

The Paul Atkins Real Estate Update

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Santa Clarita Real Estate By The #'s March 1, 2018

It is a very strong sellers market in most price ranges.

A balanced market = neither a seller or buyer advantage is defined as 180 days worth of inventory.

I have calculated days worth of inventory at 2017 consumption rate for each area (NOT Market day's).

- Valencia 91355 we have 19 day's worth of active properties
- Valencia 91354 we have 29 day's worth of active properties
- Stevenson Ranch we have 26 day's worth of active properties
- Saugus we have 34 day's worth of active properties
- Newhall we have 30 day's worth of active properties
- Castaic we have 41 days worth of active properties
- Canyon Country we have 35 days worth of active properties
- Supply and demand is in play = If your home is properly priced, shows well, pre marketed
- It can create multiple offers in some cases.
- What is so great about multiple offers ? Buyers that have lost out on other bidding wars or that have been waiting a long time, sometimes waive some contingencies & sometimes offer more than asking price. The buyer # 2 & Buyer #3 sometimes can be held as a back up offer should anything go wrong.

If you are considering selling , **NO ONE** can sell your home for more than us. We can meet with you "FREE" to give you an idea of how much you will "net" from selling your home.

The market changes from area to area ~ Price ranges ~ tracts.

When you need market conditions specific to "your" home or if you have any questions

call me

661 714-0911.

Finance Your Dream with The Mike Meena Team!

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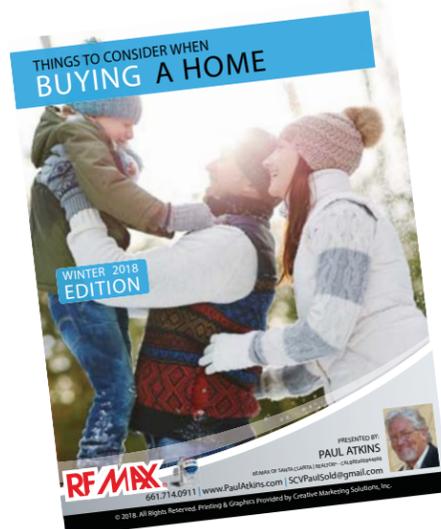
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Selling or Buying a home can get stressful & confusing. You deserve someone who will give you honest answers, so that you make good choices. Let's talk soon. 661 714-0911

Buying a Home can be SCARY... ... Until You Know The FACTS

- I need a **20% Down Payment**
- I don't have a **good enough credit score...** I need a 780!
- Getting **Approved for a Mortgage** is Hard
- I don't have **enough equity in my home** to move
- It's **cheaper to rent** & not pay for repairs
- Average Credit Score** on Approved Loans is **724**
- 40%** of Millennials **put down under 10%**
- 76.4%** of Loan Applications were **APPROVED** last month
- Buying a Home is 36% Less Expensive** than Renting in the US
- 81.1%** of homeowners in the US have **Significant Equity***
- Your landlord builds the **cost of repairs into your rent!**

Sources: Trulia, CoreLogic, Ellie Mae
*defined as more than 20% equity

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Thanks for All Your Referrals!
I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive. So thanks for continuing to pass this newsletter on to people you care about.

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for? If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help. Just give my office a call for a no-fuss, professional evaluation. I won't try to push you into listing with me or waste your time. I'll just give you the honest facts about your home and its value. And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live! Just give my office a call at 555-555-5555 to arrange an appointment. Alternatively, stop by at the office. The address is on the back page of this newsletter.

Worth Reading

Digital Distraction Is Bad for Creativity

By Stephen Heighton
The Walrus

On the surface, this excerpt from a keynote address by writer Stephen Heighton is about writing. Delivered at a writing workshop, it was inspired by a conversation with one of his favorite writers. But, in fact, this piece describes a tension many of us feel, and struggle to articulate, in our frenzied lives: how to be creative in the face of omnipresent digital communication. Spoiler: This piece could encourage you to embrace solitude. More: <https://tinyurl.com/Good-reads-for-March-1>

The Only Three Things That Make Us Truly Miserable

By Susie Moore
Greatist.com

Don't have time to read the latest self-help book? This post from life coach Susie Moore might help. Life's problems can pile up and get complicated. Moore offers three ways of diagnosing why something is bugging you: not getting what you want; not being treated by others the way you think you should be treated; and believing you're not good enough or doing well enough, even if you are. This one's worth a tweet or several. More: <https://tinyurl.com/Good-reads-for-March-2>

How to Have Fewer Regrets

By Malia Wollan
The New York Times

Regret hurts. After love, it ranks as the second-most-common emotion people experience. Not surprisingly, the things we most regret are related to romance. But as Wollan also notes, regretting any action is less painful than regretting inaction. The upside? Regret heals us; we're willing to learn from our mistakes. **More:** <https://tinyurl.com/Good-reads-for-March-3>

'Curb Appeal' Remodels a Growing Trend

As the winter thaw begins, and spring buying and selling fever heats up, there are certain renovations you can make on your home to ensure you get an optimal return on investment (ROI). Whether you've been waiting for that perfect time to list, or are looking to flip fast, being strategic with your home renovations can make the difference between losing money and having extra cash in your pocket. As a Houzz article points out, when it comes to home renovations, the "size of your space, the scope of work involved, your DIY abilities, the quality of materials you choose and even your geographic location all play a part."

Invest in curb appeal. However, your renovations don't have to be earth-shattering. According to Remodeling magazine's 2017 Cost vs. Value Report, the trend of making "curb appeal" renovations to your home scored a higher ROI than larger renovations. Boost energy efficiency. Surprisingly, installing loose-fill fiberglass insulation in the attic came in as number one on the report. Although it doesn't seem as exciting as other home remodels, it makes your home more energy efficient, and it can be accomplished yourself, inexpensively. Plus, it returns an estimated 107.1% on your investment.

Interestingly, something as subtle as replacing your garage door could yield you as much as an 85% ROI. Landscaping is another tried, tested and true improvement that can return as much as 105% on your investment. Installing new windows, adding high-efficiency appliances and repainting the exterior and interior of your home can make a huge impact for little cost. Key to success. Craig Webb, the editor of Remodeling, offers this advice: "If you see yourself keeping the house for at least five years, you shouldn't worry about value at all ... Housing trends and fads can change dramatically ... If you plan to stay put, renovate however will make you happy, period."

Want to save \$200,000 ?

Are you thinking about Buying a \$700K home ?

If you wait till next year, the value could be \$35,000 more.

The payment \$539 per month more = \$190,000 more over life of the loan.

Let's talk soon. 661 714-0911

Date	Mortgage	Interest Rate*	P&I**
Today	\$700,000	4.0%	\$3,341.91
2019	\$729,400	4.9%	\$3,871.12
Difference in Monthly Payment			\$529.21

Average Commitment Rate per Freddie Mac **Principal and Interest Payment



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Ask the Agent: This Month's Question

Should I Sell My Home Myself?

Probably not, and here's why. It's more work than you think. Will you be able to rush home if a buyer wants to see your house in 30 minutes? Do you have time to keep track of your showings, follow up for feedback, and vet any potential offers? You'll also need the know-how to negotiate any offers that come in. This negotiation is extremely difficult when you factor in the emotional and financial investment that comes with being the owner of the home. Similar struggles come into play when prepping your home for the market. It's hard to see what changes should be made when the space is your own. An agent has all the necessary resources at his or her disposal to handle these situations for you. Agents' professional perspective and experience create a smoother and more profitable process. Consider leaving it in their capable hands, so you don't wring yours.