

# EMAIL MARKETING SERVICE

CREATING 'TOP OF MIND' AWARENESS FOR YOU

## REAL ESTATE RELATED TOPICS

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Below is a list of topics that are available to be used for your monthly email blast. You may also choose your own topic if so desired. Please circle the number that corresponds to the topic (or write in your own topic in the blank spaces), indicate the order in which you would like them to be sent out and fax this sheet to **281-980-6180**. You may also email your choices to [chbraun@comcast.net](mailto:chbraun@comcast.net)

NOTE: If no order is given, the emails will be sent in the sequence listed.

- \_\_\_ 1 - Homestead Exemption
- \_\_\_ 2 - Preparing your home for sale - update kitchen & bath
- \_\_\_ 3 - Preparing your home for sale - maximizing interior appeal
- \_\_\_ 4 - Preparing your home for sale - curb appeal, manicured lawn
- \_\_\_ 5 - Why Hire a Professional Real Estate Agent?
- \_\_\_ 6 - What are Closing Costs?
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- \_\_\_ 24 - Property Taxes
- \_\_\_ 25 - Homeowners Insurance
- \_\_\_ 26 - Foundation maintenance and repair
- \_\_\_ 27 - Termite prevention
- \_\_\_ 28 - Homeowner's Association
- 29 - \_\_\_\_\_
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- 31 - \_\_\_\_\_
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## **C. Braun & Associates Email Marketing Service**

**To: EMS Customer**

**Fr: Charlie Braun**

**Re: Articles that are used in the email marketing program.**

### **1 – Do You Qualify for Homestead Exemption**

According to Wikipedia, Homestead Exemption is a legal regime designed to protect the value of the homes of residents from property taxes, creditors and circumstances arising from the death of the homeowner spouse.

In order to qualify for homestead exemption in Texas, you must be living in your home on January 1st of the year in which you want to qualify. To make it easy for you to apply, I offer you this link to download the application for residential homestead exemption. Please call me with any questions you have and I will be happy to help you.

Want more information about homestead exemption in Texas?

### **2 - Preparing your home for sale - update kitchen & bath**

#### **Get the most out of selling your home.**

When selling your home, there are some things you can do to increase the value. Brightening up the kitchen and the bathroom are the first items on the list. Nothing sells a home like a modern kitchen and an appealing bathroom.

Making your home more appealing to potential buyers increases the likelihood that your home will sell at your price and within your timeframe.

### **3 - Preparing your home for sale – Maximizing Interior Appeal**

Preparing a home for sale means improving areas that help sell the home faster, not necessarily fetch a higher price.

The goal is to perform easy cosmetic jobs like giving your home a fresh coat of paint or adding some nice landscaping. Projects such as remodeling are time consuming and you are unlikely to recover your costs.

#### **Enhance your home's interior by:**

- Giving every room in the house a thorough cleaning, as well as removing all clutter. This alone will make your house appear bigger and brighter. Some homeowners with crowded rooms have actually rented storage garages and moved half their furniture out, creating a sleeker, more spacious look.
- Hiring a professional cleaning service, once every few weeks while the house is on the market. This may be a good investment for owners who are busy elsewhere.
- Removing the less frequently used, even daily used items from kitchen counters, closets, and attics, making these areas much more inviting. Since you're anticipating a move anyhow, holding a garage sale at this point is a great idea.

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- If necessary, repainting dingy, soiled or strongly colored walls with a neutral shade of paint, such as off-white or beige. The same neutral scheme can be applied to carpets and linoleum.
- Checking for cracks, leaks and signs of dampness in the attic and basement.
- Repairing cracks, holes or damage to plaster, wallboard, wallpaper, paint, and tiles.
- Replacing broken or cracked windowpanes, moldings, and other woodwork. Inspecting and repairing the plumbing, heating, cooling, and alarm systems.
- Repairing dripping faucets and showerheads. Buying showy new towels for the bathroom, to be brought out only when prospective buyers are on the way.
- Sprucing up a kitchen in need of more major remodeling by investing in new cabinet knobs, new curtains, or a coat of neutral paint.

### 4 - Preparing your home for sale - curb appeal, manicured lawn

It's been said that a person only has one chance to make a good first impression. That maxim also applies to your home. Buyers typically base their decision to look inside a particular house on its "**curb appeal**" or how the home looks from the outside. If they do not like what they see from the street, it is unlikely they will see the inside of your home.

Spending some time on your home's exterior can significantly increase a prospect's interest in your house and help it sell faster. Here are several suggestions that will make your home more desirable to a prospective buyer:

**Nice Landscaping:** Clean out weeds, dead plants and leaves from the flower beds and put colorful annuals near the entrance. Trim up overgrown bushes and trees so that the front of the house is clearly visible. If the lawn color needs a boost, apply fertilizer, and keep it freshly cut and free of debris.

**Fresh Paint:** If the paint is peeling, covered with mildew, or faded, paint the exterior, and replace any rotted wood during this process. Be sure to include the front door if it needs refinishing. If the door knob is damaged, replace it. Remove all mildew from gutters and clean them out if necessary.

**Clean Windows:** This is something that is easy to do and really makes a difference in how your home shows. Dirty windows make a home look unkempt.

**De-Clutter the yard:** Patio furniture should be clean and nicely arranged. Front porches, sidewalks, patios and decks should be frequently swept clean. Remove old lumber, bricks, or other debris that might be stored against the house.

When you are preparing your home to sell, following these tips will help put more \$\$ in your pocket! Call me for a personal consultation and market valuation.

### 5 – Why Hire a Real Estate Agent?

When selling a home, most people ask the question "Why should I hire a real estate agent?" Sellers figure they can sell their home on the internet or some local advertising medium and save the commission charged by the real estate agent. Some do OK, but most don't.

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Whether buying or selling, you will find that it is a huge benefit to have a professional Real Estate Agent on your team. Listed below are several reasons to hire a professional real estate agent.

**Education & Experience:** Hiring an experienced and knowledgeable agent puts you in capable hands and gives you more time for what's important in your life.

**Agents are Buffers:** Agents weed out unqualified buyers and try to induce serious buyers to immediately write an offer. No wasted time on 'lookie loos'.

**Neighborhood Knowledge:** Agents have access to certain knowledge about your neighborhood that is helpful for selling your home. Information about comparable sales in your neighborhood can be used to determine a realistic selling price. They can also provide potential buyers with information about schools, crime and demographics.

**Professional Networking:** Real estate agents network and can provide you with a list of references of professionals who provide services you will need when buying or selling a home.

**Negotiation Skills & Confidentiality:** A good real estate agent by definition negotiates well. They are removed from the emotional aspects of the transaction and can present their client's situation in the best light while maintaining confidentiality.

**Answer Questions after Closing:** Invariably, buyers and sellers both will have questions after the deal has closed. It's nice to have a professional real estate agent on your team who is ready, willing and able to assist you.

**Handling Volumes of Paperwork:** It's not unusual today for real estate transactions to create a mound of paperwork. A real estate agent makes sure that all the paperwork is in order so that the transaction will not come back to bite you.

### 6 - Closing Costs - what are they?

Real estate is transferred from the seller to the buyer through a real estate contract. The process through which the contract is executed and the title to the property is transferred to the buyer is called the 'closing'. Several costs that are associated with the transaction (over and above the price of the property itself) are incurred by either the buyer or the seller and are known as 'closing costs'.

Listed below are examples of typical closing costs and a brief explanation of each. Please call me and I will be happy to go over the entire process with you.

**Title search and Title insurance:** A title search is done to make sure that the title to the property being sold is free and clear of any liens and encumbrances. An insurance policy is issued to protect the buyer from any liens or encumbrances that may be missed in the search.

**Recording fees:** charged by a governmental entity for entering an official record of the change of ownership of the property.

**Survey fee:** for a survey of the lot or land and all structures on it.

**Brokerage Commission:** paid by the seller to the listing Real Estate Broker to compensate the Broker(s) involved in the sale for their services in marketing the property, finding a buyer, and assisting in the negotiations. This is often one of the largest closing costs.

**Mortgage Application Fees:** paid by the buyer to the lender, to cover the costs of processing their loan application.

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**Points:** paid by the buyer to the lender. Points are a form of pre-paid interest charged by the lender as an alternative to charging a higher rate of interest on the mortgage loan. One point equals one percent of the loan principal.

### **7 - Multiple Listing Service - what is it and how does it help me?**

Multiple Listing Service is the method used to share comprehensive home information among real estate professionals. Listing your home with a Realtor who has access to MLS results in a wider exposure for the selling of your home.

Typically, the real estate agent who lists your home for sale will enter the data about your home into the MLS online database. The data entered will include the address, age, square footage, number of bedrooms, baths, upgrades and schools districts as well as the types of financing the seller will consider. In addition, there are several photos of the property for sale plus a link to a virtual tour if one exists.

This information about your home, once entered into MLS, is then available for all other real estate agents to access. This means that every time a search is done for a home with your specifications, your listing will show up in the search increasing the exposure and chance of selling.

### **8 – Why Use a REALTOR®**

All real estate licensees are not the same. Only real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called REALTORS®. They proudly display the REALTOR "®" logo on the business card or other marketing and sales literature. REALTORS® are committed to treat all parties to a transaction honestly. REALTORS® subscribe to a strict code of ethics and are expected to maintain a higher level of knowledge of the process of buying and selling real estate. An independent survey reports that 84% of home buyers would use the same REALTOR® again.

Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today usually exceed \$100,000. If you had a \$100,000 income tax problem, would you attempt to deal with it without the help of a CPA? If you had a \$100,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

But if you're still not convinced of the value of a REALTOR®, here are a dozen more reasons to use one:

- 1. Your REALTOR® can help you determine your buying power** – that is, your financial reserves plus your borrowing capacity. If you give a REALTOR® some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you. Most lenders – banks and mortgage companies – offer limited choices.
- 2. Your REALTOR® has many resources to assist you in your home search.** Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.
- 3. Your REALTOR® can assist you in the selection process by providing objective information about**

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**each property.** Agents who are REALTORS® have access to a variety of informational resources. REALTORS® can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

**4. Your REALTOR® can help you negotiate.** There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

**5. Your REALTOR® provides due diligence during the evaluation of the property.** Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your REALTOR® can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights) for utilities. Your REALTOR®, title company or attorney can help you resolve issues that might cause problems at a later date.

**6. Your REALTOR® can help you in understanding different financing options and in identifying qualified lenders.**

**7. Your REALTOR® can guide you through the closing process and make sure everything flows together smoothly.**

**8. When selling your home, your REALTOR® can give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing properties.** These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

**9. Your REALTOR® markets your property to other real estate agents and the public.** Often, your REALTOR® can recommend repairs or cosmetic work that will significantly enhance the salability of your property. Your REALTOR® markets your property to other real estate agents and the public. In many markets across the country, over 50% of real estate sales are cooperative sales; that is, a real estate agent other than yours brings in the buyer. Your REALTOR® acts as the marketing coordinator, disbursing information about your property to other real estate agents through a Multiple Listing Service or other cooperative marketing networks, open houses for agents, etc. The REALTOR® Code of Ethics requires REALTORS® to utilize these cooperative relationships when they benefit their clients.

**10. Your REALTOR® will know when, where and how to advertise your property.** There is a misconception that advertising sells real estate. The NATIONAL ASSOCIATION OF REALTORS® studies show that 82% of real estate sales are the result of agent contacts through previous clients, referrals, friends, family and personal contacts. When a property is marketed with the help of your REALTOR®, you do not have to allow strangers into your home. A REALTOR® will generally prescreen and accompany qualified prospects through your property.

**11. Your REALTOR® can help you objectively evaluate every buyer's proposal without compromising your marketing position.** This initial agreement is only the beginning of a process of appraisals, inspections and financing – a lot of possible pitfalls. Your REALTOR® can help you write a legally binding, win-win agreement that will be more likely to make it through the process.

**12. Your REALTOR® can help close the sale of your home.** Between the initial sales agreement and closing (or settlement), questions may arise. For example, unexpected repairs are required to obtain

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financing or a cloud in the title is discovered. The required paperwork alone is overwhelming for most sellers. Your REALTOR® is the best person to objectively help you resolve these issues and move the transaction to closing (or settlement).

Courtesy of NATIONAL ASSOCIATION OF REALTORS®

### **9 - Relocation Services**

Relocation Services are just that...services provided to help make your move successful. Most real estate offices have in house agents who are very experienced and specialize in relocation services. It is very helpful to work with an agent that is knowledgeable of the area to which you are moving.

Because there are so many great neighborhoods from which to choose, when you're coming from outside the area, finding the right community can be a challenge. Working with a knowledgeable, experienced agent can be very helpful. The agent can help you understand all of your options, choose the right neighborhood and make other decisions that affect the move.

Our real estate professionals will be able to help you choose the right school district for your children, update you about any economic development that is going on, inform you about hospitals and transportation available as well as help with other areas of importance to you. That's why more families choose us to help them move than anyone else.

Here are a few tips on how to avoid making mistakes when getting ready to move.

#### **Get References**

Before making any major decisions, the first piece of advice is to talk to someone who has been where you are going. Seek the advice of professional movers and planners. Go to the Chamber of Commerce that serves the area to which you are moving. Visit the schools where your children will attend and talk to current moms whose kids already attend. Doing this should give you a good idea of the direction in which you should be heading.

#### **Do Your Homework**

Choose a moving company with a good national reputation and then study their contract. Make sure you understand their policy regarding refunds, lost or damaged items and additional costs, if any. Ask questions like 'what type of insurance do you offer and will I have any out of pocket expenses if something happens?'. Ask about delivery schedule...is the delivery date guaranteed?. It pays to think of these things ahead of time.

#### **Avoid Rushing**

Be sure to give yourself plenty of time to make these decisions that affect your move. You don't want to end up with a moving company you don't like or a house that you are not happy with.

#### **Time It Right**

Summertime is the most popular time of the year to move, especially if school age children are involved. However, sometimes it works out better for dad to move first. This will allow the kids to finish the school year (or semester) and give extra time to search for the right neighborhood and community in which to live.

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### **10 - Why should a buyer or seller hire you – why are you different?**

Email Marketing Service will consult with you to get the major points for this article and then write the article.

### **11 - Getting an appraisal on your home or property.**

After you have decided to sell your home, one of the first items to consider is 'How much is my home worth'? You don't want to ask too much for your home because it will stay on the market too long and not sell. However, you don't want to give it away either.

What should you do? The answer is to have your property appraised. Basically, an appraisal is an opinion of the worth of your home or property from someone who has been professionally trained to analyze properties and render its value.

Good appraisals combine characteristics of the home with those of the neighborhood to produce what is considered to be 'market value'. These characteristics include factors such as a sun room, porch or deck, the number of bathrooms in the home and how close the property is to local schools, hospitals and grocery stores. These are aspects that add value to and make your property more desirable to a prospective buyer.

Depending on the nature of the property, a professional appraiser may take one of several approaches to determining the value of your home: The cost or replacement approach (based on what it would take to replace your home today), the comparison approach (based on the sale of comparable nearby properties) or the income appraisal approach (use more commonly for commercial properties).

### **12 – What is Title Insurance and why is it necessary?**

Purchasing a home is a major investment and steps should be taken to protect that investment. You want to make sure that the title to the property is clear of any defects before you buy it. This is where Title Insurance comes in. Title insurance is an insurance policy that guarantees that the title to the property is free and clear from all liens and encumbrances.

The company providing the title insurance searches public records for the property to make sure there are no problems in the title's ownership and history. Defects in the title can take the form of errors or omissions in deeds, forgery, undisclosed heirs, tax liens or liens by contractors.

The title insurance company routinely searches public records for deeds, mortgages, wills, divorce decrees, court judgements, tax records, liens, claims and maps. The title insurance company uses the information obtained from the search to assure the new owner that the title to their new property is free from all defects.

It is worth noting that you have the right to choose which title company to use. With that said, most professional realtors have long term, established relationships with title insurance companies and know which ones do the best job of protecting your investment.

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### 13 - Owning vs. Renting

Some decisions in life are easy. Investing in home ownership is a decision that just makes sense. It's almost always better to purchase your home if you have the financial ability. Let's examine some of the reasons ownership is better.

**Tax Breaks:** This is probably the best reason to buy instead of rent. Mortgage payments are mostly interest and very little principal in the beginning years of payments. All that interest is tax deductible. Rent payments are just used to finance other people's property.

**Appreciation Value:** Historically, property values appreciate each year making it a very good investment. Even if you sell after 5 years, you've still made a sizable gain in your investment.

**Build Equity with Every Mortgage Payment:** Every mortgage payment pays a part of the principal of your loan. It doesn't take long to build some equity value against which you can borrow money for necessary items. When you rent, the landlord gets the benefit of equity instead of you.

**Personalize Your Home:** When you own your home, you get to choose the paint, brick, cabinets and more. When you rent, those choices are made for you.

**Privacy:** Enjoy the privacy of your own yard without having to contend with "Common Areas".

**Plenty of Room:** Benefit from extra storage space for all of your stuff and plenty of room for entertaining family and friends.

### 14 - Investment Property

### 15 - Becoming a Successful Licensed Real Estate agent

At some point in their adult life, most people have thought about becoming a licensed real estate agent. Let's examine some aspects of the **successful** real estate agent.

**Education:** Receiving certifications beyond the minimum requirements of becoming a real estate professional are good indicators that you are willing to do what it takes to be successful.

**Working Hours:** Even though the hours are flexible, you work when your client is off...meaning weekends.

**Earning Potential:** The earning potential is quite good, but it's just like anything else...the more effort you make, the more benefit you receive. You get paid only when you perform.

**Marketing:** The successful real estate agent knows that marketing is essential to success. Sending our emails, mailing out postcards and holding open houses are common.

**Networking:** A successful agent must join local networking groups and constantly be in front of people.

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Being successful in real estate is very rewarding. Are you up for the challenge?

For more information on becoming a licensed Texas real estate agent, click **here**.

(<http://www.trec.state.tx.us/licenses/salesapp.asp>)

16 - **Real Estate Credentials:** what are they and how do they help?

Real Estate Credentials are designations within the industry that indicate the REALTOR® has successfully completed the coursework required to earn the specified area credential. The more designations earned by the REALTOR®, the more qualified he or she is to represent you. Listed below are several designations and a brief explanation of each.

**ABR (Accredited Buyer Representative)** – Indicates the agent has been specially trained to represent the buyer.

**CIPS (Certified International Property Specialist)** – Indicates the agent has been specifically trained in the cultural habits and customs of different client groups from other countries.

**CRB (Certified Real Estate Brokerage Manager)** – Indicates brokers who are specifically trained in managing a real estate office.

**CCIM (Certified Commercial Investment Member)** – Indicates the agent has received special training in commercial property transactions.

**CRP (Certified Relocation Professional)** – An agent with this designation has been trained to handle relocation transactions, usually people relocating from other parts of the country.

**CRS (Certified Residential Specialist)** – The highest designation awarded to an agent in the residential field, CRS indicates the agent has met demanding educational and transactional requirements.

**GRI (Graduate Realtor Institute)** – Indicates the agent has completed the GRI program which includes 90 hours of coursework on topics from marketing and servicing listed properties to real estate law.

17 – **The Benefits of Owning Rental Property**

The biggest benefit of owning rental property is that you can deduct almost any expense that is related to the rental property. The only deductions allowed for personal residences are real estate taxes and mortgage interest payments. Listed below are some of the allowable rental expenses. Keep this list handy if you are considering the purchase of rental property.

- Advertising
- Auto and travel
- Cleaning and maintenance
- Commissions
- Insurance
- Legal and other professional fees
- Management fees
- Mortgage interest
- Other loan interest
- Repairs
- Supplies

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Taxes  
Utilities  
Depreciation

### 18 - Buyer's Market vs Seller's Market

If you have decided to buy or sell a home, it will be worthwhile to take the temperature of the current marketplace. You should determine whether your local market is a 'Buyer's Market' or a 'Seller's Market'. In a buyer's market, there are more homes for sale than buyers to purchase them. In a seller's market, just the opposite is true. There are more buyers than available houses to buy. Having a professional Realtor on your team will help you navigate your market and get the biggest bang for your buck.

#### **Signs of a Buyer's Market:**

- Inventory is high when compared to previous months or years.
- Comparable sale prices are higher than active listing prices.
- Fewer buyers are purchasing, resulting in fewer closed transactions.
- Real estate ads are getting bigger.
- For Sale signs are staying up longer.

#### **Signs of a Seller's Market:**

- Inventory is low when compared to previous months or years.
- Comparable sale prices are lower than active listing prices.
- More buyers are purchasing, resulting in a higher number of closed transactions.
- Real estate ads are getting smaller.
- For Sale signs are up for a few days before a pending or sold sign is attached.

### 19 – Buying a New Home vs an Existing Home

For first time home buyers, it would be prudent to investigate whether to buy a 'new' home or an 'existing' home. Each one has advantages and disadvantages. It all depends on your personal preferences.

Advantages for buying an older home include better construction, a larger yard, unique character, established neighborhood, mature trees and vegetation and an older home is usually closer to downtown areas. Drawbacks include more maintenance, expensive to replace wiring and plumbing, smaller closets and garages, has less storage space and might require updates.

Advantages for buying a new home include little maintenance, modern conveniences, builder's warranty, energy efficient, built to code and it could be less expensive. Drawbacks include having the same floor plan as your neighbor, few or immature trees and vegetation, house settling, longer commuting distance to work and downtown areas.

Working with a professional Realtor can be helpful when making your decision.

20 - Financing Options

21 - Which mortgage is right for you: 30 Year or 15 Year?

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### **22a – Why perform a real estate inspection – Article supplied by Thomas**

**Blackburn...Sienna Inspection...281-830-5267...www.siennainspectionsservices.com**

Buying a home is the largest financial investment made by most people. As a professional home inspector I will determine the condition of the structural, mechanical, electrical, and plumbing systems of the house you are buying.

Most Real Estate agents and brokers highly recommend structural and mechanical inspections by a State Licensed Professional Real Estate Inspector for all home purchases. This would include pre-owned homes and New Home Construction.

Pre-listing Inspections: having your home inspected before you list is recommended, because eventually your buyers are going to conduct an inspection. You may as well know what they are going to find by getting there first. Having an inspection performed ahead of time helps in many other ways:

1. It allows you to see your home through the eyes of a critical third-party.
2. It helps you to price your home realistically.
3. It permits you to make repairs ahead of time so that....
  1. Defects won't become negotiating stumbling blocks later.
  2. You have time to get reasonably priced contractors or make the repairs yourself, qualified.
4. It may relieve prospective buyer's concerns and suspicions.
5. It reduces your liability by adding professional supporting documentation to your disclosure statement.

### **22b – What is a 'Home Inspection'? – Article supplied by Thomas Blackburn...Sienna Inspection...281-830-5267...www.siennainspectionsservices.com**

A home inspection is an objective visual examination of the physical structure and systems of a home, from the roof to the foundation. The standard home inspector's report will include an evaluation of the condition of the home's heating system, central air conditioning system (temperature permitting), interior plumbing and electrical systems; the roof, attic, and visible insulation; walls, ceilings, floors, windows and doors; the foundation, basement, and visible structure.

Having a home inspected is like giving it a physical check-up. If problems or symptoms are found, the inspector will refer you to the appropriate specialist or tradesperson for further evaluation.

### **22c – Why do I need a Home Inspection? – Article supplied by Thomas Blackburn...Sienna Inspection...281-830-5267...www.siennainspectionsservices.com**

The purchase of a home is probably the largest single investment you will ever make. You should learn as much as you can about the condition of the property and the need for any major repairs before you buy, so that you can minimize unpleasant surprises and difficulties afterwards.

Of course, a home inspection will also point out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape. After the inspection, you will have a much

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clearer understanding of the property you are about to purchase, and will be able to make a confident buying decision.

If you have owned your home for a long time, a home inspection can identify problems in the making and recommend preventive measures which might avoid costly future repairs. In addition, home sellers may opt for having an inspection prior to placing the home on the market to gain a better understanding of conditions which the buyer's inspector may point out. This provides an opportunity to make repairs that will put the house in better selling condition.

### **23 – Central Heating and AC Maintenance**

Ideally, we should be able to turn on our central heat and air units and have them deliver exactly what we want, at the temperature we want, all day long. Most of the time this is the case. What is difficult to discern is when the HVAC unit is not running efficiently. Sure, it's on and putting out heat or cold air, but is it working too hard?

Think of your HVAC unit like a car. It has a motor and runs off a certain type of energy. In the same way that you change your car's oil, spark plugs, recharge the battery, etc, these HVAC motors also need regular attention to run efficiently and effectively.

#### **Central Air Conditioning Maintenance**

With proper maintenance, a new air conditioner should last 12-15 years, and can last much longer than that in some cases. With central air and/or window units it's not only important to have routine maintenance performed on them, but to also use other features that will help you're A/C run even better. Below are some maintenance tips, followed by some suggestions that will keep your unit from working too hard.

The first thing is to make sure your unit is not leaking and is draining as it should. If too much water is allowed to remain in the system, or oppositely that too much is allowed to escape, then your air conditioner is not running as it should. Check hose connections for leaks or crack, and make sure the condensate tube is able to drain without impediment.

Change the filter every 4-6 weeks. If anyone in your family suffers from severe allergies, having a clean filter can be a significant help to them.

Clean off the outside air compressor with water. A garden hose will do the trick.

Keep all things away from the compressor so that it has a free flow of air.

It is important to have your ductwork professionally cleaned every 3-4 years. This will not only make you breathe a little better in your home, but it will also keep your home from being so dusty. This process can be particularly effective if you have hardwood floors, since carpet will usually grab and hide dust bunnies.

#### **Central Air Conditioning Tips**

If you have any doubts about the efficiency or effectiveness of your air conditioning unit, have it inspected by an HVAC contractor. This professional can make deft adjustments to your unit to ensure that it is in prime condition. [Click here to have your air conditioner tuned?](#)

By using ceiling fans, whole house fans, and box fans you can circulate the cool air quicker and help out your air conditioning unit. Also, move drapes, pots, and furniture away from vents so that the air can free flow to reach more area. Whole house fans are particularly effective at helping air cooling systems and can lower the indoor very quickly.

Your attic needs to be properly ventilated to ensure correct and efficient airflow. Good attic ventilation can reduce heating and cooling costs by 10-12 percent.

Pull the shades and blinds on the sides of the house that get the most direct and intense sun. This will not only keep your home cooler, but will also protect your home from sun damaged furniture and sun damaged floors.

If at all possible, wait until the cooler times of the day, specifically late evenings and early mornings, to run dishwashers and dryers. These appliances emit a good amount of heat when

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they run, and without you noticing, they can raise the temperature in the house. (Opposite to this, try to run these appliances during the daytime in the winter to help out your heater.)

### **Central Heating Maintenance**

The very best idea for central heating maintenance is to have a service professional out to give your system a checkup. HVAC contractors regularly handle these exact tasks, and they can provide you with a thorough check of your system and ensure that it will run effectively all winter. Listed below are a few steps you can follow to help your unit run properly.

Before the first frost, test you heater to see if it runs. Contact a professional if you don't feel any warm air coming from the vents.

Check the pilot light if you have a natural gas system. The flame should always be clear blue. A yellow or orange flame could be a sign of a problem.

Always change your furnace filters each year. Dirty filters cause the unit to work harder to push the warm air through the filter, causing your unit to run less than efficiently and possibly break down.

As with air conditioning, make sure there are no drapes, furniture, or plants blocking the vents. Proper flow of air from the vents will ensure that the heat coming from the system will get out into all the spaces that need it. ■

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### **26 - Foundation maintenance and repair**

If you notice cracks around your home, you may be having some foundation problems. This is a very dangerous situation because if your foundation is cracking, sinking, or shifting, it puts your whole house at risk of collapse. So routinely check for any brick walls or chimney cracks, drywall fractures, and always look in your basement to see what your foundation is doing down there. If you notice any problems it's best to address the situation immediately because there are solutions available, the most common being the installation of wall anchors.

### **Midwestern Moisture**

Often in the Midwest, since the water table is high and the ground is usually saturated with rain and snow, foundation problems can occur. Underground water seeps next to your foundation, forms pressure, and eventually finds a way to leak through any porous, concrete material. This water absorption will, in turn, crack or bow foundations especially in older houses constructed of concrete-block (it has several weak points that water can easily penetrate). However, this doesn't just apply to the Midwest. If downspouts aren't properly placed, if gutters aren't cleaned, or if your walls aren't routinely examined, you may still be putting yourself at risk. But if you do find damage, don't panic: there are affordable solutions out there.

### **Anchored Walls**

In the past, foundation cracks meant you had to invest in some serious repair methods. You had to dig around your foundation and build new basement walls, which was expensive, labor-intensive, and took up a lot of time. But now there is an easier method to save your home's support system: anchored walls.

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**How They Work:** Contractors still excavate outside your house, but now they simply dig several holes, by hand, a safe distance away from your house (often they can work around pre-existing decks or landscaping). Inside the basement they drill several small holes (usually a few yards apart) into the foundation; then they drill a long pipe (an anchor rod) through each one. These rods slide almost all the way through the wall, reaching several feet into the earth. Next, they install two metal plates onto the pipe: one plate rests against the interior wall and the other against the exterior, creating a brace. Inside, a lug nut is then placed onto the exposed piping and tightened against the interior plate, literally squeezing the wall back into place. Finally, the outside holes are backfilled and the sod is replaced, allowing the whole process to take less than a day.

**Digout:** An anchored wall is great for bowed foundations: the bend is straightened and forever held in place against exterior water pressure. But if you have more serious damage, like a caved foundation, wall anchors can still fix the problem. The installation is more involved because a digout will be performed with a backhoe. All the dirt is removed from the foundation and more torque is applied to straighten the structure before installing the wall anchors. Though a bit more expensive, since you're correcting the problem without adding new construction, it's still the most cost-effective repair.

**The Big Wrench:** After installation, the only maintenance that needs to be performed is tightening the brace plates. You'll be given a large wrench and once a month you'll be required to give each interior plate's lug nut a good twist to maintain the straightened structure. It's a good idea to keep this customized wrench hanging on a nearby wall-stud for easy access. And find a way to remind yourself every month: write it on a calendar, do it the same day the mortgage is due, or program a computer with a monthly update.

**Guarantees:** Most anchored wall companies give you a lifetime warranty for their work, depending on the job. If they don't mention any kind of guarantee, you should seek a different contractor. Or, for insurance reasons, you may then want to keep a running log (with corroborating dated photographs) of you tightening the interior plates once a month to prove that you've been regularly maintaining your foundation's structure. ■

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