorough cleaning.

**Color coordinate.** Consider planting or adding to a garden with bright florals and, at maximum, one or two decorative pieces (iron statues, gazing balls, etc.), depending on garden size. If it's in the budget, rejuvenate your home with a new paint color — perhaps one to match the

season, with a cool pale blue for winter or pale yellow for a warm, spring look. If you can't revamp your entire exterior, consider repainting the front door to make it stand out, and replace existing hardware such as doorknobs or locks for a new feel.

**Consider all angles.** Prospective homebuyers are going to check out your house from all sides, including the backyard. Make sure any outdoor elements — the patio, pool, pond, deck and shrubbery — look just as inviting as the front porch. If you have a patio or lounging area, be sure furniture is up to date with clean cushions and no scratches or hasty repair jobs, and make sure the look matches the rest of the décor.



### DID YOU KNOW?

If you're thinking of growing your own vegetable garden, remember that not all vegetables are perennial. If you're looking to plant veggies that will come back every year, consider asparagus, artichokes, kale and rhubarb.



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## Say Yes to CRS

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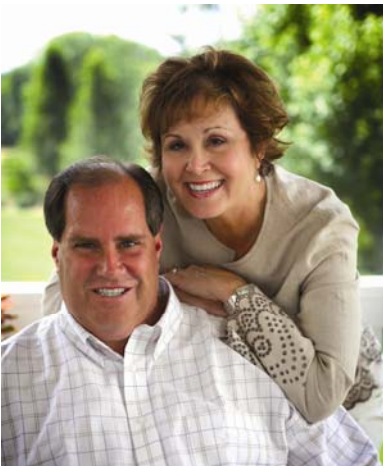
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NATALIE & CURT **McARTOR**  
A Higher Standard in Real Estate

The McArtor Team  
(703) 200-4703  
Natalie@LNF.com  
www.SellingNoVa.com

