

Your REALTOR:

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REAL ESTATE Update™

Why You Should Just Say No to FSBO



There was a lively conversation on our neighborhood Nextdoor last week from someone who was listing his home for sale by owner (FSBO) and wanted to get the word out to neighbors but definitely did NOT want to attract the attention of real estate agents. He had a few choice words for agents around what he considered to be their unreasonable commission for "the easy job of sticking a sign outside."

Well there's an oversimplification. While we await a follow-up sometime NEVER saying the home has been sold, without a Realtor and for asking price, we thought it was a good time to examine again why it's not a good idea to try to sell your own home. It just so

Wondering What Your Home Is Worth?

Let me show you.

Important Things To Know About Home Inspections

If you're hiring



someone to inspect the home you want to buy, or you're a seller trying to find out if there are any hidden problems that need fixing before you put your home on the market, here are five things you need to know:

1. You can choose your home inspector. Your real estate professional can recommend an inspector, or you can find one on your own. Members of the National Association of Home Inspectors, Inc. (NAHI), must complete an approved home inspector training program, demonstrate experience and competence as a home inspector,

Mortgage Rates

U.S. averages as of March 2019:

30 yr. fixed: 4.35%
15 yr. fixed: 4%
5/1 yr. adj: 4%



[View current rates](#)

so happens that the National Association of Realtors' (NAR) 2018 Profile of Home Buyers and Sellers was just released, and their data further supports this claim. Data from the report

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An Alternative to Cash? Using Sweat Equity for Down Payments

Down payment

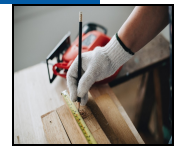


standing in your way of becoming a homeowner? Coming up with the cash is so yesterday. You may be able to use your sweat equity to get in the door, instead.

The Department of Housing and Urban Development (HUD) just announced it will be awarding \$10 million in sweat equity grants to nonprofit housing organizations through its Self-Help Homeownership Opportunity Program (SHOP). "The funds, combined with labor contributed by the homebuyers and volunteers, will lower the cost of homeownership for certain buyers," said HousingWire. "According to HUD, through the program, homebuyers contribute 'significant sweat equity' toward the

How to Choose the Right Contractor for Your Renovation Project

Hiring a



contractor is not unlike hiring an employee. You'll be trusting this person with your financial investment and a great deal of your time, and (unlike most employees), you'll be trusting this person with your home as well. General contractors should be experienced, insured, and able to provide references. They should also be respectful of your space and time—they will, after all, be in your home for an extended period of time.

Here's what you should do to find the right contractor for your home renovation project.

1. Ask around The best place to start your search for a contractor is by asking people you trust whether they have worked with a contractor they liked. You might even be able to get a sneak peak at the work they've done.

Because not all renovation jobs are the same, it's important to find someone with a project similar to yours. A contractor who wired your new addition for electricity is not the same contractor who would necessarily be the best at refinishing hardwood

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complete a written exam, and adhere to the NAHI Standards of Practice and Code of Ethics.

2. Home inspections are intended to point out adverse conditions, not cosmetic

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development of their housing units or the units of others participating in the local self-help housing programs.”

Low-income homebuyers can work toward their down payment through activities including "landscaping, foundation work,

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[Self-Employed? What to Know About Buying a Home.](#)

- [Financing a Home in a Rural Area? Here's How](#)

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