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Everyone values their property, more so when they have to sell it for any reason – owners may be shifting out, downsizing due to age, or getting a bigger property for a growing family.

The best way to beat the stress out of selling is quote a reasonable price at the beginning itself. Then get your estate agent to present the property at its best, through photographs and other details. This way it is clear that it is not a ‘distress

sale’.

Evaluate the property correctly considering its age, neighborhood, fittings provided etc and then set a reasonable price. Else the house is likely to stay on the market too long and you as a seller will have to compromise on the price.

Remember be practical as being forced to negotiate price is an unhappy feeling. □



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DOUBT

DEMONS:

BUYER'S

REMORSE



Try this handy tip and feel good about the analysis you conducted before buying your house.

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. □

The Magic Stick

Have you ever thought what could be the magic behind the success of any particular project? Well, good design and marvelous amenities do make an impact, but there is something that is imperative. Yes, it is advertisement. It is the bridge between the seller and the buyer. Majority of buyers come to know about a particular project through advertisements alone. In the world of media reach, this medium is beyond geographical barriers. People from different cities see the advertisement and become aware about the projects. If you want your project to get sold faster, advertisement is must. Remember, it is crucial to advertise in various publications; after all people have reading preferences. □



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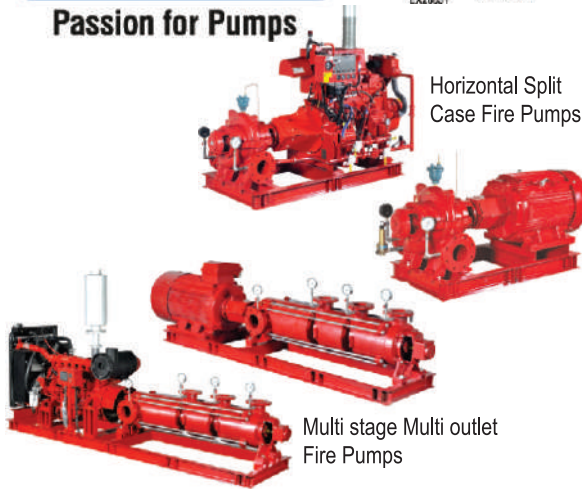


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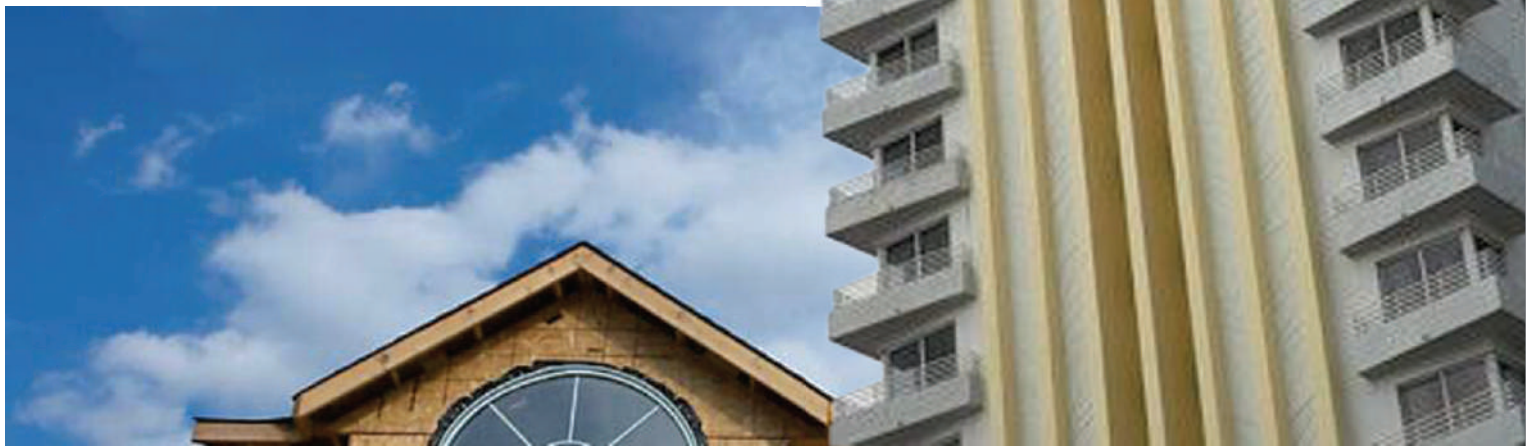


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Between Dreams And Reality



Achieving the perfect balance between the ideal and practical is the key to owning your own property without jeopardizing future financial security

All of us would love to have a palace we call home. In reality the majority juggles with budgets and family responsibilities to get the best possible – and our homes become our palaces. The sense of security comes from a wise decision taken to buy a property without going overboard to meet false standards of lifestyle. Buying a house is often the largest personal purchase most of us carry out, mostly once in a life time.

What needs to be addressed

Prime addresses, spread out interiors – are they essential? Are they a better option to the convenience of moving to the outskirts? Honest answers will result in future peace and comfort in daily life coming out of a compromise between funds and dreams.

A budget that caters for family growth, job insecurity, legal charges and inflation may sound like a lot of planning, but it will be well worth the effort, Go for it!

A price for security

Besides financial security, physical safety for you and your family is a vital consideration. The cheapest area may not be the best to live in. A congenial community environment showing growth of conveniences like shopping, education institutes and other facilities may be worth that little extra payment.

Areas with security problems are likely to add to your headache with the realization that reselling may mean a loss or little profit. And this above the discomfort faced while actually living in the area.

Take a while; look around before you sign on the dotted line. It's a home you are looking at, not a wardrobe addition that may be discarded at the end of the season. □

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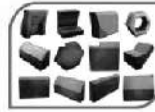
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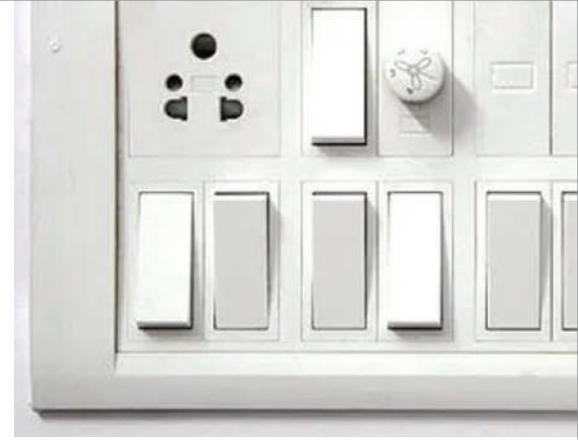
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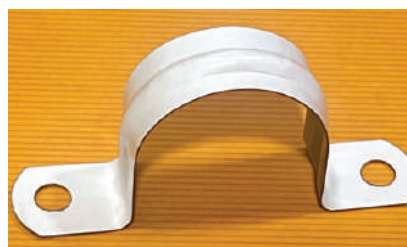
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All that glitters....



Look beyond those glossy brochures, fast talking salespeople and sleek presentations when selecting a builder. A huge advertisement budget does not mean efficient project execution and delivery. See the advertisements, but select a builder based on his completed projects, client feedback and his overall reputation in the construction business. The time spent for this deep study should be taken as a wise investment and should build a solid foundation for your decision. □

Take A Second Look

The first visit to a property is often an emotional rather than a critical one. This is especially true when you like the property at first sight. It is sensible to take a friend, preferably an engineer on a second visit, which should target fault finding in the structure and surroundings. When considering multiple options, take a note book or recording to note your thoughts on site for repairs, renovations etc. □



Next?

The home is yours, but there's more to the home buying process.

You've found the perfect home, made an offer, obtained required finance and have crossed the threshold of closing the deal. So far, so good. The home is yours. What comes next? There's more to the home buying process. You could either be a first time buyer or a repeat buyer, but there are several steps that should be considered.

Settlement Papers

Once you and the seller have agreed on an offer, you need to begin the paperwork. The papers, which you receive after settlement, are extremely crucial. It helps immensely in achieving tax deductions for the year in which the property was purchased (as short-term benefit). These documents are equally important for calculating taxes. They also play an integral role for other tax purposes when the property is sold.

Status of Utilities

It is of utmost importance to determine the status of the utilities required by the home, at the time of closing. These could include water, sewage, gas, and electricity. The owner should pay the utility bills in full before handing over. After this is done, it is recommended that the services be transferred to your name for billing. Normally, these transfers can be done without turning off utilities.

Official Record

Contact your local property records office, sometime after closing and confirm the official documentation/record of your deed. This leverages the entire closing process and also facilitates in future selling of the property.

Redirect Your Mail

It is natural to forget basic things such as asking the post office to redirect your mail, or changing your newspaper and magazine subscriptions. Remember to notify your utilities, financial institutions and anyone else who needs to know your new address.

Prepare your kids

If you have young children, help them prepare for the move by talking to them about the changes that they will be experiencing. Reassure them that they will make new friends and that their current friends can still visit them (that is, if it's a realistic possibility). While you're at it, contact their new school as soon as possible to inquire about registration.

Organize Home Insurance

You might want a home insurance policy (Fire, theft and liability insurance) to protect your home. Remember that as the value of your property increases such coverage should see a proportionate increase. It might make sense to speak with your insurance professional for details and also shop around for the best deal.

For most owners, the home is the largest single asset that they hold; hence it is a priority to protect this asset. Leave no stone unturned to secure it. After all the toil and seemingly unending documentation processes, it's time to breathe a sigh of relief and enjoy your new status as the proud owner of a property. □

Not Cheap, Just Professional

As a buyer you are looking at acquiring a property at the best price. Don't hesitate to offer below the asking price. The important thing is to be polite and businesslike. Ensure you are aware of the market scene in the area so you can make an acceptable low offer and you have nothing to fear.

Made early as the property is put up in the market may even get you the first bidder advantage. Your bid gets registered, when there were no others. Deal with the possible rejection with courtesy and you may still expect a call back from the seller. Just your composure and professionalism may see you winning over higher bidders.

Newbies may consider making low ball offers hurting the seller's sentiments and hesitate to do so, but experienced realtors have gambled and won through professional behavior. □



Working in the real estate business needs time and persistence – both may translate into money being non-productively spent. Team Real Properties puts together a check list to maximize your returns as you save.

Be professional

Making an impression and dealing with clients efficiently and professionally is a great way to get free word-of-mouth advertisement for you.

Make your presence felt

Just because you are into real estate, more so as a freelancer, does not mean you cut the rest of your interests off. Writing, blogging, interacting in social forums, or volunteering for a cause builds networks and makes your name known for free.

Revamp your communications

All plans on your landline, cell phone or internet don't have to be high end. While 3G services sound exciting, maybe accessing your mail or video chatting on your desktop may be cheaper and more satisfactory. A basic website rather than an elaborate one is also a good idea.

Share what you can

Office space, gadgets like printers can be shared. Hiring an office may mean a lower investment, so your principal amount stays in the bank and earns interest. As you grow a purchase may be a wiser option.

Get your data organized

While you are doing this save on

paper. Computers offer convenient ways to maintain your listings, categorize them and carry required information as you move around. The time saved allows you to follow up on customers and your hobbies too.

If the scale your business is such, consider getting in a real estate software that guides you through follow ups that will build your reputation in the market.

Operating in the real estate sector works the same way as any other business. It is worthwhile to catch up on technology like computers, treat each deal like a project management challenge and offer standard customer care. All together there will be savings and growing bank balances. ■



who let the dogs out?

Finding the perfect rented home can be difficult at the best of times; especially when you belong to the category of pet owners. House-hunting in such a case can be complete struggle. After all, not all landlords are open to the idea of taking on tenants with pets, fearing that they will damage the furniture. So how do you go about finding a home where your pet will be welcome? Here are some tips.

- Give yourself plenty of time to look for a property, and be prepared to move fast if you find a place where your pet is equally accepted.

- Look for landlords who are pet friendly.

- The best thing to do is to be honest about the fact that you have a pet. Tell the landlord that

you have a pet before starting the deal. Do not hide the fact as later when they come to know about the pet, it might create complications.

- Ask if you can introduce your dog to the landlord. Once they see how well-behaved it is, even a landlord who has said 'no' to pets just for an easy life may come to reconsider.

- House-training is a must and obedience-training, for dogs, is an added bonus. Make sure that fleas and ticks are under control, and let a prospective landlord know about all of it.

- The more they feel you are a conscientious pet-owner, who takes their concerns seriously, the more likely they are to agree to let to you in.

- Probably you can make a

written agreement with the landlord that covers every precaution that you would take in the house.

- Landlords, with less emotional investment in their property can sometimes be more open to pets indoors.

- Again, money plays a vital role. If the tenant can offer some extra money for the damage that might be done, it's not very difficult to convince the landlord.

- Expect to pay a higher deposit - and be prepared to offer to do so, if you sense reluctance on the landlord's part. □



The real estate market has drawn in a new generation of young entrepreneurs

Mr. and Mrs. Ahuja were astonished to see Mr. Suraj Agarwal of Agarwal Buildcon. This young boy of 22 years adorned the Director's seat. What came as a bigger surprise was the fact that he had all the qualities that was expected of the seat. An astute visionary delivering fresh perspectives and keen assessments using intellect, judgment and character – this was his personality in short.

Gen Y has arrived, with a new attitude. The members are young, smart and brash.

Also known as echo boomers and millennials, they have been pampered, nurtured and programmed with a slew of activities since they were toddlers, which means that they are both high-performers and forward thinking.

The historically strong real estate market has drawn in a new generation of young entrepreneurs in the age group of 20 to 30; the members might be short on experience but are long on drive. They encompass the second generation builders who have come

into this industry, as their fathers had started the construction business years ago. Some of them are young engineers who want to start afresh. There are budding marketing professionals with marketing degrees from India or abroad. And there are civil engineers, draftsmen, architects or even first time builders who want to explore the industry to the hilt.

The Gen Y group is a group of young go-getters. Having understood and identified the potential of the industry, they are equipped with the inherent ability of relating to customers in their age group.

"I am thankful for the younger salespeople," says a leading builder. "People are buying homes at a younger age and they are able to relate well with people of their own generation. This helps procure new business, particularly among first-time homebuyers, whose average age varies from 29 - 32. The younger generation salespeople are bringing in clients we might not have had."

"These youngsters are focused, passionate, and entrepreneurial, and they come to this industry with the skills and attitude needed to be top performers," says another reputed builder of the city.

What one has to take note of is how Gen Y is becoming the icon of the real estate industry. What is it that is making them sail comfortably in the new millennium? Are they here to make it big and survive or is it just a temporary ripple?

The veterans of the industry aver, "The influx of new talent is a positive trend for their offices and the industry overall. Besides, they are also instrumental in changing the way real estate companies do business."

A unique blend is what the Gen Y is. They might wear flip-flops to the office or listen to iPods at their desk but when it comes to decision-making, they are sharp and fast and exhibit incredible business acumen. Staunch believers in defining long-term objectives, they value the concept of brand building. They might want to close a

deal without unnecessary delays, but when it comes to advertising and brand recall they leave no stone unturned to achieve the same, no matter what the pace may be.

Technology skills are mentioned over and over as one of the biggest assets of the new generation. It has changed not only how new business is captured, but also how real estate offices are run. That often means putting a greater emphasis on email communications, responses and web marketing.

"We are willing and not afraid to challenge the status quo," says a leading builder of the city. "An environment where creativity and independent thinking are looked upon as positive features is appealing to people my age. We're very independent and tech savvy."

Creating global presence is the forte of the Gen Y group and they do so by deploying effective strategies and using internationally acclaimed mediums. Whether it is managing advertising budgets or taking a new look on how sales meetings are structured, they promise to do it with equal élan and enthusiasm.

Such is the zeal and determination of Gen Y that even when they lack sales experience, they compensate with quick learning and drive to succeed. In the bargain, they also experiment with new methods in sales and marketing, consequently setting benchmarks.

Since they are die-hard professionals with a no-nonsense approach, they desire to direct only professionals who are proactive and dynamic. With ample skill sets in handling issues like negotiating with suppliers and vendors, it is inevitable that the younger crowd will help keep real estate salespeople in the equation.

There is no denying that Gen Y will continue to shape the industry with an emphasis on technology and an insight into what younger consumers want from their real estate sales team. They are the future of the business and they are going to change the face of the real estate industry. □

How NOT to sell a home

Things not to do when selling your home

Keep off these actions or tricks to sell your home efficiently. It's easy as that.

Half truth

Be honest about any particular problem in the structure. Either get repairs done or be upfront. Having the deal fall through later, does nothing for your reputation.

Over rated

Be opportunistic, not greedy. Get an informed quote before setting your sale price with negotiation margins. Property valuation may be a good idea too.

Buyers home

Clean your house of dirt and personal effects. Let the buyer's imagination paint the picture to his tastes as he walks through.

Pets away

Keep your pets away at walk through meeting. The new buyer may not be animal friendly.

Also he is looking for a home not a pet. In case you think the garden or backyard is good enough, warn your visitors. Tell your agent to book an appointment before visiting.

Now you see me, Now you don't

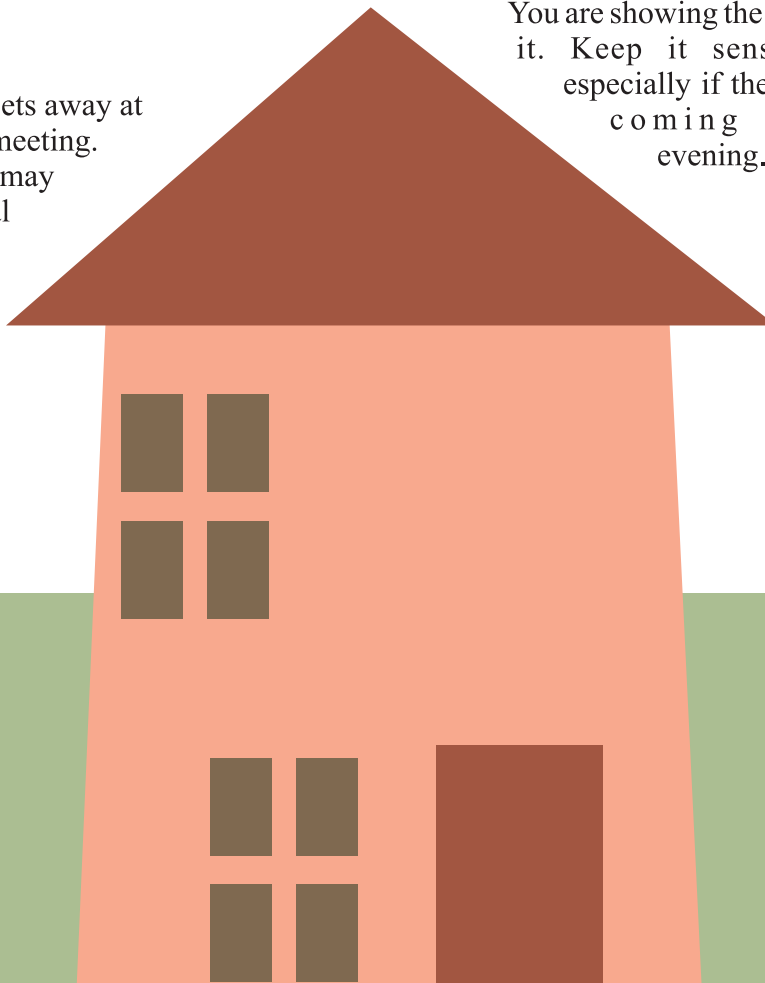
You may be living in home you are selling. The trick is to make it appear you have moved. Tidy up and put away those photos, toys, clothes and knick knacks. Discourage unexpected viewers.

Style neutral

Art deco, eclectic touches – suggest you keep them for your new home. Here let things be pleasant and neutral when you are redoing essentials for selling.

Light up

You are showing the house not hiding it. Keep it sensibly well lit, especially if the prospective are coming in the late evening...□



Getting a sense of the market

Investors need to understand market trends before stepping in.

Is it the right time to invest in the real estate market? Among the expected answers that will come up will be “Depends whether you buying or selling.” That should be a wake up call for you to follow market trends and understand whether it is a good time to buy or sell.

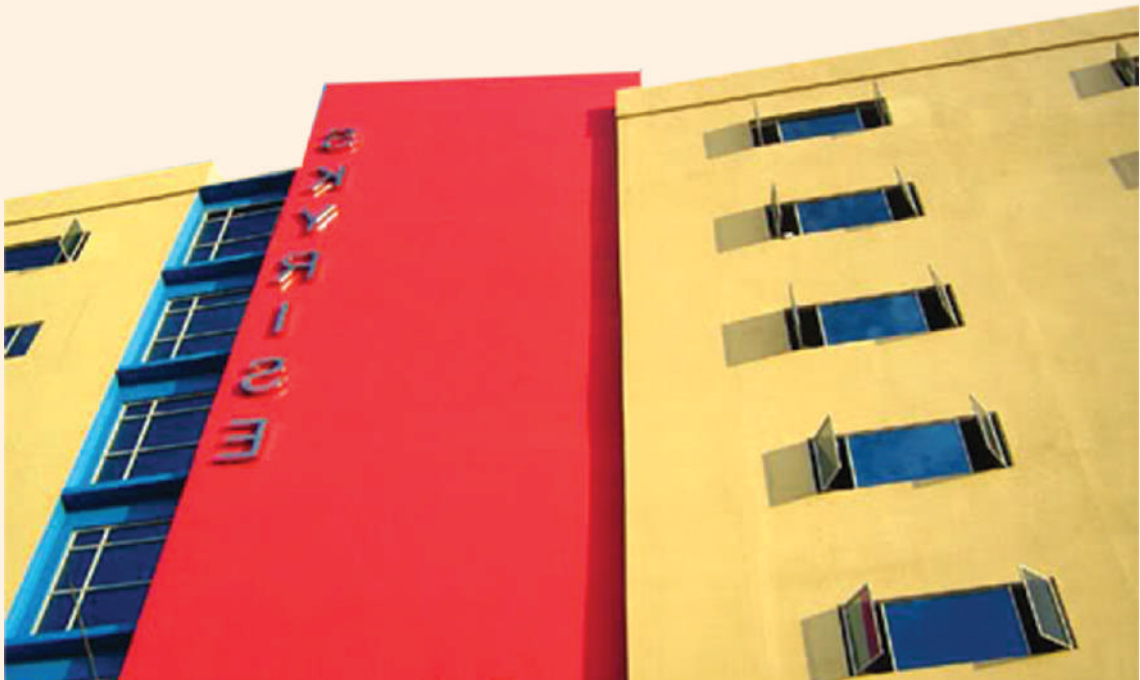
Buyer’s market

Buyers will benefit with good deals when there is abundant supply. Developers need to get back their funds to move on and are willing to woo buyers. Prices tend to stagnate for several reasons. The trackers know when

buying is low, so they have lesser competition to handle. Its time to test your negotiation skills!

Seller’s market

In areas or times when development slows down or is yet to pick up, sellers are in a position of strength. They look for the first mover advantage and dictate terms. Buyers are ready to move in quickly to grab a property of choice while looking forward to quick growth of their investments. Sellers tend to be firmer as they may be more aware of the demand trends. □



Pumping numbers

As a buyer you are likely to visit several properties in the area. So would many others who are prospecting. It gives an impression that there is much activity and interest increasing for the projects. These rumors in turn are the basis for encouraging builders to hike prices.

As a buyer, do try to know the actual sales closed. In case the market is slow, you could negotiate a good deal with confidence. □



Impulsive V/s Premeditated

A research on the type of buyers the real-estate market witnesses at a time shows that there are primarily two types of buyers. Which category do you belong to?

Depending on the buying nature, buyers have been classified into two broad segments – those who buy at the very first sight and the others who are cautious and take time to come to a decision.

Giving In To An Impulse

First let's have a look at the one who buys house at the very first sight. We call them impulsive buyers. Impulsive buyers generally look at the advertisements in paper, magazine or anywhere else, and if they like it, they immediately decide to buy the house. It's something like love at first sight. They like it, they buy it. They are truly impulsive in nature..

Impulsive buyers make purchase on recommendation of the close ones. If a friend is buying a house at some place, it is good enough for them to invest in the same project. Here, they

would completely trust the judgment of the close ones. Mr and Mrs Verma saw an advertisement of XYZ project on Monday, visited the site on Tuesday and immediately booked the flat. Wow! Now this is what we call impulsive buying.

What Makes Impulsiveness Affordable?

Impulsive buying is fine if the house is being bought for investment purpose. One does not have to live there and hence buyers are carefree. Earning returns is the main concern and as long as that seems sure, no other enquiry is needed. The other factor which that makes impulsive decisions possible is availability of sound finance. If a person is in a position to pay without much trouble, he/she will make purchase without any delay. Suppose Mr. Joshi has some



money at his disposal and wants to buy a house purely for investment purpose. As soon as he finds a project that will ensure him the returns, he will invest in that. Impulsive buying is also possible when the buyer is the regular player in the market. A person who has gained sizeable experience in the property market will instantly judge a good project and make the investment. He does not need much time to do research or homework. His expertise makes them buy the house spontaneously.

Just like the coin has two sides, impulsive buying too has two sides. Most of the time it can get you good fortune, but sometimes bad luck can knock the door. If there is a good project and you make an investment impulsively, you earn riches. However, if there happens to be some crisis in the project or in your management, and you can't immediately get the invested money back, the action has not worked in your favor. Nonetheless, the most cited reason for impulsive buying is the anticipation of rising costs. People do not want to purchase house at the higher price than the existing one and therefore buy it before any further rise in the price.

Well Thought Of

Now let's move to the second segment of the buyer—the premeditated buyers. We can call them cautious, planned, and thoughtful buyers. The principle behind their buying is that these buyers are quite careful and take a long time to decide on buying a property. Even if they like a house, it is not necessary that they will buy it. Suppose Mr. Patil wants to buy a house. He will personally visit several projects and may take advice from an agent or any other expert. The reason behind this is he does not want to take any decision in a hurry and then regret later. While visiting several projects he may come across one or two which he may like. But remember he is a premeditated buyer. Even though he likes the project he may not invest in it. Mr. Patil will think that he should not rush in and wait a little longer so that he finds the better scheme.

Too Much Caution?

Premeditated buying happens when the person is very



cautious, by nature. He/she likes to scrutinize things thoroughly and then take any decision. The psychology of the buyer plays a crucial role here. Apart from this, money also plays an important role. If the financial arrangement is frail, the person will hold on the purchase and wait till he/she has enough resources to buy the house.

Understanding the pros and cons of premeditated buying is significant. With a cautious approach one will rarely make an inappropriate deal. However, there is also a possibility that while waiting for the right project, the prices will rise and again it might go out of your budget.

Now that we have had an in-depth look at both the types of buyers, it's not very difficult to identify what type of buyer you are. We are not for or against any of the segments. They both have advantages and disadvantages. Nevertheless, experience says that striking the balance between the two is ideal. □



Balancing emotions when purchasing a house

The fact is that buying a home is a very emotional experience – whether it is the stress of finance management or identifying the ‘perfect’ choice and celebrating the decision – it’s our emotions pushing the rational thinking ahead. This is why we it is suggested that buyers consider a second visit, or carry someone along to get an objective viewpoint.

Colored focus

One of the top reasons to like or dislike a property at first sight is are the colors of the building and interiors. When the association of the color is with warmth and comfort, it is a case of ‘love at first

sight’. On the other hand, if the colors are not to your taste, the place looks ugly and seems unsuitable for your requirements.

Once the first impression is made, it tends to color our rational thinking as well. Do work on looking at the advantages or the negatives of the property for its suitability. The colors can be changed as can the interiors. Unfortunately, this is not so for the location, floor plan or quality of construction.

Memory reasoning

The swing in the garden or memories of falling over the fence could be a cause of accepting or

rejecting a house. Again, you are looking at a house with your past experiences affecting your decision. There are other emotions that can also hamper a balanced decision. The weather can affect your mood as can workplace stresses playing on your mind.

It is human, so what we need to be aware is that it can happen. Rather than regretting a deal, closed or missed, at a later stage, it is important to view a property for its pluses and minuses rather than emotions. Being aware of the power of emotions is a good place to start. □

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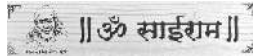


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While you expect your real estate agent to "get results", there's more to a real estate transaction than the sale or purchase... a lot more. Working with an agent who is reliable, accountable, and responsive can make all the difference.

Finding The Right Home

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Property Portfolio

They are those who are putative to keep their ears and eyes open; and a dedicated agent will never be lacking in information. Since the agent already has a plethora of properties enlisted with him, he can show you the property matching your description and the deal may come through much quicker, than if you were looking for a property without his mediation.

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Working with a realtor has several benefits, here are the top ten for you.

1. Gain From Shared Information

An established realtor is your source guide for clear properties in the market.

2. Informed Market Overview

Expect to have many misconceptions about the market trends like pricing, property values and available properties cleared by your agent.

3. Mark Your Attendance

Your realtor will represent you at the several meetings, appointments and other places where your presence is required. This will relieve you of a lot of stress of multitasking.

4. Paper Load Management

With their daily routine involving drawing contracts and meeting

obligations in documentation, a realtor will keep the processes clear.

5. Sharp Spotting

Being in the field a realtor is likely to have insider information on properties. This includes tips on associated problems, false leads and the like.

6. Support System

“Where could I find an inspector or the best loan deal?” is only one of the questions your agent is likely to easily answer. Their network will quickly resolve issues like these.

7. Updated Guidance

Although it is not their business, through experience realtors are usually updated on real estate regulations, mortgage requirements and other legal formalities.

8. The Third Umpire

Removed from emotional aspect of property deals, your agent can objectively evaluate property choices and guide you well.

9. Money Well Spent

The advantages of getting realtor services are fully worth the commission you are required to pay for the deal. Sell by owner mode has its own pitfalls as you self study laws, coordinate million details and learn by experience.

10. Multiple Options

As a buyer or seller, a realtor is your source for a quick list with multiple options. He is likely to guide you through intelligent investment too. Making the whole relationship profitable for all. □

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