



## REAL ESTATE

# Richard A. Zuber Realty 'gets it done!'

Rich Zuber, owner of Zuber Realty, the area's largest locally owned and operated real estate organization, takes some pride in the reputation of the agency: "We 'get it done,'" is how he expresses the agency's mission of helping buyers and sellers for over 40 years.

"We're leading the area," Zuber notes. "Many properties are selling in 30 days or less. Our creative marketing efforts along with our experienced and highly professional agents service a wide area in five locations over six counties. Like I said, Zuber Realty gets it done!"

The agency continues to recruit and attract new agents with experience and enthusiasm and is currently welcoming four to its "Team of Professionals," with several others in second stages of interviewing.

Agents appreciate the organization's size and area of influence plus its dedication to providing professional training and support, freedom from a fee-based arrangement and the family like atmosphere.

Andy Bauer, Tawnya Frank and Erin Skinner will offer their services to the Royersford and Pott-

stown offices. Jeanie Papst will focus her efforts in the Morgantown location.

A longtime resident of the area, Bauer brings professionalism, enthusiasm and a strong desire to help his clients.

Frank offers long-term corporate experience in high-end leasing and in all areas of sales, marketing and promotions. She is eager to showcase her desire to understand her clients' specific needs and experiences in helping them achieve their goal of buying or selling a property.

A "go-getter," Skinner brings high energy and six years of previous experi-

ence selling real estate in New Jersey and Pennsylvania. Narrowing her focus to the Royersford area, she is eager to offer Zuber Realty's high-quality customer service to her clients.

Papst has 30 years of experience in the real estate industry, completing hundreds of assessment appeals. Her ability to read assessments and understand the impact that annual adjustments have on real estate taxes can result in substantial savings for her clients on properties that have been over-assessed.

Zuber Realty, a locally

owned and operated organization, includes agents dedicated to community service, a management style which offers training, professional development and support for all agents, freedom from a fee-based arrangement, the flexibility offered through a trained and experienced office support staff and opportunities to utilize assorted creative marketing services.

More than just a real estate company, Zuber Realty offers real estate specialties including seller and buyer brokerage for both residential and commercial real estate, prop-

erty management, appraisal services, title services and a full line of insurance services.

With a team of full-time real estate agents and a support staff offering combined experience dedicated to the real estate industry, Richard A. Zuber Realty is unsurpassed in service by any organization in the Tri-County Area. The firm's motto "We work for you!" underscores the company's dedication to full service from dedicated, experienced professionals.

## REAL ESTATE

## Making a family move easier

Whether or not to relocate can be a difficult decision. Sometimes such decisions are borne out of necessity when a parent is relocated by his or her company. Other times it is a personal reason to try out a new neighborhood or upgrade to a larger home. Data from the U.S. Census Bureau indicates a stable annual rate of moving hovering at around 12 percent of the population since 2008.

Whatever reason is behind a move, it can take some time to adjust to both the idea of moving and the new living space — especially for children who may seem dis-

connected from the decision. The following tips can make the transition a little easier for families.

### Talk about it

Do not blindside children with a move. Begin having conversations as a family as soon as the possibility of moving arises. Involve the children in some of the decisions. Ask about the features they want to see in their new home. Explain that people, be it prospective buyers, real estate agents or movers, will be visiting your current home and that this may be a little disruptive. Talk about the reasons for the move, such as a new job or that the family has outgrown the space. Kids can process much more than many adults give them credit for.

### Discuss any concerns

Children may have concerns about the move that differ from adults'. Many of these may pertain to fears about making new friends or coursework at a new school. Let them voice their opinions. Removing some of the mysteries by visiting schools or local hangouts before the move is made can assuage some fears.

### Create some familiarity

Set aside boxes or bins that will house kids' toys or things that the family recognizes. These may include photographs, games, throw blankets, or the creature comforts of home. Make these the first items that are unpacked upon moving into the new house.

### Use the agent as a resource

Many real estate agents live in the towns where they make their living. Find out if the agent can set up a meet-

and-greet or if he or she knows of any clubs or leagues that suit your family's interests. Making a few introductions ahead of time will give children and adults some familiar faces on their first days in their new home.

Families shouldn't shy away from making their own introductions as well. Knocking on a few neighbors' doors and letting them know a new family is coming to the street can pave the way for familiarity and friendships.

### Stay in touch

Encourage children to stay in touch with their current friends. Video chat enables kids to see and speak with peers. When things settle after the move, arrange for a surprise play date where children can introduce their old friends to newer ones.

### Stick to a routine

One of the ways to breed familiarity is to stick to the same routine. If a big Sunday family dinner was the norm, continue the tradition in your new home. Wake in the morning and go to bed at the same time. According to Vanessa Lapointe, a registered psychologist in Surrey, British Columbia, structure and routine are key for children. Try to focus on one new thing at a time to minimize stress.

Moving can be exciting and scary at the same time. Children may be anxious about the process, but families can work together to iron out the kinks and settle into their new homes successfully.



PHOTO COURTESY OF METROCREATIVE

Article courtesy of MetroCreative

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## Richard Zuber

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**MLS #7162605**

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**\$189,900**

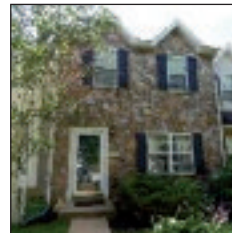


**MLS #7095395**

Boyertown brick half double, eat-in kitchen, dining room, living room, 3 bedrooms, and 2 baths, front and rear porch, 1-car garage, replacement windows, public water and sewer, convenient to schools.

**\$134,900**

**Boyertown Area - 2 spaces -**  
Can be leased separately or the entirety. One space has 200SF of office space and warehouse space.  
**2 overhead garage doors, 1 with a dock. The other is warehouse space with 2 overhead doors.**  
**\$3.50/SF + CAM charges.**



**MLS #7017498**

Village of Shannon, W. Chester townhouse featuring K, DA, LR w/fireplace, FR, 3 BR's, 2.5 baths. 1 c garage.

**\$295,000**



**MLS #7153650/7153687**

Commercial Unit on first floor. 3 bedroom apartment on 2nd floor. Two car detached garage in rear of property. One car parking behind garage. One car garage used by tenant upstairs. Other garage can be used by tenant in the first floor. Located in middle of Boyertown. Various possibilities. Both floors are leased.

**\$165,000**



**MLS #7155176**

4600SF building suitable for various businesses. Showroom area, large warehouse area, overhead garage door. Conveniently located to Route 100 & Route 422. Approximately 15 parking spaces.

**\$250,000**



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Morgantown 1st floor office space. 12x17, Approximately 200SF. \$400/Month includes heat and A/C. Lessee pays electric. Morgantown 2nd floor office space. 26x26, Approximately 676SF. 3 offices and bath. includes heat, A/C and electric.

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## Lee Heffner

484-838-9097 (Cell)

Welcome to this beautiful well maintained town home located in the highly desired Park Place community in Bally Boro. Main floor features an open floor plan with an over-sized kit with breakfast nook, LR leading to a spacious outdoor deck, and a half bath. Second floor features a MBR with 2 large windows, a walk-in closet, an extra closet for storage and access to the upper floor bathroom. 2BR and convenient ldr area are also on the second floor. The home is conveniently located within walking distance to Bally Park, pool, and playground. There is also a 1 mile walking trail in the Bally Park. Schedule your appointment to tour this home, it is sure to impress.

**\$184,900**



## REAL ESTATE

# Final phase of construction underway at The Reserve at Bally Springs

*May 5 to 6 open house to showcase 34 new custom home mountain view lots*



Inspiring kitchen design is seen at the Reserve at Bally Springs Phase III model home.

Home buyers in the market for an affordable semi-custom home in a picturesque setting will want to stop by the new Model Home Open House at The Reserve at Bally Springs in Barto, Pa., for light food and refreshments on May 5 and 6.

A Home Expert from Rotelle Development Company will be on hand from noon to 5 p.m. on both days showcasing 34 pre-construction mountain view lots available in the third and final phase of development.

"If you are currently shopping used homes because you think you can't afford to build a semi-custom home with all the latest amenities, think again," said company President Peter Rotelle.

"We are offering incredible pricing and amazing limited-time buyer incentives through the grand



Luxurious bath designs make this model home an incredible representation of what can be done in your next new home.

opening weekend only. It is hands down the Boyertown School District's most affordable single-family home community. You are not going to find a better value anywhere else in the area. With a variety of customizable single-family home styles to choose from in a convenient, yet private setting, this new home community cannot be dupli-

cated. And our delivery is only around five months from the time a contract is signed."

Pre-construction home pricing starts at \$298,900, up to \$380,000. Available floor plans include ranch-style Cape Cod-style homes or two-story colonials with three and four bedrooms and first-floor master and in-law suites, ranging in

size from 1,600 to over 3,000 square feet of living space.

For a limited time, the builder is offering Phase III buyers an added incentive to customize their homes with a choice of \$15,000 worth of free options or a finished basement, now through May 6. On top of that, buyers can take advantage of the free stainless-steel appliance upgrade for the Grand Opening Weekend only.

Just minutes from Route 100 in the award-winning Boyertown Area School District, each Bally Springs home will be situated on picturesque one-half to three-acre building lots with breathtaking mountain views and tree lines, and a grand on-site recreational area complete with a large playground, basketball and tennis courts.

"Buyers can make these homes their own," said Cyndi Yaeckel, Bally Springs' home expert.

Call or stop by to see for yourself.

The Reserve at Bally Springs is open Friday through Tuesday from noon to 5 p.m.; closed Wednesday and Thursday. Take Gehringer Road to County Line Road in Barto, PA 19504. The new model is at the intersection of County Line Road and Avalon Circle. Please call Cyndi Yaeckel, home expert, at 215-272-4122 for more information or to set an appointment.

If you are considering a custom home or buying some land to build your dream, visit Rotelle Studio(e) where you can meet with Rotelle's in-house architect and designers. This one-of-a-kind design studio guides home buyers every step of the way:

from choosing the ideal location, to selecting the perfect house plan and custom design features, to providing them with financing.

The inspiring Studio(e) setting with an emphasis on buyer education ensures that Rotelle customers are well-informed, well-served and protected against risk. The entire process — from initial conversation to finished product — includes a guarantee that the new home will be delivered on-time and on-budget.

Rotelle Studio(e) is located at 1011 Ridge Road in South Coventry. Hours are Monday to Friday 8 a.m. to 5 p.m.; weekends 10 a.m. to 5 p.m. Call the Studio directly at 610-422-1000 for more information or visit the Studio(e) website at <http://rotelle.com> to learn how we can help you build your custom dream home.

# Model Home Grand Opening The Reserve at Bally Springs Phase III

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For More Info: 215-272-4122

*Boyertown Schools*



Rotelle Studio(e) is located at:  
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\*Incentives Only Available thru May 6, 2018. See Site Agent for Details.

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## REAL ESTATE

# Three tips to prepare to sell your home

According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

1. Address the exterior of the home.

Winter can be harsh on a home's exterior, so as winter winds down, homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, S.C., from researchers at Clemson University found that the value of homes with landscapes that were upgraded from "good" to "excellent" increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals is akin to staging inside the home.

2. Conquer interior clutter.

Clutter has a way of ac-



PHOTO COURTESY OF METROCREATIVE

Eliminating odors, including those associated with pets, can help homeowners prepare their homes for prospective buyers.

cumulating over the winter, when people tend to spend more time indoors than they do throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do their "spring" cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes before appraisers visit, and the same approach can be applied to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

3. Eliminate odors.

A home's inhabitants grow accustomed to odors that might be circulating throughout the house. Pet

odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come late winter than they are during the rest of the year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that accumulated over the winter, can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.

Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.

Article courtesy of  
MetroCreative

## REAL ESTATE

# Tips for first-time real estate investors

Real estate can be a good investment that helps build wealth and secure a financial future. According to Investopedia, average 20-year returns in commercial real estate hover around 9.5 percent, while residential and diversified real estate average returns of 10.6 percent.

Such figures may seem too good to ignore for many prospective real estate investors. But investing in real estate can be risky, and it's important that first-time investors consider a host of factors before deciding to delve

into the real estate market.

## Current finances

Real estate can potentially yield big returns, but these may only materialize after investors spend ample amounts of money refurbishing or even maintaining their investment properties. Prospective investors without the capital on hand to finance repairs or routine maintenance may find it difficult to make their properties appealing to potential tenants, which can make it harder to meet mortgage

payments. Prospective investors who already have sizable debts, be it consumer debt or existing mortgage payments, may want to pay down those debts before investing in real estate.

## Down payments

According to Wells Fargo, mortgage insurance does not cover investment property, and loans typically require a minimum down payment of 20 percent of the value of the property. So prospective investors cannot count on mortgage insurance to fi-

nance their investments in real estate. Investors should not just make sure they can meet that 20 percent requirement, but also ensure they have enough capital left after making their down payments to address any repairs that need to be made. If not, they might have trouble attracting renters willing to pay enough in rent.

## Interest rates

Prospective real estate investors may be surprised to learn that investment property loans are often subject to higher interest

rates than those for home buyers borrowing to purchase a primary residence, says Quicken Loans. Investors should not count on getting the same or better interest rates for their investment properties that they did when buying the homes they currently live in.

## Financial reserves

Some lenders may require that prospective investors have sizable financial reserves before they will lend them money to invest in real estate. Some may require that

borrowers have several months' worth of reserves to finance both their personal lives and their investments. If a 20 percent down payment would make that impossible, then prospective investors may want to wait a little longer to invest and save more money until their financial reserves would prove more acceptable to lenders.

Investing in real estate can yield big returns. But first-time investors should know that such investments are vastly different than investing in a home for oneself.



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## REAL ESTATE

# How to determine if downsizing is for you

As men and women retire or approach retirement age, many opt to downsize their homes. Such a decision can save older adults substantial amounts of money while also liberating them from the hassle of maintaining large homes they no longer need.

Downsizing to smaller homes or apartments is a significant step, one that homeowners should give ample consideration before making their final decisions. The following are a handful of tips to help homeowners determine if downsizing to smaller homes is the right move:

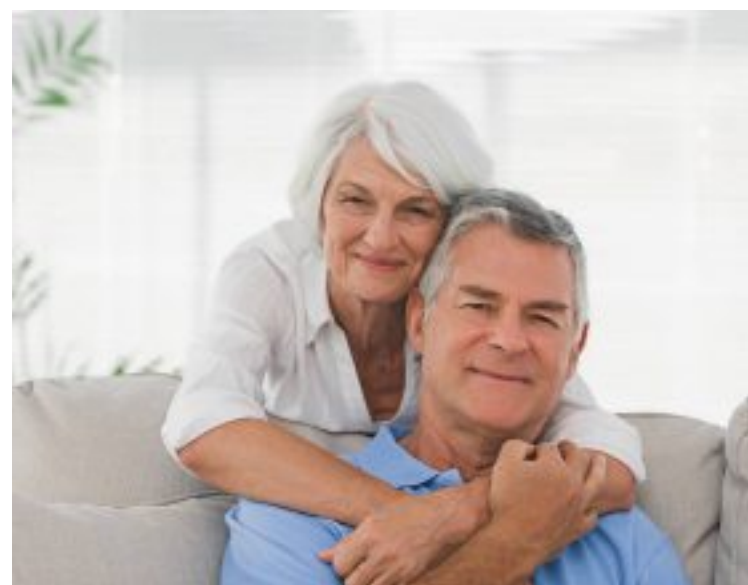
- Get a grip on the real estate market. Downsizing is not solely about money, but it's important that homeowners consider the real estate market before putting their homes up for sale. Speak with a local Realtor or your financial adviser about the current state of your real estate market. Downsizing can help homeowners save money on utilities, taxes and mortgage payments, but

those savings may be negated if you sell your house in a buyer's market instead of a seller's market. If you think the current market won't get you the price you are hoping for, delay your downsize until the market rebounds.

- Take inventory of what's in your house. Empty nesters often find that their homes are still filled with their children's possessions, even long after those children have entered adulthood and left home. If the storage in your home is dominated by items that belong to your children and not you, then downsizing might be right for you. Tell your children you are thinking of downsizing and invite them over to pick through any items still in your home. Once they have done so and taken what they want, you can host a yard sale, ultimately donating or discarding what you cannot sell. Once all of the items are gone, you may realize that moving into a smaller place is the financially prudent decision.

- Examine your own items as well. Your children's items are likely not the only items taking up space in your home. Take inventory of your own possessions as well, making note of items you can live without and those you want to keep. If the list of items you can live without is extensive, then you probably won't have a problem moving into a smaller home. If you aren't quite ready to say goodbye to many of your possessions, then you might benefit from staying put for a little while longer.

- Consider your retirement lifestyle. If you have already retired or on the verge of retirement and plan to spend lots of time traveling, then downsizing to a smaller home may free up money you can spend on trips. And if you really do see yourself as a silver-haired jetsetter, then you likely won't miss your current home because you won't be home frequently enough to enjoy it. If travel is not high on your retirement to-



do list but you have a hobby, such as crafting, restoring classic cars or woodworking, that you hope to turn into a second profession, then you might benefit from staying put and converting your existing space into a workshop.

Many retirees downsize their homes, but this decision requires careful consideration of a variety of factors.

*Article courtesy of MetroCreative*

## REAL ESTATE

## Home improvements that increase home value



PHOTO COURTESY OF METROCREATIVE

Before remodeling, determine which projects will provide the greatest return on investment.

When granite countertops or shiny, stainless steel appliances beckon homeowners from the display areas of home improvement stores, it's

tempting to gear remodeling thoughts toward the items that will add flair and decorative appeal to a home. Even though most improvements add some

measure of value, deciding which are the best investments can be difficult.

Return on investment, often referred to as "ROI," varies depending on the project. Frequently, the projects that seem like the best investments don't bring the greatest rate of return, while those that seem like smaller projects bring substantial returns. Real estate professionals routinely weigh in with their expert advice, and homeowners can couple that advice with Remodeling magazine's annual "Cost vs. Value Index" to reap the greatest financial impact from their renovations.

The following were some of the projects that garnered the greatest ROI in 2015:

- Open the door to improvement. Region by region across the United States, installation of a new steel door on the front of a home can have a large impact on the resale value of a property. The ROI ranges from 123 percent at the highest to 86 percent at the lowest — which is still a considerable investment return for such a simple project. Match the door's style with the style of the house for the best value.

- Turn up the kitchen heat. An attractive kitchen can encourage buyers to overlook some of a home's less attractive components. In the kitchen, replacement countertops, wall color changes, new cabinetry and flooring offer the biggest ROI.

- Dreaming of a new bedroom. Remodeling magazine also points to creating an attic bedroom to increase home value. The ROI of an attic remodel that adheres to code can garner an 83 percent ROI.

- Home maintenance projects. There's little good to improving the aesthetic appeal and functionality of a home if there are existing structural or maintenance issues, warn experts. Siding replacement, HVAC system repair or replacement, a new roof and basement dampness prevention solutions can be smarter investments before other flashy remodels. Many buyers have a strict budget for a house, and those buyers may be more likely to buy a house with

little or no maintenance issues. Such buyers will then upgrade the kitchen or baths themselves, according to Harvard's Joint Center for Housing Studies.

- Worthy window replacement. Angie's List, a home services review and referral resource, has found that the average ROI of new windows is 77 percent. The cost of installation and energy savings tend to offset at around the 10-year point.

If remodeling is on the horizon, homeowners should give strong consideration to ROI before choosing a project.

*Article courtesy of MetroCreative*



## REAL ESTATE

# Luxury single-family homes with spectacular views at Brookshire



Located in Zionsville on the border of Berks and Lehigh counties, Brookshire offers brand new, luxurious, single-family homes in a quiet, rural setting with breathtaking hilltop views. Not only are the homes and views spectacular, the location is great — it's close to Routes 100 and 29 and just minutes away from the Pennsylvania Turnpike, Route 78 and Route 22. Call 610.282.2511 to schedule a visit.

Homebuyers looking for exceptionally well-designed, single-family homes from a trusted builder will certainly find it at Brookshire. The community offers seven single-family home floor plans ranging from 2,800 to 4,542 square feet of living space and offering an open floor plan, generously sized rooms, 9-foot first-floor ceilings, four to five bedrooms, two to three baths, and a two- to three-car garage. The homes also include gourmet kitchens with state-of-the-art appliances, a center island and 42-inch cabinets, spacious family rooms and luxurious owner's suites. Homes are priced starting from the upper \$300,000s.

One of the most distinctive features of this community is the amazing view. Located on gently rolling hills, the community provides a picturesque view of wooded hillsides surrounding the community — gorgeous every season of the year.

Brookshire is also in close proximity to shopping and entertainment. The community is within 30 minutes of the Lehigh

Valley Mall and the South Mall in Allentown, as well as Brookside Country Club and the Saucon Valley Country Club. For family fun, it's not far to Dorney Park and Wildwater Kingdom, Arnolds GoKart and Family Fun Center and Bear Creek Mountain Resort.

Brookshire is being marketed from Judd Builder's Whispering Pines model home. Visit the Whispering Pines sales office at located at 3905 Liberty Creek Parkway, Coopersburg, PA 18036, to tour the models available at Brookshire. The sales office is open Monday and Thursday through Saturday from 11 a.m. to 5 p.m. and Sunday from noon to 5 p.m.

For more information, contact Brendan Boroski, community sales manager, at 610.282.2511 or 215.416.6621 or visit [www.juddbuilders.com](http://www.juddbuilders.com).

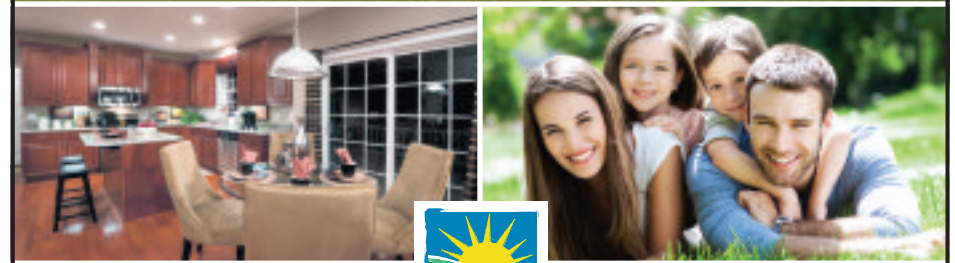
Judd Builders, a division of the broad-based DePaul Group, was founded in the late 1950s as a builder of custom homes in and around Philadelphia. Over its 50-year history, Judd Builders has earned the reputation as a skilled and conscientious planner of communities that is sensitive to the contemporary environmental issues as well as the concerns of all homebuyers. Today, Judd Builders offers high-quality, award-winning homes designs in the most desirable locations. For more information on the company and its communities, visit [www.juddbuilders.com](http://www.juddbuilders.com).

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## REAL ESTATE

# Exploring condos and townhouses



Individuals have many options when seeking places to call home. Among those options are condominiums and townhouses. While quite similar, condos and townhouses are different. Learning what sets these residences apart can help people find the right fit

for them.

## Condominiums

Condos are private residences owned by an individual or family in a private building. According to Realtor.com, condos are similar to apartments. However instead of paying rent, condo

owners own the space. Condos share common areas, such as pools, recreation rooms, gyms, and outdoors spaces.

People may be attracted to condos because there is very little maintenance involved. Condos can be in large buildings similar to apartment

buildings, and living spaces may be confined to one floor. High-rise condominiums may resemble skyscrapers, offers Coldwell Banker, which notes that a condo owner shares ownership of the land, the roof, the staircases, and the exterior of the condominium complexes. The only thing the condo owner may own outright is his or her individual living space.

Condo owners typically rely on maintenance companies and other contractors to handle the repairs and upkeep of the spaces outside of the interior of one's specific condo. Residents typically pay condominium fees to a condo board to manage and cover these expenses. Because of the multiperson ownership, condos place strict restrictions on what can and can't be done to the

property.

## Townhouses

Townhouses are usually multileveled attached properties. Townhouses may fall within a row of other homes or be an end unit where only one side is attached.

Many people are drawn to townhouses because of their various levels and architectural styles. Some also feel that townhouses provide more of a traditional home feel than condominiums. Townhouses may come with a small parcel of land, a driveway or a private garage.

Although there may be some community amenities accessible to owners of townhouses, such amenities are rare. However, because townhouse communities do not handle as much maintenance — exterior repair

and roof maintenance may be the responsibility of the townhouse owner — homeowners association fees tend to be less expensive than those incurred by condo owners.

Townhouse owners typically take ownership of the home, the roof and the land that lies below it. However, both townhouse and condo owners are urged to read the by-laws of their communities, which should specifically list responsibilities of the owner versus the homeowner's association or condo board.

Condos and townhouses have similarities and differences, but both can be ideal places to live for those who desire help with maintenance and worry-free living.

*Article courtesy of MetroCreative*

## REAL ESTATE

## Steps to take before an appraiser's visit

Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends home-

owners take the following steps before an appraiser visits their home:

- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of in-

festations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.

- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less

than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.

- Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documenta-

tion may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.

- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements

to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.

*Article courtesy of MetroCreative*

## REAL ESTATE

# Tips for buying a home in a seller's market

The real estate market can be difficult to navigate for both buyers and sellers. First-time buyers can easily become overwhelmed as they search for homes, while sellers hoping to get the best price for their homes might be frustrated if offers are slow to come in or fall short of their asking prices.

If met with an underwhelming market, many sellers can pull their homes off the market and wait until it becomes more advantageous to sell. But buyers, particularly those shopping

in a seller's market, may not have that flexibility. Buying in a seller's market can be competitive and frustrating, but buyers can employ various strategies to survive such markets and land the homes of their dreams.

- Get mortgage preapproval. Sellers' markets typically feature low inventory, which can make the buying process very competitive. Prospective buyers who do not have a mortgage preapproval letter in hand when making offers may find themselves losing out on their dream homes to fel-

low buyers who have gotten preapproval from a lending institution. Sellers may be impatient with buyers who have not yet been preapproved for a mortgage, even accepting a lesser offer from buyers who are ready to begin transactions immediately. The preapproval process is relatively quick and simple, so buyers should not hesitate to apply.

- Stick to your budget. Lenders will indicate to prospective buyers how much they're willing to lend them, and that figure is typically considerably more

than buyers are willing to borrow. In a seller's market, bidding wars can quickly drive up prices, but buyers should stick to their budgets so they are not house poor after buying. Sticking to a budget can be difficult in a seller's market, but such patience will likely pay off in the long run.

- Be ready to compromise. Unless they have unlimited budgets, buyers often must compromise when purchasing a home. That's especially true in a seller's market with limited inventory. Buyers who need

to buy a home must identify their needs versus their wants and recognize the likelihood that they will have to compromise.

- Work with real estate agents. Some buyers may be tempted to go it alone, searching for and ultimately buying homes without the help of real estate agents. That can be a foolish move in a seller's market where competition is high and inventory quickly disappears from the market. Veteran real estate agents have worked in buyers' and sellers' markets, and buy-

ers can use that experience to their advantage. In addition, real estate agents likely have access to inventory before homes appear on popular real estate websites, giving buyers working with them a leg up in competitive markets.

Buying a home in a seller's market can be fast-moving and very competitive. But various strategies can ensure buyers still find great homes at great prices in such markets.

*Article courtesy of MetroCreative*



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## REAL ESTATE

# Spring into your future

## Sanatoga Ridge is the place for you

Spring is the perfect time to investigate what retirement could look like for you. When you start considering your housing options, be sure to check out Sanatoga Ridge Community (Sanatoga Ridge) located at 2461 E. High St. in Lower Pottsgrove.

Sanatoga Ridge, an active-adult community for those 55 and older, offers an affordable, worry-free lifestyle. At Sanatoga Ridge, you are freed from the burden of household repairs that are not only stressful but prevent you from maximizing your leisure time. Snow removal and landscaping, roof leaks, appliance repairs and even changing the smoke detec-

tor batteries are included in the maintenance fee.

Don't think you're ready for a move? It's never too early to plan for tomorrow. At Sanatoga Ridge you will find a community that meets your needs and allows your "someday" to happen today.

This worry-free lifestyle can be yours for far less than you might imagine. Sanatoga Ridge is the most affordable senior community of its kind in the tri-county area.

Every day's a Saturday at Sanatoga Ridge.

"You'll find a clean, safe community where we provide an affordable, attractive and comfortable lifestyle for our residents,"

said John McMenamin, executive director. "As a resident, you also enjoy the use of our community center, which includes an exercise room, library, game room and the opportunity to participate in numerous clubs, entertainment events and trips."

If travel is in your plans, remember you will come home to a freshly cut lawn or a snow shoveled walkway and driveway. Want a staycation? A quick ride from Route 422, you can easily find yourself visiting an Amish farm in Lancaster, enjoying your grandkids at Hershey Park, shopping for bargains at the Philadelphia Outlets or catching an afternoon matinee at one of



several nearby movie theaters.

Interested in learning more? Join us at an open house Saturday, May 19, from 1 to 4 p.m. Tour our cottages and apart-

ments. Register online at [www.SanatogaRidge.com/SpringFestival](http://www.SanatogaRidge.com/SpringFestival).

Be one of the first 15 tours and get two free AMC movie tickets. You can also check us out on Facebook

([www.Facebook.com/SanatogaRidgeCommunity](http://www.Facebook.com/SanatogaRidgeCommunity)) or read our blogs at [www.SanatogaRidge.com/news-activities](http://www.SanatogaRidge.com/news-activities).

Sanatoga Ridge — where every day's a Saturday.



Looking for affordable, independent retirement living? Sanatoga Ridge Community, where every day's a Saturday offers a worry-free lifestyle.

## Come to our OPEN HOUSE

MAY 19 FROM 1 - 4 P.M.

2461 E. HIGH STREET, POTTSTOWN, PA 19464

Tour our cottages and apartments. *The first 15 tours of the community will receive two tickets to the AMC theater of your choice.* Take a tour and enjoy popcorn and a variety of movie candy and beverages.

To register call 888-539-0088  
or visit [www.SanatogaRidge.com/SpringFestival](http://www.SanatogaRidge.com/SpringFestival)



One and two bedroom cottages: \$130,500 - \$185,000

Larger specialty homes up to \$275,000

Garden apartments: \$118,000 - \$138,500

Monthly Maintenance fee additional

**COME AND ENJOY OUR OPEN HOUSE  
SANATOGA RIDGE...WHERE EVERYDAY IS SATURDAY!**

## REAL ESTATE

# More value. More lifestyle. More savings.

Find home of your dreams at Meadow View Farms in Oley



There's never been a better time to purchase a brand new home and get super savings at Meadow View Farms!

For a limited time, take advantage of special pricing on your dream home — save \$22,500 on any home. Contact Tim Bambule, community sales manager at 610-987-0422 to learn more about this special offering! Also, only a few homesites with walkout basements remain!

Homebuyers looking for exceptionally well-designed homes, a low-maintenance lifestyle and a trusted builder will certainly find it at Meadow View Farms. The community offers three low-maintenance single-family home floor plans with convenient one-floor living and prices starting in the low \$200,000s. The floor plans range from 1,674 to 1,963 square feet of living space and offer generously sized rooms, an open floor plan, two or three bedrooms including a first-floor owner's retreat with walk-in closets, up to three baths, a large kitchen with center island and break-

fast nook, 9-foot first-floor ceilings, a two-car garage, spacious great rooms and rich exteriors of stone, siding and brick. More information can be found at the sales office.

Meadow View Farms' community center is the perfect place to relax and meet up with friends or fellow neighbors. Residents can enjoy the well-appointed fitness center, play cards in the great room or activities room or meet up with family and friends in the great room.

Homeowners will be pleased to know that the Homeowners Association takes care of the lawn care, trash removal and snow removal from driveway, walkway and streets. Also, since this is a 55+ community, homeowners will be with like-minded neighbors who share similar interests, attitudes and commitment to an active lifestyle.

To visit Meadow View Farms and tour the decorated models, from Pottstown, take Route 422 West to 662 North, then turn left onto Route 73 West. Go approximately 1 mile, and

then turn left on Friedensburg Road. Meadow View Farms is on the left. The sales office and decorated models are open Monday and Thursday through Saturday from 11 a.m. to 5 p.m. and Sunday from noon to 5 p.m.

For more information, contact Tim Bambule, community sales consultant, at 610-987-0422 or visit [www.juddbuilders.com](http://www.juddbuilders.com).

Judd Builders, a division of the broad-based DePaul Group, was founded in the late 1950s as a builder of custom homes in and around Philadelphia. Over its 60-year history, Judd Builders has earned the reputation as a skilled and conscientious planner of communities that is sensitive to the contemporary environmental issues as well as the concerns of all homebuyers. Today, Judd Builders offers high-quality, award-winning homes designs in the most desirable locations. For more information on the company and its communities visit [www.juddbuilders.com](http://www.juddbuilders.com).

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\*Offer is valid for a limited time. Call sales consultant for more info. Prices and features subject to change without notice.

## REAL ESTATE

# Which renovations are worth an investment?

The cost of remodeling a home is easier to stomach when homeowners can expect to recoup a sizable percentage of the costs of the renovation. While basing renovations on their potential impact on resale value may be unwise, return on investment is something homeowners must consider when mulling renovation projects.

Many homeowners wonder which renovations will resonate most strongly with potential buyers when a home is put up for sale. According to Remodeling magazine, homeowners are less likely to recoup their invest-

ment in a major kitchen or bathroom remodel than they would with basic home maintenance, such as new siding. That's because buyers are most interested in how the bones of the house — or those elements that keep the house protected and can be costly to fix — were maintained.

Each year Remodeling magazine issues its "Cost vs. Value Report," which highlights the projects that offer the most return on investment. In 2016, the No. 1 project was the installation of fiberglass attic insulation, which could produce 116.9 percent recouped cost and a

resale value of \$1,482. Rounding out the top five were manufactured stone veneer for the exterior, a standard new garage door, a steel entry door, and an upscale garage door.

Projects with the least return on investment tended to be more expensive undertakings that offered returns of roughly 57 percent. Such projects included bathroom additions, upscale bathroom additions, upscale master suite additions, upscale bathroom remodels, and deck additions.

For those considering more expensive renovations, keep these figures in mind,

courtesy of Forbes.

- A major remodel of a 200-square-foot kitchen can cost around \$113,000, with homeowners recouping 60 percent.

- Replacing 1,250-square feet of siding with new fiber siding can cost \$13,000, but homeowners can expect to recoup 80 percent of that cost at resale.

- Replacing 10 existing double-hung windows with vinyl low-e glass windows is valued at \$14,000, and the return can be between 68 and 73 percent.

There are even renovations that seem like good ideas but

can actually hurt the resale value of a home. MSN Money lists these projects as money-wasters for those who want to sell soon.

- Lavish lighting fixtures can look dated in a few years when trends change.

- Wallpaper or textured walls can be notoriously hard to change, and buyers know that.

- Kitschy renovations, such as 1950s diner tiles, may appeal to only a select number of people. Neutral renovations are better if resale is the goal.

- Many real estate experts warn against converting a

bedroom into anything other than a bedroom — even for the purposes of a home office. Such conversions can immediately devalue the property. The same can be said about combining two small bedrooms into one larger space.

Homeowners should investigate potential renovations before committing the time and money to something that may offer little value at resale.

*Article courtesy of MetroCreative*

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## REAL ESTATE

# Re/Max Achievers welcomes four new agents

Re/Max Achievers real estate is pleased to welcome to the Re/Max real estate network:

Maureen McCarthy, Realtor, has earned special real estate designations ABR, ASR, SRES, ASP, LHS in addition to her bachelor's degree from Chestnut Hill College. McCarthy remains year after year a multi-million dollar sales producer. McCarthy specializes in commercial rental apartment building re-sales, the residential resale of unique, luxury homes and second or vacation homes within the Pocono Mountains of Hemlock Farms Community of Lords Valley, Pa. To those wanting their homes sold for downsizing, McCarthy also specializes within her Senior Real Estate Specialist designation and degree pertaining to those moving within



Maureen McCarthy

assisted living facility needs or 55-plus communities. McCarthy enjoys offering a diverse portfolio of services. Contact McCarthy at MaureenMcCarthyRealEstate@gmail.com or 484-431-5973.

Alicia Schlosser, Realtor, has become an open house and buyer specialist during her real estate journey. Schlosser has lived in Montgomery County her entire life. After graduating Archbishop Wood in 2014, Schlosser knew she wanted to help others in life any way she could! Schlosser decided to chase her dreams of becoming a Realtor and took earned her sales associate license from Montgomery County Community College. Schlosser works in Montgomery, Bucks, Chester and Delaware counties. You can always expect hard work, dedication and a smile from Schlosser! She specializes in residen-

tial, new construction and rental properties. If you're interested in buying or selling, please call or email Schlosser at 267-530-4628 or AliciaSellsPARealEstate@gmail.com.

Michael McGuire, Realtor, is a family man with a devotion to his beautiful wife and two beautiful children. An athlete by nature, he plays ice hockey all year round and enjoys longboarding, cycling and surf fishing with his children during the warmer months. McGuire grew up in Conshohocken (Montgomery County) and knows his way through all of Montgomery County. McGuire enlisted into the United States Army as a young man and served three years with the 101st Airborne Infantry Division (Fort Campbell, Ky.). After McGuire was honorably discharged from active duty, he immediately joined a Pennsylvania Army National Guard unit for seven years. During this same time, McGuire attended the police academy, and upon completion, he worked for several local law enforcement agencies, including West Conshohocken Police Department, Montgomery County Sheriff's Department, the Montgomery County District



Michael McGuire

Attorney's Office (county detective), Lower Moreland Township Police Department and Whittpain Township Police Department, totaling 20-plus years in law enforcement experience. With a busy law enforcement career, McGuire found the time to successfully complete all the mandatory requirements and became a licensed Pennsylvania real estate sales agent. Four words you can count on from McGuire: integrity, commitment, passion and fun! Contact McGuire



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## REAL ESTATE

# 3 ways to use your lawn to improve curb appeal

Returns on home improvement projects vary. In its annual Cost vs. Value Report, Remodeling magazine notes the projects that yield the best returns on investment in a given year. But a host of factors, including the type of market (buyers' or sellers') and the region where the home is being sold, ultimately combine to determine if homeowners' investments in home improvement projects will provide the returns they were hoping for.

Though there's no way of guaranteeing a home improvement project will yield a great return, real estate professionals often cite improving curb appeal as an excellent way to attract prospective buyers and potentially get the asking price or more when selling the home. Improving curb appeal makes even more sense in today's real estate market, when many people do their own searching via real estate websites such as Trulia or Zillow. When using such

sites, buyers will likely be less inclined to click on a listing if exterior photos of the property are not eye-catching.

Various projects, including tending to lawns and gardens, can improve curb appeal. An added benefit to focusing on landscaping to improve curb appeal is it promotes spending time outdoors in spring and summer. In addition, many lawn- and garden-related home improvement projects need not require professional expertise.

1. Maintain a lush green lawn.

Lawns that fall into disrepair may not give buyers a correct impression about how homeowners maintained their homes. Lawns with multiple dead spots and grass that appears more brown than green may lead many buyers to assume that the home's interior was equally ill-cared for. Maintaining lush green lawns is not as difficult as it may seem. Applying fertilizer and aerating at the appropriate times of year (this varies by region) can promote strong roots and healthy soil, making it easier for grass to sur-



PHOTO COURTESY OF METROCREATIVE

vive harsh conditions like drought. When watering in summer, do so in early morning or evening so as little water is lost to evaporation as possible.

2. Address brown patch. Even well-maintained lawns can fall victims to brown spots. According

to the lawn care professionals at TruGreen, lawns in regions with hot temperatures and high humidity can be infected with brown patch, a common lawn disease that is caused by fungus, which can produce circular areas of brown, dead grass surrounded by narrow, dark rings. Penn State's College of Agricultural Sciences notes that removing dew that collects on grass leaves each morning, which can be accomplished by mowing or dragging a water hose across affected areas, can be an effective way to reduce brown patch. Homeowners without much lawn care experience can consult professional landscapers to address the issue. But those looking to sell their properties should note that buyers often walk the grounds of homes they are considering buying. So addressing any is-

ssues on the lawn should be a priority for sellers.

3. Confine dogs to certain areas.

Dog owners may want to let their pets roam free in their yards. But homeowners about to put their properties up for sale may want to confine their four-legged friends to certain areas. That's because dog urine can be high in nitrogen. Nitrogen itself is not harmful to lawns, but in high concentrations it can contribute to yellow or brown spots. Also, highly acidic dog urine may even adversely affect pH levels in the soil.

Curb appeal can go a long way toward helping homeowners sell their homes, and a lush lawn can be used to catch the eye of prospective buyers.

*Article courtesy of MetroCreative*

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## REAL ESTATE

### Make moving much easier

It should come as no surprise that spring kicks off one of the busiest times of year in the housing market. Warm weather makes it more comfortable to see and display homes, leading to more listings and open houses.

According to the U.S. Census Bureau, the average person in the United States changes residences more than 11 times in his or her lifetime. With each move, the process of moving may become more familiar. But even the most practiced nomad can find moving to be an overwhelming experience.

Those on the cusp of moving and nervous about packing up and leaving can employ a few tricks to make moving much easier.

#### Research areas carefully

Buyers are advised to do their research when seeking new towns or cities to call home. There are many factors to consider, including school district ratings, proximity to shopping, distance from work/commute times, availability of transportation, climate and crime ratings.

Before falling in love with a particular home, potential buyers can visit

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the area in which the home is located during a typical weekday to get a feel for the atmosphere. Check out shopping centers, observe the residents and drive by the schools and businesses. This can help paint an accurate picture that may or may not differ from that depicted in the real estate listing.

#### Stack the deck

Working with qualified professionals who have gone through the moving process before can make for easier work for buyers and sellers. Ask for recommendations regarding real estate companies, real estate attorneys, home inspectors, insurance agents and all of the other people who will assist with buying, selling and moving. Carefully vet these professionals, relying on third-party reviews as well as any information provided by the Better Business Bureau.

#### Secure temporary storage

It can help to put some belongings into a storage center prior to moving and then gradually take items from the storage unit to your new home. This will free up space to make repairs to your new home and give you time to figure



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out decorating schemes while ensuring clutter won't get in the way of renovation projects. New homeowners also can take their time sorting through boxes and getting rid of items they may not need in their new homes.

#### Get estimates and verify licensing

The BBB advises consumers to verify all licensing for movers. Solicit at least three in-home estimates and get those fig-

ures in writing. Confirm insurance coverage for the company chosen, and be sure to have all agreed upon information spelled out explicitly in a written contract. Red flags to consider include movers who don't make on-site inspections for estimates and those who demand payment in advance before the move.

#### Have a first-week survival kit

New homeowners can

pick up takeout restaurant menus and pre-made grocery store meals. In addition, stock up on staples such as paper plates, toilet tissue, light bulbs and cleaning supplies in advance of the move so you won't have to unpack everything at mealtime or when you want to clean after arriving at your new home.

*Article courtesy of MetroCreative*



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## REAL ESTATE

# Five ways to get acquainted with a new neighborhood



Across the country, people are packing boxes, hiring trucks and moving short and long distances. The U.S. Census Bureau says that around 12 percent of the population moves each year.

The main reasons people move are expansion of the family, a career change, retirement, empty nest situations or when moving is more practical than large-scale home renovations. While some people stick close to previous home locations, a 2015 American Community Survey found approximately 16.9 million people moved to a different county in 2015.

Whether a move is across county lines or overseas, it can take some time to acclimate to a new neighborhood. These tips can help anyone get acquainted with their new surroundings and make friends in the process.

1. Host a housewarming party. Get to know immediate neighbors by hosting a party. After some unpacking is done, host a simple get-together for people who live nearby. Ask if neighbors can help

out by bringing chairs. Offer light refreshments and some type of activities for children. The event doesn't have to be extensive, just long enough to engage in some conversation and introduce yourself.

2. Walk and drive around. Scout out the area by driving around and making note of shopping centers, parks and places of interest. Schedule times when you will get out of the car and walk around on foot, which makes it easier to take everything in. Use a website like Walkscore.com to find places within walking distance of your new home. Bring the dog along. Dogs can be great ice breakers with new neighbors.

3. Check out community blotters. Community events may be posted in print and distributed through a local newspaper and also on municipal websites. Find out where the locals go on weekends or during the week. Communities may take pride in certain activities. It's easier to get a feel for the neighborhood by spending time with the locals.

4. Become active in the community. Find a volunteer organization or join a local house of worship. Check with the local chamber of commerce for ways to get involved or clubs to join. Like-minded people can make living in a new locale more enjoyable.

5. Dine out once a week. If budget allows, try a

new neighborhood eating establishment each week to get a lay of the land. You'll identify hot spots and hidden gems and will also be able to mingle with the community. An app such as Open Table can help you find places to eat nearby.

*Article courtesy of MetroCreative*



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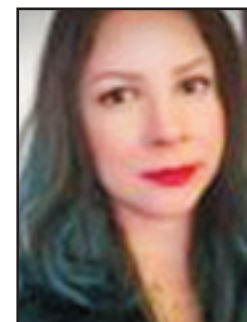
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