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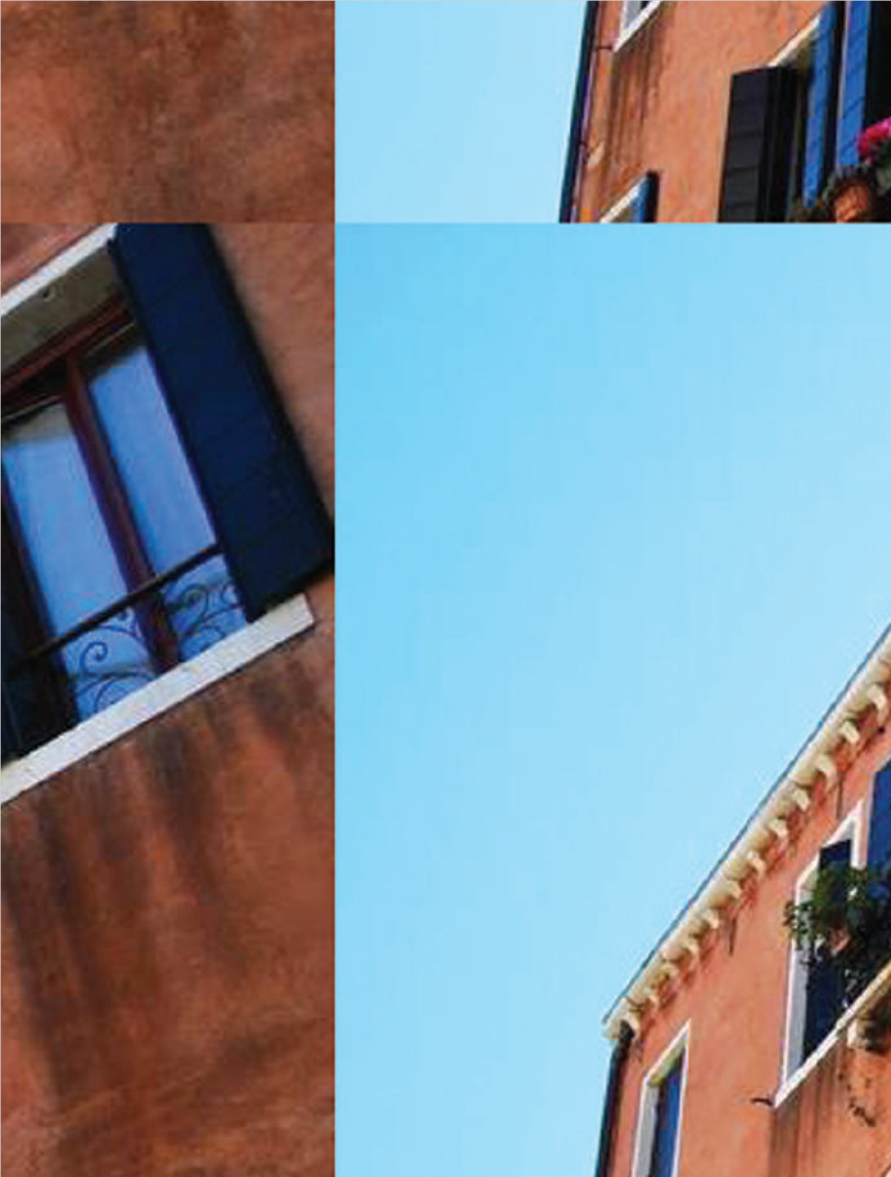


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The successful buyer Building a buying strategy

Where there is a will there is a way. “We will save some money first”; “What’s the hurry, let’s get our careers going, then there will be no financial worries” – excuses all! Instead build a buying strategy and you have a goal at the end of the tunnel. There will always be commitments, unplanned expenses and time shortage due to ‘a busy life’.

PLAN TO BUY

Start saving – its simple as that. There is always that bit you can put away; you just have to see it that way. Setting smart goals will soon see you ready to check out the market for possibilities. Keeping “Own a home” is an item on life’s bucket list.

KEEP IT WITHIN REACH

The first home doesn’t have to be the last. Aim for what you can use now – the studio apartment gets you a home comfortably – the luxury penthouse will come as you and your family grow. The interest rates under

affordable housing are also lower. So hold the thought on that expensive sofa, get it to fit your house. Be realistic.

BE INFORMED

Stay updated on tax and other finance policies that are likely to benefit you. Profits from the sale of the first house are not taxed if you invest in another property within two years – that is good to know. At the time floating interest rates were introduced many borrowers cleared their debts earlier. Home buyers also get tax benefits.

SHARE THE COSTS

Joint ownership within family or maybe friends looking to invest add speed to your purchase. Of course unless the legal aspects are kept clear, it can add speed to ruining a relationship too! Protect the interest of all parties, no matter what the share in their investment.

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Contents November 2023

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Malls Now Multipurpose

Malls are innovating to keep up consumer traffic

The glamor of strolling in glossy malls is expensive and mall managers are innovating to keep up consumer traffic. Hanging overhead is the threat of being left with empty stores, no customers, in short a 'Dead Mall' – an increasingly common sight in countries like the US.

The Challenge

Let's face it; a mall is at the end of it a luxury shopping destination that needs spare time to go through the parking and traversing several floors to reach the shop you actually planned to visit. The majority of the shopping done in the mall is of the practical kind – the kind offered by say a department store or super shop that focuses on daily needs. Take that away and there's little to attract footfalls to 'look around'. After all who would like to walk into a mall with closed shutters giving blank looks? The smaller business move out too, as revenues drop and maintenance costs rise.

Add a new mall or standalone store next door and survival gets tougher.

Mall Creativity

A look at malls that are doing well tell us

that they are connected to the people of their area. A crowded metro mall offers members 'walking zones'—no traffic, level walking space and constant climate. Planning events like concerts and exhibitions are another crowd puller. Often move things around to change the layout or décor for freshness. If that isn't enough, shops are discretely converted into office spaces, education institutes or even residences, where feasible. The well done up interiors are, as with a US mall, ideal for a film shoot, but that's a one off example. Basically, fitting in a lot of interesting non-shopping activities to pull in the crowds!

The Grey Side

The toughest decision for a mall is to finally close down, that is become a dead mall. It is then put up for redevelopment on the same site. Known as greyfield construction, this supports preservation of open areas.

Malls obviously need more than just cash investment to keep them interesting, profitable and alive. ▣

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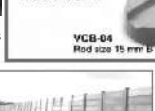
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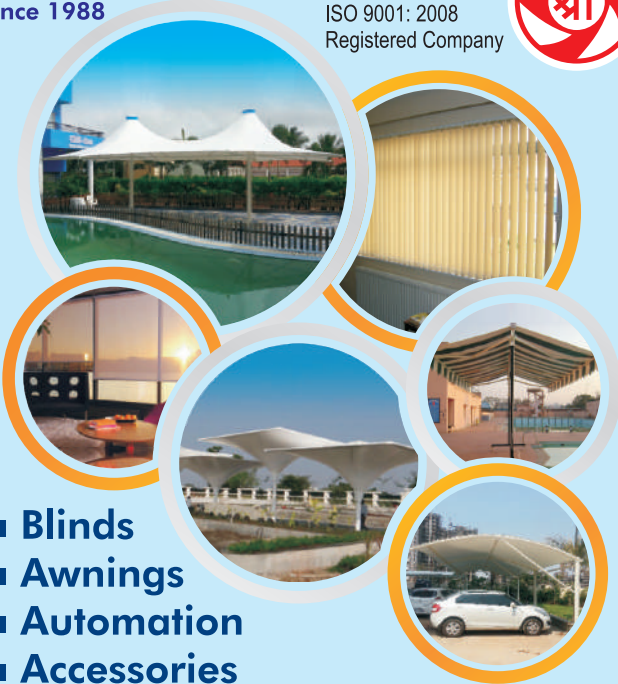
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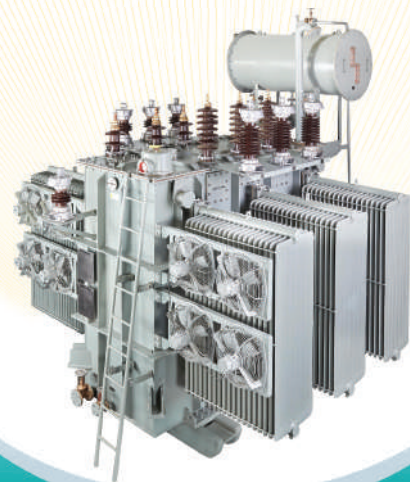


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Building the home buying project

Tips to efficient financial management for home buying

Buying a house is a heavy expenditure hence a cause for stress too. We offer some tips to ensure you are using your funds for -

- a) getting the best value and
- b) correctly accounting for maximum possible costs you may have to incur. These pointers will firewall those unpleasant surprises or so-called hidden costs, resulting in a smooth drive home.

Backed by financing

Understanding your borrowing limits clears doubts on affordability and choice. Do ask about loan charges, penalties and other conditions for disbursement and repayment. Also count in taxes, maintenance and other dues you will have to take on as an owner. This precaution will allow you to balance repayment with additional expenses as an owner.

Know your limits

This is especially true for independent plots and bungalows. Let the property be clearly demarcated and mapped. Future disputes are avoided you grow on a stronger foundation. This will also help calculate property tax too.

Size it right

Very small or very large houses reduce the number of potential buyers. So getting the size right to meet your requirements, both for living and investment, is practical. Larger houses get marked higher and therefore put off prospects who are usually looking at the locality rather than additional space.

Choose your time

Market related discussions are endless. When you are ready and have found the suitable property, that is the best time to buy. The vagaries of the market are a constant with few guaranteed predictions. Waiting for the market

to drop could have you looking at reduced options.

Check the property

Besides paperwork get a professional to check the building condition. Your happiness on a good deal will fade fast with fault repair costs later. Knowing rates of other properties in the vicinity will get you a real picture of the price line and growth prospects. This works for both sellers and buyers.

Worth the bargain

There is skill, no shame in bargaining reasonably. Check facts like building condition, tax payments, and neighborhood development and then give a calculated offer. Per square foot offers work often out better than bundle pricing and sounds like an informed offer. Consider the savings and expenses you may have to manage before relocation.

Look around

Know the neighborhood and see if it matches your lifestyle. Checking at different times will get a better picture too. Understand possible problems of daily commute, kids' activities, shopping and other specific requirements you may have. Consider factors affecting future value like good schools or undesirable development plans.

Emotions in place

The first look of a house often brings up an emotional response – positive or negative. You need to file that away and bring up your critical thinking. Is it a good property? Will the repairs or decoration suit your pocket? What are the compromises you may have to make with your requirements or lifestyle? Will the property maintain its value for investment? □

Make HAY while the Sun Shines

How many times have you said to someone, "I wish I had bought property years back when I was getting a better deal!" Well, if you wait too long now, you'll be kicking yourself again for not acting on your foresight. So, bring your inaction to an end. Make hay while the sun shines. □



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Investing more than money

Soft skills and networking too are an essential part of real estate investing

There is more to the real estate investment business, than money, talent and luck. Like any other business the systems you follow, the networks you build up and the way you handle people are great contributors, or otherwise, to your success.

Professional Approach

Maintaining a professional approach in maintaining your portfolio is vital. Have systems worked out, business model designed and procedures to follow for each of your acquisitions. This could include your area of business, budgets, property types or services offered. Be open to corrections.

Professional Network

Besides the clientele, build a professional network of people who are experts in the field. You would be interested in -

- Realtors who work in the same type of properties.
- Mortgage professionals or real estate bankers/investors who understand the financial aspects and sticky deals.

■ Real estate legal professionals to understand documentation and other issues. Consider keeping in touch with senior lawyers rather than just a 'documentation specialist'.

■ Successful realtors who keep up your drive to succeed. Interactions with such groups help you not only to learn, but also to earn – money and self confidence. Keep up regularly.

Tying Up Loose Ends

Getting a good deal or raising the funds for closure, is one part. Following up to the last detail is as important to complete the process. Next comes tracking the market and selling or buying, as the case may be, with the same vigor with which you started the project, now that is the finishing touch.

It is difficult to start, and even more difficult to make a clean finish. Take a few steps on a trodden path and make your own way as the experience develops. The key is to stay in action. □

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Ready At Short Notice

A few tricks for getting the house ready for showing at short notice

The phone rings on a relaxed morning and to your surprise it is your agent asking to bring in a client to show the house. Damp those alarm bells, here are some quick fix solutions from the front door to the toilet.

- Keep the approach free of clutter.
- Open all drapes to allow natural light but keep untidy views covered.
- Switch off or turn down the television or music.
- Clear the kitchen, specially the sink and garbage.
- Stow away bedroom clutter under the bed. The visitor may like to open the wardrobes or built in storage.
- Dry toilets and lower the toilet lids.
- Prepare to use the time to take the family shopping or a quick snack.
- Spray light room freshener and you are done. □

IT'S BUSINESS, NOT FRIENDSHIP

As a seller, guard your interests

You are putting up your house for sale. The first thought maybe to go back to the realtor who helped you buy the house in the beginning. People have often been disappointed in this scenario. The same person, who sang praises of the house, is now likely to undervalue the property by pointing out faults. The truth is it is business for him, not friendship.

Sell fast, get the money, move on....that is his mantra. And underpricing is a great tool for an agent's success. Fast tracking sales moves stock, builds reputation and puts cash in the wallet

-- The broker's wallet, not necessarily yours.

As a seller, be cautious that your property is not undervalued, just so that it is sold fast. Be prepared to negotiate the best price that keeps up with market trends. Take time to update on area prices, do up your house for presentation and carry out initial talks with a few agencies, before you put up the sale notice. Keep the price tag right, allowing for minor negotiability in case you do get a definite reasonable offer, never mind the agent. □

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A Good Agent

Buying or selling a home is one of the biggest transactions you'll make. With brokers galore in real estate dealings, it's not hard to find a broker. The challenge lies in finding a good one. The saying "20% of the agents do 80% of the business," is true. The question is how does one find a good real estate agent? The best agent doesn't necessarily work at the largest brokerage, close the most transactions or make the most money. The best agent is an experienced professional who will listen to you, conduct himself in an ethical manner and be conversant with local market dynamics.

Tips to find a Good Agent

For a seller, it is crucial to identify agents with a good reputation. Most real estate agents stay in business, because satisfied clients refer them to



friends, family, neighbors and co-workers. Successful agents make customer satisfaction their number one priority and put their

customers' needs before their own.

Before starting the quest for a real estate agent, educate yourself. Identify similar properties in the area and take a survey of current asking prices. This price may not match with the selling price, as they are different. However, the prevailing asking price will surely function as a yardstick for fixing selling

price.

It is important to keep your eyes and ears open. This will help you keep away from agents who overvalue properties. An ideal agent should be realistic and should not tell a tale that an excited seller would want to hear.

Even enacting as a buyer can help. After all your hard earned money is at stake; naturally you want to strike the best deal. Make an entry into their office as a buyer. Identify aspects that a seller would want from the broker, like good service, support, trust and honesty.

A good agent is important to you when buying a home for the first time. He or she should be able to

guide you through the mire of paperwork that you will have to wade through.

Understand the modus operandi from the broker after transaction closure, which could be details like the process involved, problems faced and even examples of recent deals.

Track Record Helps- Track recent properties sold by the agent. Identify if they are well versed with market dynamics (once you meet few agents from the same locality, you will have adequate inputs). Be convinced and even if you have an iota of doubt, look elsewhere. ▣

Putting speed on home sale

Higher income means more new home owners, slowing down the resale market

New home buyers are increasingly younger, earning better and prioritizing home buying over other lifestyle buying. Additionally they are looking at new homes rather than those in resale. In a slow market, this mindset is an additional challenge for those considering selling their homes.

Why sell a home

Putting up a home for sale could range from relocating to financial stress, with personal issues like divorce or change in life stage. The difficulties of selling a home often put home owners in a tight spot, both financially and in terms of moving ahead with life plans.

The way out

Sellers may consider a cash buyer or investor as a prospect. In

the struggle between timelines and target price, this option works for saving time for sale completion.

Established realtors often have a good network and property information to hasten the transaction. People facing job or personal crisis are already involved in resolving other problems. In this situation, focusing on house selling looks like a humongous project to take on, especially as it is often the largest asset to be dealt with. It is advisable to take professional assistance to streamline the transaction.

Owners, especially those threatened by situations like repossession should seriously consider this pathway to resolve a stressful situation. ▣



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Go ahead, get a deal on an over priced property

As a seller the risk of over pricing a property may mean a long wait or agreeing to a considerable compromise on the sale price. On the other hand, as a prospective buyer, you have nothing to lose if you do follow up on a long unsold property. Chances are that you could add a jewel to your holdings at a very reasonable price.

Look Beyond The Price

Considering a high priced property, that has stayed on the market for a while, maybe worth it. Fix a viewing to still those rumors about 'there must be something wrong with it'. There is a high possibility that buyers were put off by the expected price and did not shortlist it.

Bargain Convincingly

It will need your bargaining skills in full strength to wear down the owner over the price. Get the market figures, details of the property, if possible numbers for recent sales in the area – in short, all the ammunition you can collect reasonably.

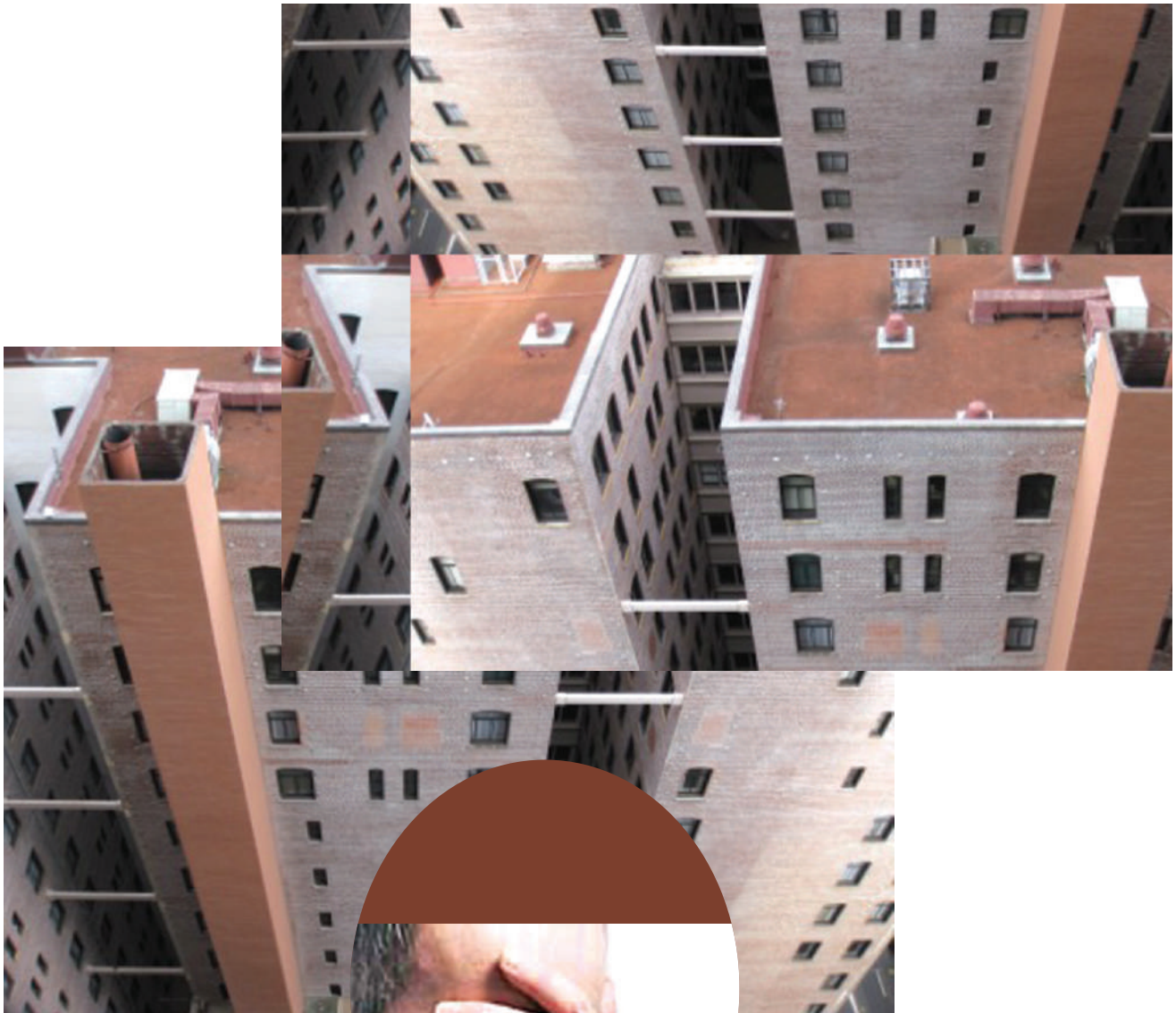
Calculate the highest you are prepared to pay and then sit at the bargaining table. Be patient and reasonable in your expectations.

Scoring Points

It is about being aware of the market trends of the locality. Often a swank colony loses its shine to the new development in the area. Aging buildings or lack of infrastructure is another reason for people to shift, dropping rates in the area. The wise owner would then be ready to stop losses and agree to sell at a lower price.

A shortage of time, say in case a house owner is moving away or needs to pay for a new purchase, is another situation to agree to offer a discount. This is despite common knowledge that he has refused to negotiate earlier.

It is a combination of your skills and the time that you decide to consider a property. The important point is not to stay away from an apparently good option just because the quoted price is above your budget. It is always worth trying. ■



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So you had decided to take the plunge. Buying houses has always been in vogue. Owning a house is a symbol of social status, pride and, without a doubt,

it is the most valuable and possessed asset.

It began with the quest for 'One of the most priced possessions'. You started exploring the

neighbourhood, glued yourself to the computer, posted your requirements and searched for the same on the World Wide Web, scanned home buyer's magazines and newspapers filled with appealing homes, screaming at you with terms like 'Make Your Dream Come true', 'Swimming Pool Facing', 'Serene World', etc. This, however, must have been just the beginning.

BRAND NEW DAY

Next would be the real stuff, exciting and optimistic looking at the houses/sample flats. Making site visits, as they call it. You wandered about each home, envisioning a happy and contented life for you and your family, your mind filled with a mixed bag of thoughts. The first house that you had seen was 'too big', another was 'too small', but finally you found the one that was 'just right'. You eventually decided to settle for it; made the offer and waited with a feeling of trepidation for the counter offer. In some time, you and the seller agreed on terms, signed on the dotted line and you bought yourself a brand new house. Voila! That was a life time achievement.

IN THE DARK OF THE NIGHT

A bit later that night or perhaps the next day, some insecure thoughts, the Doubt Demons haunted you, confusing you and forcing you to think about the whole issue.

Have you made the right decision? Can you afford the EMI's that will now begin? What if you lose your job? Is it the right time for investing in a home? Should you have waited? More "What ifs..?" begin haunting you. Anxiety and stress may have set in. And with this, sleep becomes a distant reality.

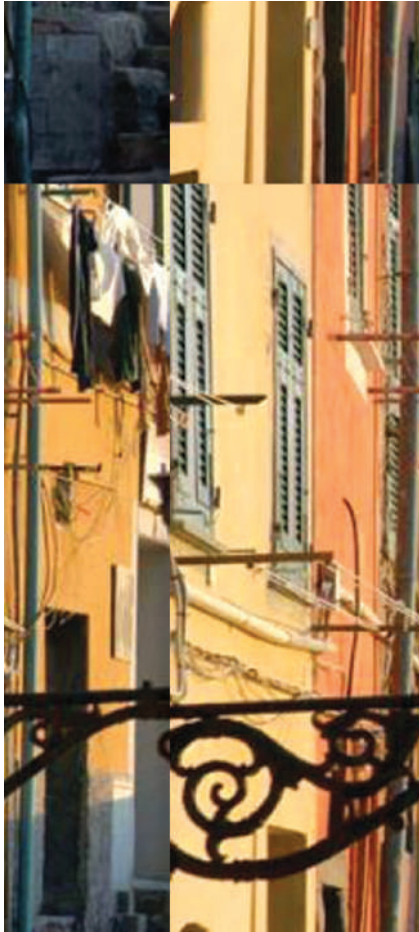
This is a normal reaction to buying a home. It is called "buyer's remorse." Your reaction is not only obvious and normal but also shared by many.

NO DEMONS

To avoid this, take a pen and a paper and list out the pros and cons of house purchase. Calmly and logically, think of the advantages and the disadvantages of buying a home. This is the most effective and solutions-driven process to weigh tough decisions. Your list proves what is right and what is not.

Buying a home is not entirely a rational process. It does not only boil down to cost factor and asset value. It is an emotional process too. The above tool does not guarantee a 'stress free' home purchase but should help keep away the Doubt Demons. □

Becoming a real estate advisor is not just establishing yourself in social media and internet. You need more substance than that to deliver authentic services.



Basic Ways to Sell Property

Are you contemplating selling your property? How should one go about it? What would be the right price? How long will it take? Where should one begin?

Selling your home requires more than a listing agreements and penning signatures. It requires a Strategy. Today's new age buyers are highly informed. Property buying is a huge investment and potential buyers are not only educated and equipped with information, but also keep abreast with the developments in the industry.

To sell property, there are two options that one can choose from:

1 Selling Property By Yourself

In case you opt to sell the property by yourself, you should be well-versed with the modalities and the administrative process. You will also need to identify prospective buyers.

You will need to spend time and money on advertising and promoting your property. There are two forms of advertising online and offline. You can post a free advertisement on many websites. The most effective form of offline advertising is placing a classified ad in local dailies.

2 Exclusive Property Agent

You could appoint an exclusive property agent for your venture. The advantages

are manifold. To begin with, he is entrusted with the responsibility of locating a buyer for you. An experienced agent has a strong network of contacts, carefully built over many years. He would, therefore, know where to look for prospective buyers. This will expedite the process.

A property agent also has in-depth knowledge of the shortcuts, loop holes and formalities in the documentation process.

Thirdly, an agent representing you will assist in the negotiations, acting as a mediator for you, thereby making the process of selling smoother for you. □



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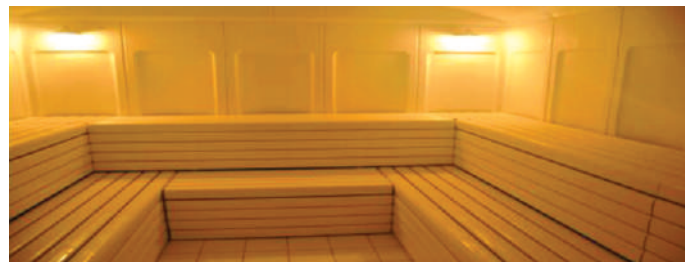
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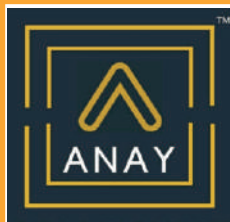


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Desirable Properties of a Property Agent

Real estate agents are cropping up faster than mushrooms after a thunderstorm. How would you as a customer, zone in on a good person to deal with? As an agent, what personal traits you should develop? Here's our Top Five list.

Transparency

Any customer demands service with transparency. As an agent this could cover property trends and prices, property evaluation and such issues. Raising false hopes and procrastination are undesirable.

Involvement

Property dealing is not for 'time pass'. It needs a passion and involvement from your side. It's a full time commitment to be a part of sealing successful deals that benefit both the buyer and seller.

Go Get It

It's a business so some calculated risks are an

integral part of it, if profits are on your mind. Building a self confidence and becoming a go-getter with knowledge is important.

Move on

It's a property not a pack of biscuits that you are handling. That means you need a persistence and tenacity to dust off the failures of "that deal nearly got done and then fell through at the last moment". It will happen not once but several times. Forget the less than expected commission and move on to a fresh day.

Being human

Understanding the client requirements, must go beyond rooms and square feet numbers. Clients need an understanding hearing and encouragement to close good deals. That's where the referrals and return business come from! □

Look At Your Neighbor's House

How your neighbors maintain their property is likely
to affect the sale value of your property

When it comes to judging the resale value of your house, how the neighbor keeps his house becomes your business. We all value our homes based on the location, amenities, construction and other features and forgetting a factor that counts just as we step out of the front door – our neighbors, the people next door or across the street.

While we are aware of the consequences of unkempt surroundings and unruly behavior from our neighbors in our daily life, we may not realize how much this will affect the resale value of your beautiful home. It is like a lotus in a dirty pond – the dirty water keeps people away from appreciating the flower.

At the first sight common eyesores that are

likely to discourage buyers are shabby home facades, neglected gardens or even dirty vehicles and overflowing garbage bins. This could be the house across the road or worse the apartment right next to yours. If your selling skills are strong, a buyer may go a step further and take a look at your house from inside. However, you may have to be prepared to bring down your price, all because the house next door is messy.

With such problems likely to come up, it is important to look at the appearance of the neighborhood before you buy a home in any area. It pays to look ahead before taking a decision. □





After the perfect house most of us prioritize the needs of the children, especially education

The search for a new home naturally includes looking at the nearby facilities. Top on this list are shopping, education and medical amenities. The schooling of your child is an important decision and needs to be working diligently.

LOCATION

The ideal location for the school should be 'as close as possible'. This reduces commute time for the child and lessens effort to keep in touch or follow up as required. You may just be inspired to contribute your efforts and work there too. A school close by will reduce transport costs as well.

REPUTATION

Ideally one should look around the school and not decide on just hearsay. Does the school meet your special requirements like developing special talents or has a day crèche? How do they handle difficult behavior or learning problems? This is as important as academics and other regular school aspects. Collect a prospectus and talk to students and families associated with the school.

ACCREDITATION

In case you have a transferable job, it may be beneficial to select a school that follows a national or international curriculum. This will resolve to some extent, the problems of academic level recognition when you move.

CHOICES

Schools are often required to give preference for residents within their area of jurisdiction. You could shortlist schools that would give your child preference due to the address. Though your first choice is next door, there may be a shortage of seats available for filling up. Catering for this situation, do consider other options. There are also financial aspects that may not suit or that have to be catered to, so be informed well in time.

Finally, it is the motivation and encouragement offered to the child that will result in the best outcomes. □

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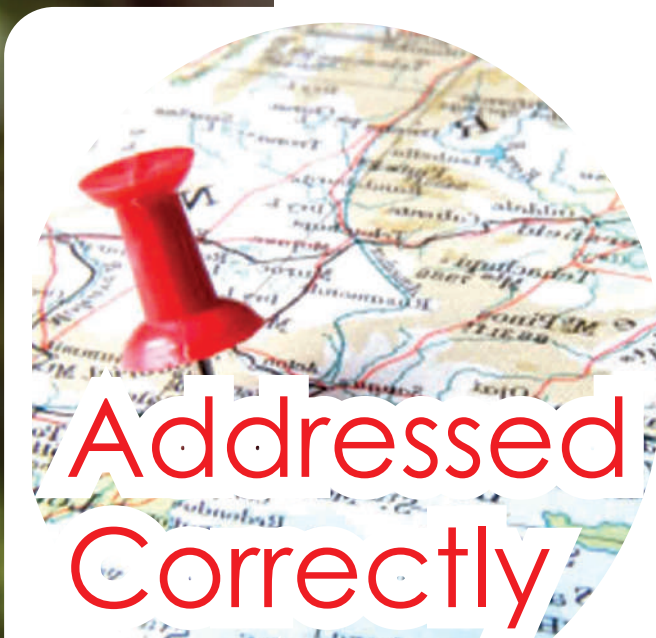
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Local Concerns

The geography of a place determines the building supply. So a hilly terrain has a lower supply than say a coastal region. However, the hilly area may have a lower demand so the investment will take time to grow, as against the seaside location.

Future Outlook

Another factor is the planned development for any area. The land zoning plans should help you decide whether the area is suitable for the type of property you are looking at. People are unlikely to choose to live near an industrial area, for example.

Economically Sound

While it is well known that the economic climate directly affects people investing in property, the economic status affects the areas or accommodation they occupy. Depending on your pocket depth invest for your targeted returns for affordable housing or luxury apartments.

Addressing these aspects reduces risk and gets returns. □

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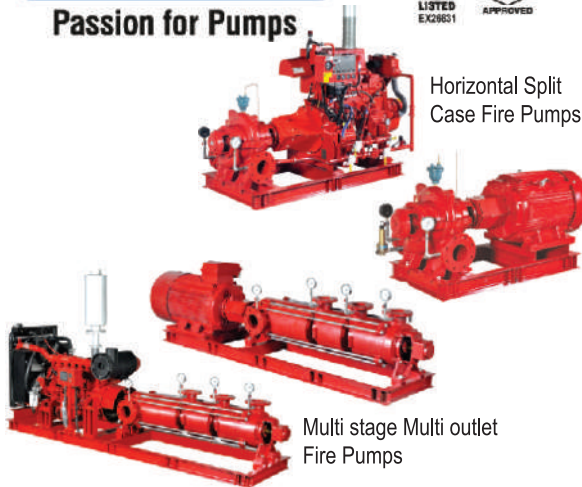
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