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Good thinking for Home Buying

There is a tendency to underestimate market study before buying a house, as also the benefits of going through a realtor. People tend to go for the price or the looks of a house. For long term benefit, spend time to know the neighborhood, shop for the best loan and get the house professionally inspected. Services of a realtor can save time and gather useful information. Select a property for suitability of layout, size and fitness, rather than appearances. Next, handle legal formalities carefully and cater for the overhead costs in a planned approach...■

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Developing as a Part-time realtor

**Best ways to
work as a
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real estate
agent**

You have a steady income, but you are looking for more or you wish to try your hand at a fresh venture. If this applies to you, there is a high possibility that you are considering stepping into the realty sector as an agent. Naturally, cautious as you are, the 'trial' period would mean you will work part-time, keeping your present job secure. While that sounds like a good plan, you need to slot in more details like considering real estate investment and/or working with a team.

TIME TO MARKET

Getting an education leading to a license will be a good investment of time and money. Assign time for a course along with your regular job and be prepared to put in some hard work. Once that is completed, identify

a brokerage area to start off. Developing clients and identifying properties is what you will be focusing on. This needs persistence and time availability.

KNOW THE WORK

A real estate agent is, on the face of it, a go-between the buyer and seller. In between are other aspects of the service. Houses need to be shown, networks need to be developed to access other areas, contact needs to be made with clients, finance companies and more. There also needs to be an understanding of documentation, repair or presentation requirements along with overall marketing strategies. All this means expenditure and a lot of planning.

BE CONTACTABLE

As a part time realtor, growth is possible only when you may be called at all hours and you respond to enquiries immediately. Will your current job allow you this? Clients prefer someone they can easily contact. Delayed callback time is a sure shot way to see the client move to another broker.

Being a part of a team helps in filling those slots where your regular job keeps you committed. Though this may mean profit sharing you offer better service.

MANAGE YOUR OWN PROPERTIES

Flip and sell tactics are another consideration when you have gained some experience. Properties are

bought, upgraded to meet client requirements and then sold. As a licensed agent the brokerage concerns are done away with.

Investing in property and then earning off them is a very good part time option. Taking on long time rentals, along with some buying and selling, generates good returns. The properties are identified and the clients contact you directly, making the investment worth its while. ▣

Getting your agent on track

Sometimes an agent needs an introduction to the value of service courtesy and follow-up protocols



Courtesy is essential to keep good relations and reputation in the market. This is something real estate agents tend to forget. Customer relations are built with staying connected, rather than simply deal hunting. Reverting to those pending and past enquiries is highly appreciated and builds reputation.

Ignoring enquiries sends out the message that maintaining client relations is not important to you – a highly damaging communication. Agents need to have databases, not just properties in the market and those they have handled, but also information of who the buyers and sellers are. They need to keep track their requirements, so they can efficiently and appropriately link up buyers and sellers.

Closed deals are a more authentic testing parameter than advertisements or claims of being ‘well known’.

Honestly, even a face on ‘Wanted’ posters becomes well-known!

Being egotistical that “They will contact me, because it is they who need a home” is definitely not just a wrong approach, but a negative business practice. Agents need to build customer relationships and market reputation. It needs just a good practice of returning calls, updating on requirements and being particular about follow ups and getting feedback from clients. When you care for your customers, the word spreads very fast.

Agents are providing a service. Here your customer relationships are the very foundation of success. Agents need to remember this success mantra to stay on track. ▣



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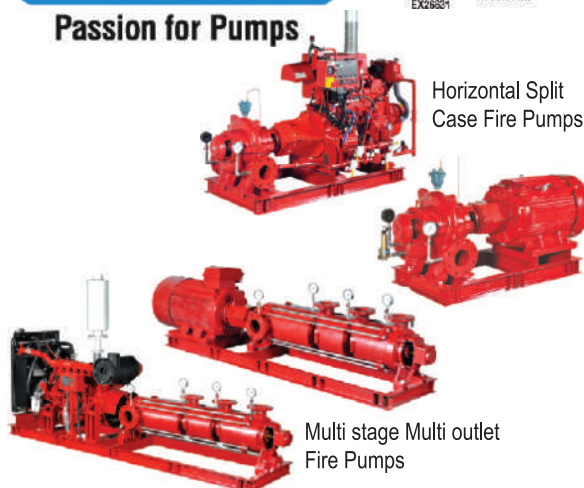
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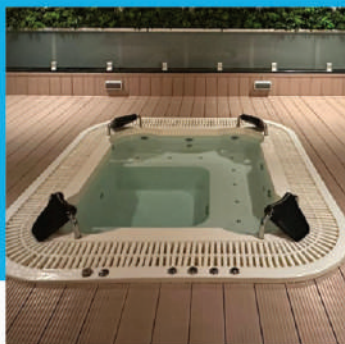


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The hidden blocks to owning a home

You think you are ready to buy your home: Savings look good, career on the roll, family stable AND the real estate prices are in correction mode. Here comes the bouncer! Your loan application is turned down for some unfathomable reason. And you sit stumped.

Having burnt their fingers with bad loans and mortgages, financial institutions have become extra cautious. They are checking your credit history extra minutely. And therein lies the answer!

Good but not Great

The interpretation of credit scores has changed. Good scores ask for higher down payment, great scores count as good credit and sail through smoothly. There is nothing personal in this, the machines do the calculation, the person conveys it to you.


Automated credit scores don't look at how you overcame illness or changed jobs to do well despite adversity. Missed payments do not read well, though you cleared your debts on time.

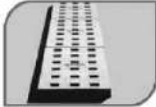
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Loans need margin money from your side, which is the down payment or your bid. Providing higher loan amounts versus your contribution did not work well for the banks. So now they insist on a higher contribution from your side. This means you need to have a larger amount to pay upfront.

Many home buyers could have one or both these issues. Solutions could be provided through additional documentation like affidavits in required formats. Out of the box thinking like rent contributing towards payment of the purchase property is also a scheme offered by builders. □

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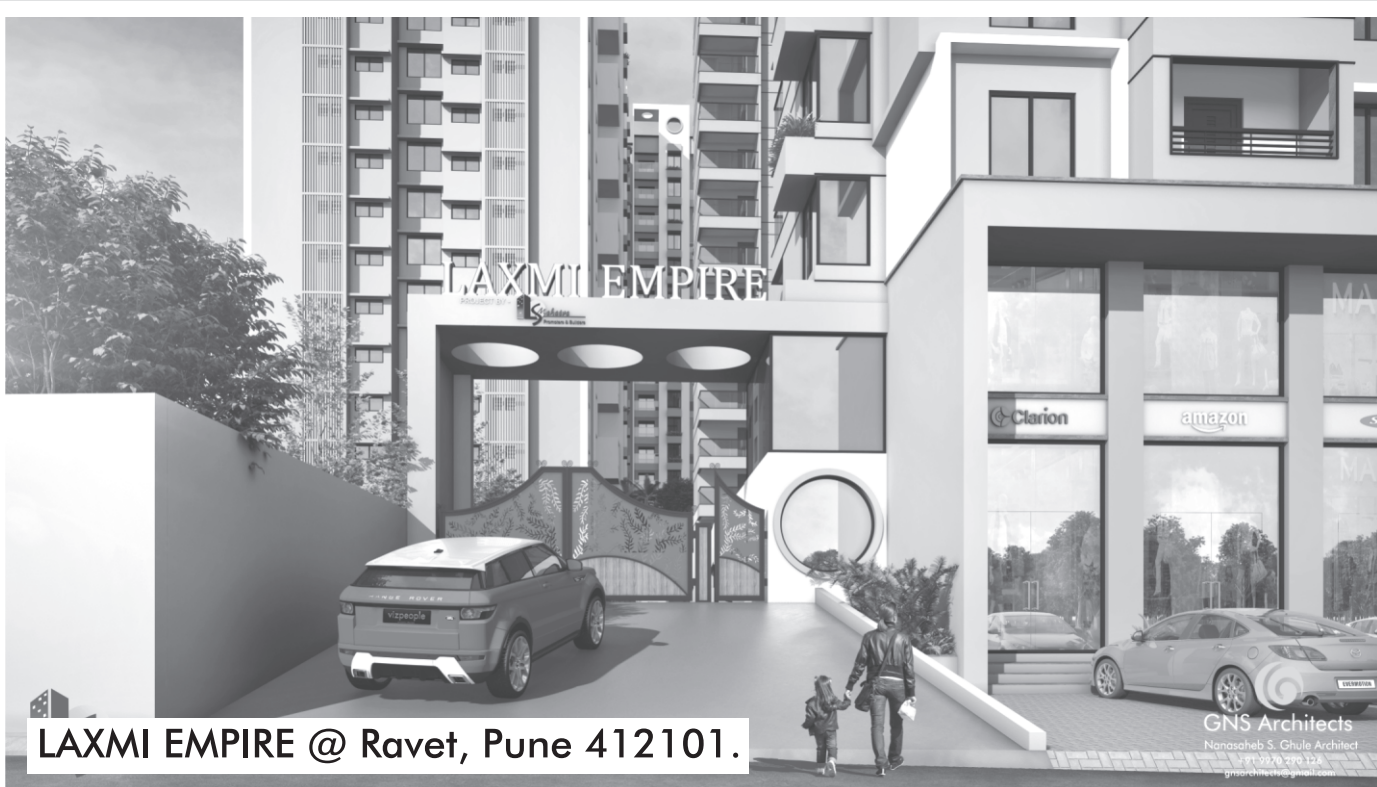
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Making your new house a home

Abraham Lincoln once said that most people are as happy as they make up their minds to be. Once you have bought your home, resist the natural impulse to begin finding faults.

Happiness does not lie in having the things you want, but wanting the things you have. Try to see your new home in a positive light. Remember how much you liked and wanted the various amenities and facilities before the residence was actually yours? If you had not liked what you saw, you would not have bought it in the first place.

If you find yourself dissatisfied with your new home, take time off and count your blessings. Make little changes where required and customize living in and around your new home. If the nearest school is far away, it may have a bus service that will pick up and drop your kids back. If groceries are not available in the immediate area, there may be a home-delivery service offered.

If the scheme is far from the lively hustle and bustle of the inner city, try to enjoy the tranquility and peace instead of complaining about the lack of 'action' (the very meaning of 'exclusivity' is 'apart from the usual'). If your neighbors are not very friendly at first, you could take initiative and make the opening move to break the ice and building a better relationship.

For most of us, buying a home is a once-in-a-lifetime matter – something like marriage. We do not abandon a marriage because it seems strange and uncomfortable in the beginning. Instead, we work at making it a success. Why not apply the same principle to making your new house a home?



DISCOUNT

High Priced Homes



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.

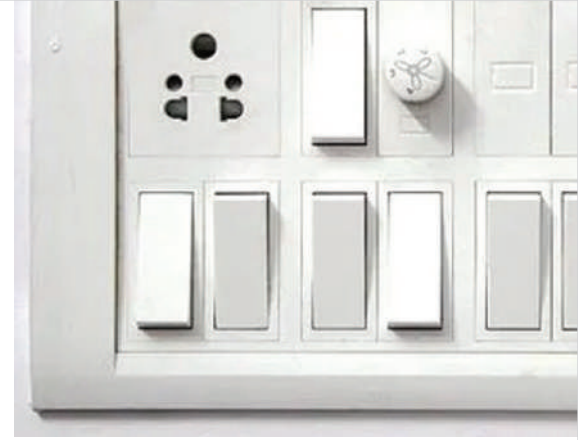
Scoring Points

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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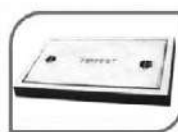
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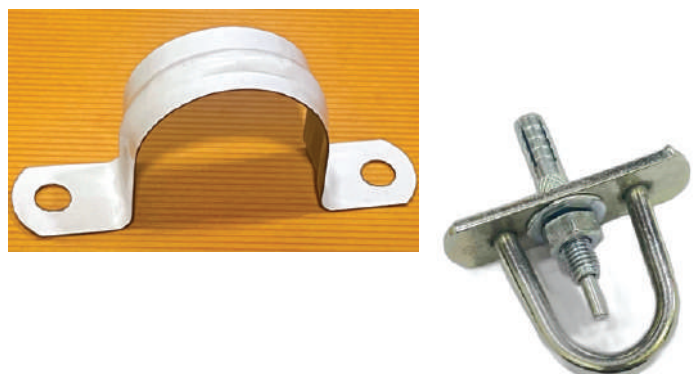
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WORKING OUT AT HOME

Home gyms are gaining popularity

Like many other objects of desire, a home gym caught on more of a status symbol than practical sense. However, as work culture gets more demanding and traversing traffic hurdles to reach a gym is a huge discouragement, the home gym is becoming the preferred solution for maintaining fitness.

Budget worked out

With a range of products in the market, fitting in some gym equipment to suit your budget, is possible. It could be as simple as resistance bands or complete multi-gym installation. Expanding on a modular basis is also a viable option for buyers. Space permitting, home gyms can be designed to accommodate gadgets to display workout videos and music system.

Besides, the investment is a onetime affair, rather than recurring expenses of membership renewal fees and others.

Timed exercise

Besides the saving on the commute time, home gyms offer the luxury of completing work outs at your own pace. Stay on with a particular exercise repetition or complete the circuit, the choice is yours, as no one is waiting for you to vacate.

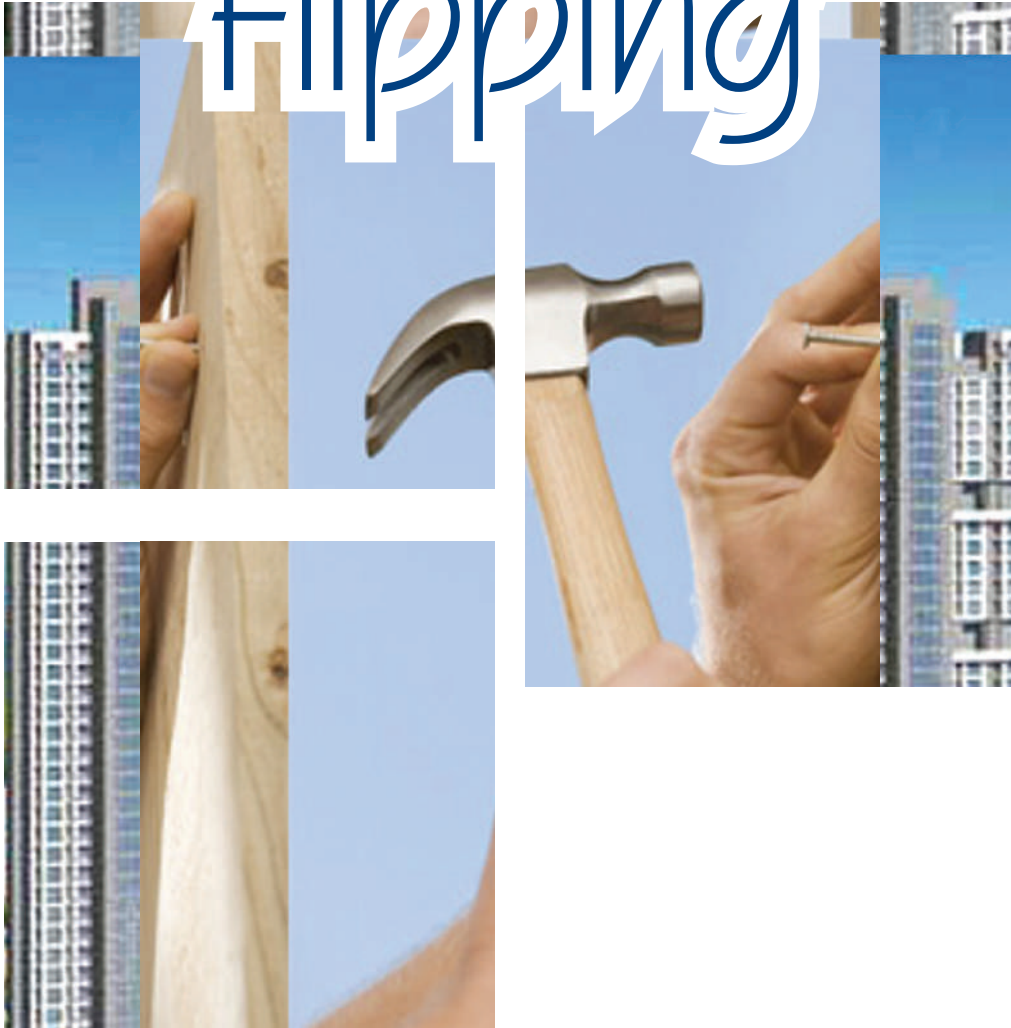
The option of being able to use the gym at your convenience ensures that you stay with your fitness regime. Imagine the scenario, get back from work, grab a quick bite or an energy drink and shift to the gym. With adequate equipment in place, your home

gym can become a venue for a shared work out with friends. A good thought when monotony or isolation becomes a problem.

Maintaining fitness

One of the major areas that need to be addressed in a home gym is equipment maintenance. Home gym users should ensure that they buy maintenance contracts with their equipment, so that their workouts remain safe and smooth. It is economical to learn basic checks and maintenance for your home gym kit. □

House Flipping



House flipping involves buying a home, improving it, and then selling it again, presumably for a profit. For example, a flipper buys a resale house that requires lots of repairs at a reasonable rate. He makes some cosmetic changes, before putting it back on the market, at a much higher price. In some cases, the flipper can make changes using the latest branded products to command a higher price.

House flipping is a big trend in real estate. With a little hard work and some guidance from experts, house flipping can be a good way to invest in real estate. For those who are not risk-averse and have a good eye for a home's potential, house flipping can be a lucrative moneymaking venture. However, it isn't for everyone, nor is it for every market. Any old house won't do for house flipping. Just because a house is in dilapidated condition and priced low, does not necessarily mean that it is prime for flipping. □



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. □



Realities of Real Estate: New Agent Survival

Becoming a real estate agent can be a rewarding career. A lot of people consider becoming a real estate agent, do so as they think it's easy money. Nothing could be further from the truth. If this is the approach, one needs to sit down and familiarize with the industry. It is imperative to be armed with information and knowledge about what it takes to break into this field and what the work conditions are.

Becoming a real estate agent

means being licensed to work as one. If one can proactively identify what it really takes to survive in real estate, half the battle is won.

Some simple survival strategies can ensure real smooth sailing.

First, it is a wise thing to understand selling, and the nature of sales. One needs to take a reality check. It is surely not a magic show, and there are no quick fixes! It really is all about acquiring sales

skills that work! Much of the success comes from acquiring skills that assist in selling, and building a successful dialogue so that one can be relatively successful and comfortable in handling objections. Even if more leads are generated, skills are required to effectively close them. Those skills cannot be bought! They must be acquired through experience, learning and research. So here are a few thoughts worth sharing from

Although there is some flexibility working as a real estate agent, one needs to understand that one needs to be available 24 x 7. For no one knows when the customer calls.



the veterans of the fraternity.

RECOMMENDATIONS

- Discuss the importance of dialogue scripts
- Identify potential areas of daily lives that may generate real business
- Study and research the market thoroughly. Learn about the different types of homes available and the features that are most popular among home buyers. If you take the time to educate yourself you will have a better chance of succeeding in the industry
- Learn how to handle objections of buyers and sellers
- For closing a deal it is necessary to be equipped with competitive information, market dynamics and trends
- Discuss how to build a business that generates leads and repeat business
- Understand the importance of niche marketing

■ Make sure to listen to your customers. If you make the transaction smooth and as easy as possible then you will likely gain more new business as well. Be patient and take the time to learn about the communities you will be working

■ Borrow education materials from library and other sources to update your skills

■ Discuss openly what works, and what will not work

Another important survival tip is that you need to be a people's person. It is just not being able to make customers happy. One has to deal with a wide group of individuals ranging from agents, sellers, buyer, title companies, attorneys, insurance companies, banks, ergo people skills is mandatory for this trade.

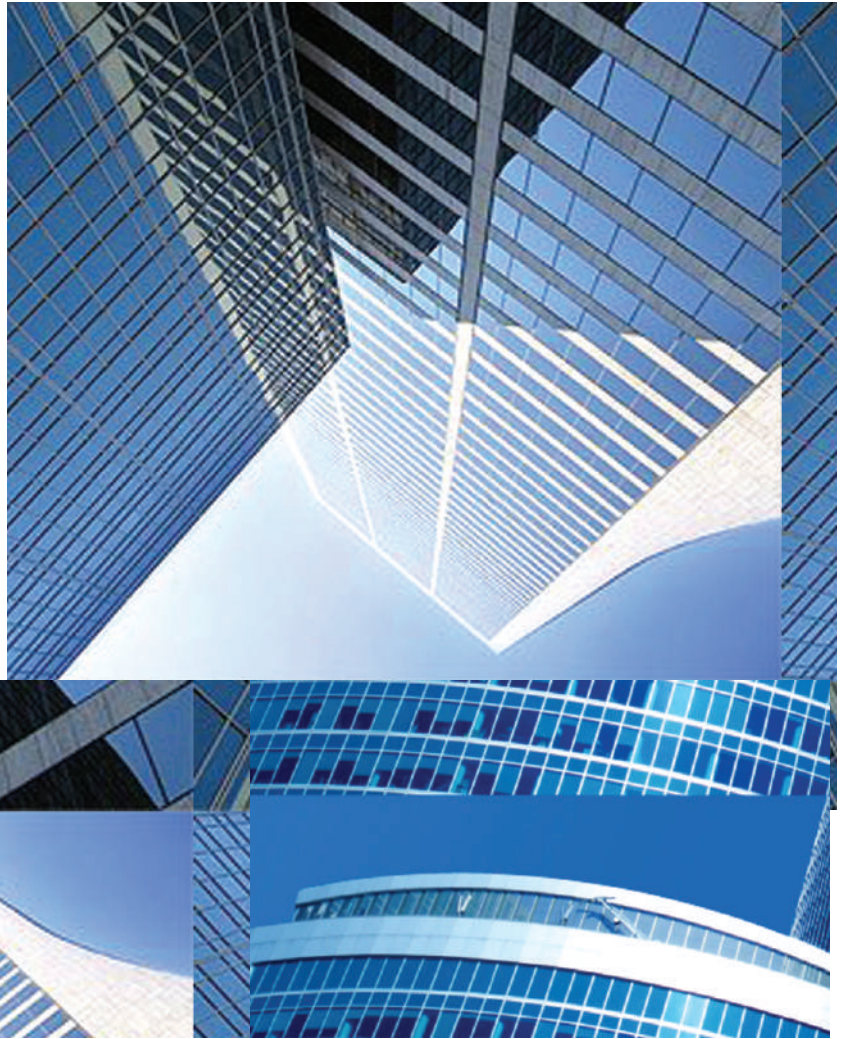
Although there is some flexibility working as a real estate agent, one needs to understand that one needs to be available 24 x 7. For

no one knows when the customer calls.

Good news is that real estate companies are always looking for new agents. This is because there is a high turnover rate among new agents. The challenge is to sustain and stay. It surely takes time to build up clientele and this also depends on how one promotes oneself.

Real Estate may be one of the most interesting rewarding, and lucrative careers available. Basic understanding of the techniques of the trade, lot of common sense, professional approach and dedication will inevitably help the budding real estate agents survive and sail through. □

The Business Spot



Matching the location and business for success

Location matters, certainly. The question is how much? The answer lies in the type of business you are into. Many service based industries can operate out of non glamorous locations; for example, backend support, service centers, outsourced services and the like. However, businesses that base success on direct client interaction, will need to be in a prime location, with visible frontage. Naturally, this would come at a cost. So what are the considerations you need to attend to when deciding on your choice of location?

■ What kind of customers are you targeting? Walk ins, drive ins or are you reaching out to them?

■ Is there sufficient parking for drive in clientele? Parking problems frustrate customers and you lose opportunities.

■ Locate close to competition? Customers tend to explore their options in the same area. Particular areas could be good for your type of business too, like a retail grain shop close to a wholesale grain market.

The common factors for deciding on any location will generally be accessibility, transport and parking facilities and overall customer acceptability. The next step will be honing your skills for selling and service. □



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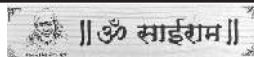


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There are various factors to consider before buying a property that you intend to call 'home'. It has been seen that many people get caught up in the small or cosmetic details of the purchase and search and in the process forget the primary needs of the family. Keeping some points in mind, when considering purchasing a property, will help you take the right decision in terms of investment and family comfort.

LOCATION

This is one of the most important factor to consider, when buying a

property. The quality of the neighborhood in which a home is situated, is paramount when investing in a property. This influences its current and future value.

ACCESSIBILITY / TRANSPORTATION

Easy accessibility and transportation will certainly make your life comfortable. These factors should be given priority while selecting a house.

EDUCATIONAL INSTITUTES

Quality of local state schools in

the vicinity exerts a major influence on property prices. A house or flat in a reputable school catchment area will always be easier to resell. Besides, it will save the everyday hassle of long distance travel for both the child and parent.

LIVING/MAINTENANCE COSTS

In addition to a loan/mortgage, there are also other regular costs which home owners bear water /electricity, property tax and maintenance costs. A long-sighted approach of living /maintenance

cost should also be considered. One might want to opt for a project with more flat holders, so that the expenses for maintenance and amenities are divided among more people.

SHOPPING

This convenience also needs to be given its due. If not big malls, at least shops selling basic daily necessities should be present in close proximity to the property.

AMBIENCE & SAFETY

Features like pleasing landscape, pollution free and

noise free ambience generally get all the attention. However, it is also essential to understand the safety measures that would be deployed by the developers within the building and the campus.

When viewing a property, taking a friend or relative along might be of help. A single person will have a lot of information to absorb in a relatively short period of time. Therefore during a viewing, it is easy to miss what may turn out to be critical details of the project. A companion may have noticed things that you did not. After all buying a property is involving lot more than considering just bricks and mortar!

Buyer repellants



Are you serious about selling your house? If yes, then work on keeping away some buyer repellants when showing your property.

PETS

Even animal lovers are likely to be put off by your pets interfering with the house visit. Arrange for your pets to be kept away from the property. Locking them in some room means that area isn't available for the visitors, so that isn't the answer.

WALLS

Clear walls, just short of being bare allow the imagination of the buyer to work freely. Consider removing heavy design wallpaper, personal images and decorations. A light coat of paint helps -- not over existing wallpaper, please.

BATHROOMS

These private areas will be opened to public viewing when you put up your property for sale. Repair and scrub them shiny clean before you do that. Dirty unkempt bathrooms are a major cause for rejecting a property. ▣

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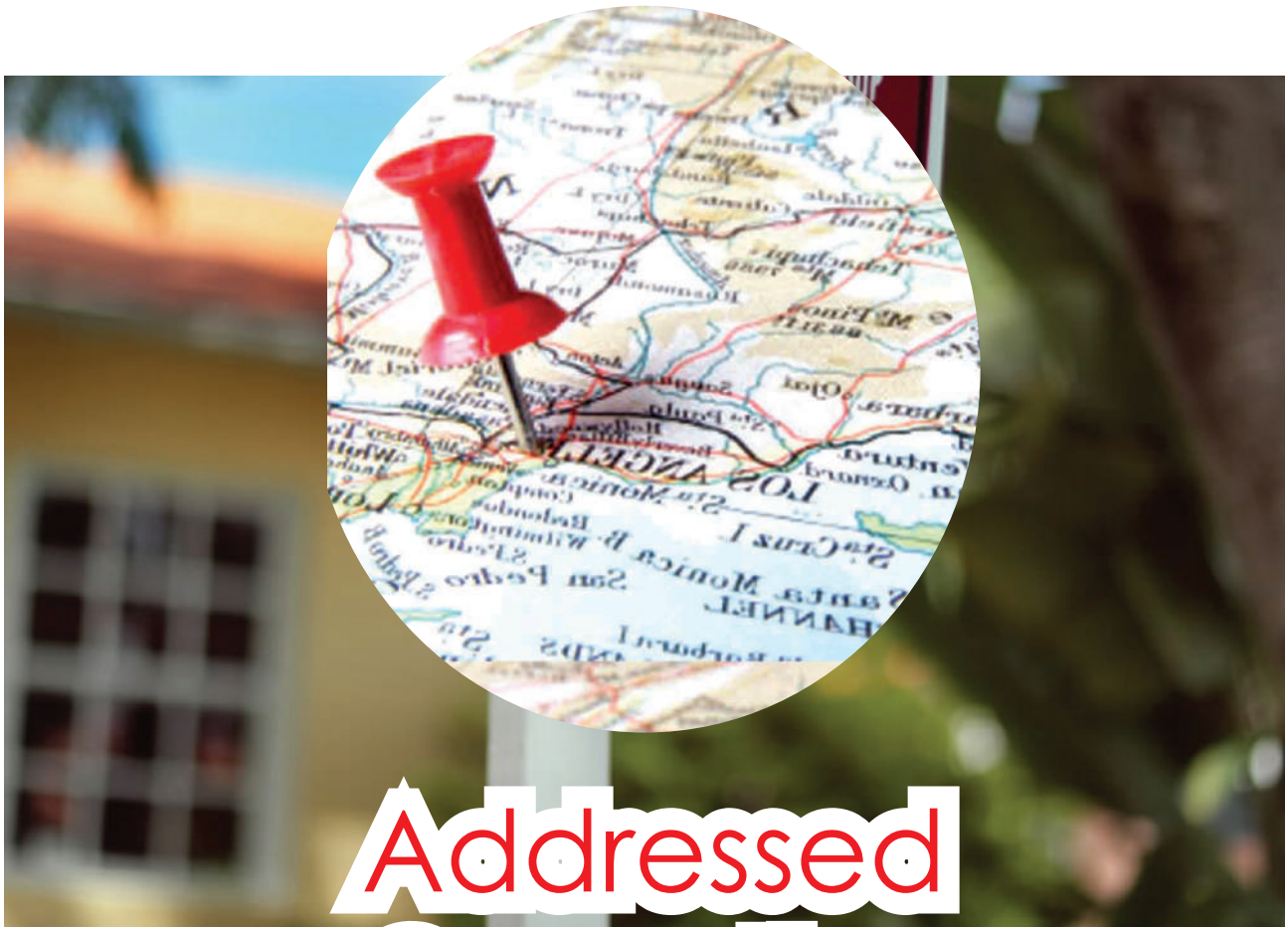
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Addressed Correctly

The location of your property adds value to your investment

A 1000 square feet is a 1000 square feet anywhere, isn't it? Not quite true when you are considering investing in property. The demand supply equations work for real estate too and one of the major factors is the location of the property. The environment needs attention here too.

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. □

What You Should Know About Your Real Estate Agent?



The decision is made – you are going in for a property deal and will be considering using a realtor services. The next step is to shortlist agents/agencies operating in the areas of interest – be it buying or selling a property. Finally, how will who will you hire? A good agent should get your confidence through clean answers to some questions.



Is the company well established? How old is the company?



Are they members of any professional body, where you can seek grievance redress, if required? Standard companies and successful agents in India are slowly getting organized and are part of real estate agent associations. The fees may higher, but your interests are likely to be better protected.



Who is to be your contact in the company?

What are their credentials? The answers should assure you that your case is being handled by an experienced hand. One to one interactions also clarify your requirements, budget etc to the direct contact. It will save time and get you better results.



What is their property evaluation process? Over or under evaluation is undesirable and should create a doubt about the agents' credibility.



What are the charges, agent commissions, overheads that you are expected to bear? Understand any additional charges incorporated in the contract.



What are the terms of contract? While there may be a commitment you should be able to leave them, if the required services are not delivered. □



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