



GET YOUR HOME READY TO **SELL!**

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My name is Myra Jensen with BRIX Real Estate and one of my favorite things to do when I list a home is working with the sellers to get the home ready to sell. Sometimes one (or both!) of the sellers will resist my suggestions, thinking that it's just a waste of time. However, they always like the end result!

Whether you are selling next week or next year, this guide will help you get your home ready to sell.

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GETTING READY



If you are thinking about selling your home, you are probably overwhelmed thinking about getting ready. The purpose of this book is to give you clear direction on what you need to do to get your house ready for buyers, with as little stress and expense as possible.

Getting your home ready to sell is NOT the same as decorating your home. We are simply looking to highlight the features of your home and remove any distractions. We want the buyer to get a feel for what it would be like if they lived in the home, and hopefully feel good about it!

With most homes, a good agent will guide you through the steps to prepare your home. If your agent is not making suggestions prior to

taking photos, it may be time to look for an agent that does.

For vacant or luxury homes, it is appropriate that your agent recommend that you hire a professional stager for a consultation or to provide furniture. Most stagers can be hired to do the staging work for you if that is what you prefer.

Agents usually have a list of contractors they recommend for work on any maintenance issues or items such as painting or landscaping. Hiring and payment of these professionals is your responsibility, as agents are not typically licensed as general contractors and do not have insurance to cover that type of work.

DECLUTTERING TIPS

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- ▶ **Decluttering is the first step to getting your home ready to sell.** Staging a home is not the same as decorating. It is about highlighting the features of your home and taking away distractions. Clutter is a distraction. You are moving, you will need to pack, so think of decluttering as starting your packing in advance.
- ▶ **GET PREPARED.** Collect packing boxes or bins, newspapers for fragile items, labels and markers, and garbage bags so you have everything you need to start.
- ▶ **CHOOSE ONE ROOM TO START WITH.** For some people decluttering can be very overwhelming. We want this to be a calm and organized process for you. Pick one room at a time to focus on. If you are easily overwhelmed, set a timer for 15 minutes and work on the room 15 minutes at a time.
- ▶ **START WITH THE FLOOR AND WORK YOUR WAY UP.** Any room will look cleaner and larger with the floor free from clutter. Get rid of the pile of newspapers or magazines in the corner. Put the cat tree in the garage. Keep it simple. When the floor is decluttered, work your way up to the surfaces of the tables, fireplace mantles, etc.



DECLUTTERING TIPS

► **If you don't use it every day, put it away.**

Especially important in the kitchen, where we typically have several items on our counters that we rarely use.

► **KEEP PATHWAYS CLEAR.** You don't want buyers bumping into things when they are touring your home. Please do not put anything on the stairways as decoration, this is a dangerous tripping hazard.

► **BOOKSHELVES SHOULD ONLY HAVE BOOKS STANDING UPRIGHT.** Books on their side are clutter. If you have too many books, pack some away. China cabinet contents should also be paired down as not to be distracting.

► **CLEAN OFF SURFACES THAT ARE NOT MEANT TO STORE THINGS.** Nothing on top of the toilet, refrigerator, etc.

► **PICK UP THE RUGS.** Rugs usually make a room feel smaller. The only place I like to see rugs is where people have to stand, in front of the kitchen or bathroom sink, in front of the washer and dryer, and in the entry for shoes, or if you have all wood or tile floors in the living or family room a fluffy rug can warm up the area. All other rugs can go.



QUICK TIPS

THE 3 ITEM RULE

The 3 item rule states that any more than 3 items on any surface is clutter. A surface may be a table, a book shelf, or a section of counter top in the kitchen or bath. Keep the 3 item rule in mind when you are decluttering your home.



Pre-List Inspections

You may choose to hire an inspector to do a full home inspection prior to listing your home typically this is not necessary unless your local municipality requires it. However if there are items that you feel may need to be repaired, now is the time to either repair any deferred maintenance -or at least get a bid so you know the cost in case a buyer requests the repair.

If you have a home with a septic system, we highly recommend that you have the system certified prior to listing - better to know if a system needs to be replaced BEFORE negotiating a sale price with a buyer. A well water test should not be done until after a purchase agreement has been accepted.

HIRE AN AGENT

Agents know what buyers like, we work with them every day! Follow the advice of your agent in staging and pricing and you will be on the way to getting the best value for your home.



CURB APPEAL

Buyers are always excited to start looking at homes and I know that the first impression - when we are driving up the driveway - can make or break their excitement. Sometimes buyers know that a house is "THE" house the minute we drive up.

► WHAT IS ATTRACTING YOUR ATTENTION?

Staging is all about putting the focus on the highlights of your home - and taking away the distractions. You may have spent a long time getting the inside of your home ready, now it's time to go stand in the street in front of your home and take a good long look.

You may want to invite a friend or neighbor to see it with you - you will never be able to see your home like a buyer - you are too used to it. If you don't have anybody to help you, take some pictures and look at the pictures. I find that looking at a photograph is very similar to how the buyer will see your home - you will start to see details that you commonly overlook.

For example, if you have a beautiful picture window at the front of your home and the bushes are hiding it, it may be time to trim them away from the window.

- **FRESHEN UP THE LANDSCAPING.** If you have a ton of garden gnomes and other decorations, put most of them away as well.

Anything that you are not going to leave behind should probably be taken down now - especially things that are in the ground, because those may be considered as part of the deal by the buyer.

This is the time to weed the gardens, trim the trees and bushes. Remove bushes that are past their prime and plant flowers if weather permits. Throw seed down if you have bare patches of lawn.

- **MULCH IS A SELLER'S BEST FRIEND.** Nothing does more for a garden and curb appeal than a fresh layer of mulch. Mulch loses its color very quickly so spread a thin layer of fresh mulch over all existing mulch. This will also help prevent more weeds. Ask your agent for color recommendations.
- **PUT THE "STUFF" AWAY.** A lot of us use the side of our garage or under our deck to store "stuff", park a trailer, etc. Now is the time to purge the things you are never going to use anyway or put them in the garage or somewhere else. Ask a friend to store the trailer. Bring the extra landscaping blocks to the dump or sell them on Craigslist, just don't leave them laying around. Take down the huge trampoline in the yard. Put away anything that is distracting. Your neighbors will thank you and the buyers will appreciate it.

CURB APPEAL

- ▶ **WHAT IS YOUR ADDRESS????** One of a real estate agent's pet peeves is driving down the street trying to find a house that either has no address numbers displayed or they are so small we can't see them. Make sure your address is easily seen from the road and now may be time to get shiny new numbers to add to the curb appeal.
- ▶ **DETAILS, DETAILS.** Make your home stand out with small details that will put your curb appeal over the top. Fresh paint on the trim. Wash the windows. New light fixtures at the front door and on the garage. New address numbers. A new rug at the front door. A new mail box. These little details are inexpensive and go a long way toward making the buyer fall in love.
- ▶ **DRIVEWAY AND SIDEWALKS.** What is the condition of your driveway and sidewalks? If they have a ton of cracks and shifting - you may want to get it repaired or replaced. If your sidewalk has shifted, you may be able to have it mud/sand jacked to level it out. This falls under deferred maintenance. If you have an asphalt driveway, consider having it sealcoated - it is usually inexpensive and looks great afterwards. Seal cracks and crevices to prevent water issues.

Take a walk around your house. Make sure you are not missing any areas of deferred maintenance.

- ▶ **THE FRONT DOOR.** First of all, the front door should be recognizable. This may sound funny, but you should be able to look at the house and tell where the front door is. Sometime the front door is actually at the side of the house. Just make sure there is a clear path guiding the buyer to the front door. We love to see a pop of color (Feng Shui suggests "Fire" colors of red, orange, purple or deep pink/magenta) at the front door, as long as it does not clash with the rest of the house. At the very least, put on a fresh coat of paint or stain and maybe a new handle on the front door to make it look great!
- ▶ **PICK UP THE PET WASTE.** I don't think I have to explain this one too much, but really - do you want buyers stepping in it and dragging it back into your house? Or prancing around the backyard trying to avoid the "bombs". THAT is distracting and the buyers will not buy your house. Clean the yard EVERY day. Your dog will thank you too.



Walk around the house and make a list of any issues that need repair or maintenance.

A short list of common issues;

- Peeling or worn paint
- Leaks – time to get rid of the bucket under the sink and call the plumber
- Loose tile and missing grout
- Worn or stained carpet
- Loose railings
- Closet doors that don't work properly
- Cracked or broken windows
- Holes in the walls (or anywhere else)
- Anything held together with duct tape!



Repairs needed before listing:

[illegible]

DEFERRED MAINTENANCE

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There is no way that I can list everything, but you get the idea. We call this “Deferred Maintenance” and if the buyer does not notice these items, the home inspector probably will, and you will be asked to fix them AFTER you have already negotiated the deal. Or even worse, if you have too many of these things going on in your house, the buyer either won’t want to buy it, or will offer you less money, based on condition.

You can hire a home inspector to inspect your home before you list, and share the report with prospective buyers. Please note that many cities require a city inspection before you can sell your home, and they may give you a list of items to fix before it can go on the market.

If you have a well and septic, you should get those tested and certified – before you list. Nothing worse than negotiating a price with the buyer, and THEN finding out you need to put in a new septic system in order to close.

If you don’t want to fix the deferred maintenance items, then you will want to price your home accordingly. If you want to get the most money for your home, fix it!



FAMILY PHOTOS

You no doubt have heard about taking down family photos prior to listing your house. But do you know why? We want the buyers to imagine themselves in the home, it's true. But when you get your home ready to sell, we also want to take away any distractions for the buyer so they can put all of their focus on the home.

DO I KNOW THEM?

Your wedding photo may be precious to you, but when you have family pictures hanging all over the home, the buyers will stop what they are doing and look at the pictures to see if they recognize anyone. This distracts them from paying attention to the details of your home.

PHOTO TIPS

- ▶ Usually pictures of babies and old fashioned black and white pictures are not distracting, but use them sparingly.
- ▶ Take down any signs, plaques or awards with your name on them.



WHAT DOES WORK?

So what kind of photos should you use? A home across the street from a Lake in Minneapolis used a photo wall highlighting old photos of the house and pictures of Minneapolis, the Lake and surrounding area. While it may be a bit distracting, it does it for all the right reasons, perfectly telling the story of the home and neighborhood.

Furniture placement is very important – we don't want buyers walking into a room and bumping into things, or seeing a visual roadblock such as the back of a sofa. Taking out large items can make the room look and feel larger. Check out this before picture from a listing I had awhile back.

This was a large finished basement, and half of the room was used as a toy room, so that obviously added clutter to the room. But I want to point out the seating area. While it is very functional for watching tv, it's not very inviting.

Look at what happens when we move the furniture a little. Wow! Doesn't that make you just want to sprawl out on the sofa and watch some football?? Also notice how we decluttered the entertainment center a little bit so the items are not distracting.

This arrangement allows the buyers to walk around in the seating area, where before, they likely would have stopped in the middle of the lower level and then turned around and walked out.



Checklist:

- ☐ Remove visual or physical roadblocks. Allow buyers to walk around.
- ☐ Clear hallways and pathways so buyers won't bump into things or trip.
- ☐ Remove any items too large for the room.
- ☐ Clear the floor. Remove baskets, plants, etc.
- ☐ Declutter shelves and remove any distracting items.

THE KITCHEN

The kitchen is the heart of the home, but you don't have to have a big or fancy kitchen to make it appeal to buyers. Here are some easy tips to help it show great!

Here is a step by step guide to getting your kitchen ready to show:

- ▶ **REMEMBER THE 3 ITEM RULE.** No more than three items on any surface. A typical kitchen has two or three surfaces if you break it up. A surface may be too small for 3 items. Do not clear everything off your counter because it will look too impersonal.
- ▶ **IF YOU DON'T USE IT EVERY DAY, PUT IT AWAY.** Especially important in the kitchen, where we typically have several items on our counters that we rarely use. Pack them up.
- ▶ **REMOVE THE MAGNETS.** It makes my stomach turn when I look at photos of listings and see magnets, photos, and other misc. junk on the fridge. Clean off the front, sides and top of the fridge.
- ▶ **BREAKFAST BAR.** If you have a breakfast bar, put a couple of placemats down to highlight that feature. You do not need to put down place settings, this looks artificial in most homes.
- ▶ **CLEAN, CLEAN, CLEAN.** Then clean some more. Buyers want to feel that the kitchen is clean. You may want to hire someone to do deep cleaning if you haven't done it for awhile. Make sure the inside of the fridge and dishwasher and microwave are spotless.
- ▶ **GRANITE.** I'm often asked if I recommend installing granite countertops before selling. The only time I suggest any change in countertop is if the current countertop is extremely outdated or in bad shape. If you are going to replace countertop - keep it neutral.
- ▶ **FINISHING TOUCHES.** Recaulk around the sink if necessary. Don't forget to check under the sink area as well. If you have any deferred maintenance or if something needs to be replaced, now is the time to do it. Do not skimp in the kitchen, buyers will notice.



THE BEDROOMS



The Primary Bedroom is going to be the most important of all of the bedrooms in the house. With all bedrooms, start with the section on decluttering first, then read these tips to make the bedroom look fantastic.

Here is a step by step guide to getting your bedrooms ready to show:

- ▶ **START AT THE FLOOR.** This applies to all rooms and closets – even in a small bedroom, the cleaner and more open the floorspace, the larger the room will appear. Remove everything that is not necessary – hampers, rugs, that pile of books. You will be starting with the floor and working your way up.
- ▶ **CLEAN AND DUST** Pay attention to light fixtures, ceiling fans, window treatments and blinds – the areas that you don't get to on a weekly basis.

▶ **THE PRIMARY BEDROOM** Many homes do not have a true “primary bedroom” with a walk-in closet or ensuite bath. You still want it to look like the main bedroom however. Make sure you have nice bedding on the bed, this is a good spot to invest in some if you don't have something that is modern. Grandma's quilt probably won't cut it right now. The bedding does not need to be expensive, just “modern” and not too colorful . I highly recommend having a bed skirt on the bed. Get a couple extra pillows with shams that match the bedding, and a couple of throw pillows. Even if you don't have a nice head board, a bunch of pillows will make it look amazing.

THE BEDROOMS



► **WINDOW TREATMENTS** Curtains should not be old fashioned or overwhelming. Nice panels will work well and make the room look up to date. Any window treatments that make the room too dark should be removed or replaced.

► **BEDROOM FURNITURE** Ideally, only a twin bed should be pushed up against a wall. Any size bigger should be centered on a wall with at least one night stand, even if it's a small one. If you have really large furniture or poster beds, consider removing some of the furniture unless the bedroom is very large.

► **KIDS ROOMS** Moving can be very stressful on kids and we don't want to constantly nag them to keep their room clean. Try to get them excited about moving. Help them declutter as much as you can, and then get them a laundry basket so they can quickly pick up the room in the mornings to be ready for a showing. Remind them that little kids may be looking at the house during showings - so any items they don't want "played with" should be put away. The laundry basket of "stuff" can be put in their closet during the showing.

THE CLOSETS

When you get your home ready to sell, cleaning out the closets is an important step, but it doesn't need to be difficult.

Here is a step by step guide to getting your closets ready to show:

- ▶ **DON'T PANIC.** While you probably have many closets in your home, there are only a couple that matter; the primary bedroom closet (no matter how small it is), your entryway or mudroom closet, and your kitchen pantry (technically a closet). While the buyer may check out your other closets, don't focus on those, just make sure nothing will fall on them when they open the door.
- ▶ **START WITH THE FLOOR.** I give this advice even with small rooms, the cleaner and more open the floorspace, the larger the room will appear. Take everything out of the closet that is on the floor, and decide what will go back in. You will be starting with the floor and working your way up.
- ▶ **START PACKING.** Anything that you are not going to use TODAY or THIS MONTH, needs to be packed away and removed from the closet. This is also a good time to start getting rid of clothes you don't wear anymore and give them away.
- ▶ **MAKE REPAIRS.** If the light fixture is hanging down, or the closet rod is held up by duct tape, this is the time to make any repairs necessary. This should not take long. If your walls are completely a mess, or if you are moving out and the closet will be empty, you may need to paint. In most cases painting is not necessary.
- ▶ **STAGE THE CLOSET.** When you are done packing and giving things away, you will probably still have a good amount of clothing left. Do the best you can to arrange things to look neat. If you have sweaters on the shelf, make sure they are neatly folded. DO NOT have anything hanging on the entrance door to the closet, you don't want things swinging and hitting the buyer.
- ▶ **Finishing Touches.** If you have an exceptional closet, like a huge walk-in or pantry, get some cute baskets or mirror that buyers will remember. We are trying to help create a feeling, and help the buyers fantasize about living there, so help them remember how wonderful the space is. If your closet is not that special, it's ok, you just want to make sure it is neat and organized so it does not become a red flag to buyers that you don't have enough storage space.

THE LAUNDRY ROOM

- ▶ Make sure the laundry room is clean and organized. If you are using it for storage, this is the time to clean it.
- ▶ Wipe down the washer and dryer. Open up the lid on the washer and clean around the rim. Once listed, make sure you dust and wipe down washer and dryer at least weekly.
- ▶ Do the laundry. There is nothing that is distracting to a buyer like a pile of stinky clothes on the floor.
- ▶ Pro tip = make it a part of your morning routine to do a load of laundry every day. This will keep you ahead of the pile.
- ▶ Many homes have the laundry as a part of the utility room. That's ok, just make the area around the washer and dryer look organized. Put in a shelf for laundry supplies if you don't have one.
- ▶ Put a nice fluffy rug on the bare floor in front of the washer.
- ▶ If you have a smaller home and a laundry closet, take everything out that is not laundry related. Clean and organize what is left.
- ▶ Inspectors love to call out venting of the dryer – make sure your dryer is properly vented before you put your home on the market.
- ▶ It's ok to have laundry baskets on the washer or dryer if you have no other place for them, just do not have them full of dirty clothes.
- ▶ Laundry = Clean. You do not want a dirty or smelly laundry room when your home is on the market! Your laundry room does not have to be fancy, just neat and clean.



THE UTILITY ROOM



The utility room is most often overlooked when sellers are getting ready to sell, but buyers always look closely at the furnace and water heater when looking at houses.

Here is the guide to getting your utility room ready to show:

- **START WITH THE FLOOR.** This rule applies to every room in the house. Clearing items off of the floor will make the room appear larger and cleaner.
- **THE FURNACE AND WATER HEATER** Typically, a buyer has no idea what they are looking for when looking at the furnace, they are just trying to determine age and whether the furnace is well-maintained. Make sure the area around the furnace is clear and clean, this

is not the place for storage. Change the furnace filter.

Most people have a thick layer of dust here, so make sure you wipe everything down so it looks clean. This will make the buyer feel that the furnace is well maintained and cared for. However, this is not the time to try to fool a buyer – your furnace **SHOULD** be well maintained. You should strongly consider having the furnace cleaned and certified up-front, this will help you avoid any expensive surprises during the buyer's inspection – after you have already negotiated a price.

Any defects that you know of and have not repaired **MUST** be disclosed to the buyer.

QUICK TIPS

SAFETY TIP

If you have guns, jewelry, medications or other items that thieves target at open houses, please remove them from the house or lock them up.



PORCHES

I have sadly seen so many porches used as storage rooms. If you have a porch, clean it out and if you can, put some appropriate furnishings there so the buyer sees it as an oasis. A rug is not a bad idea in the porch to make it feel like a living area.

FRONT ENTRY

The front door should be freshly painted or stained, and make sure the keys fit the locks and are easy to open. The entry way is very important as it is the gateway to your home. Make sure there is a rug available for buyers to leave their shoes, especially in the winter. The entry should be open and clear - remember that often there will be 3 or more people visiting during a showing, we don't want them tripping over things in the entry.



STAGING A VACANT HOME

- ▶ **PAINT** When a home is empty, buyers will notice every little mark on the wall. Hire a professional (this is not the time for a novice paint job) to paint the rooms a warm color – and keep it to one color throughout.
- ▶ **STICK WITH A THEME** Every house has a “feel” to it. No matter what that feel is, run with it and promote it to the buyer. Don’t have one country room and one contemporary. If your home is a farmhouse – stick with that farmhouse feel – add some artwork and decor to promote this theme.
- ▶ **THE KITCHEN** Kitchens and baths sell homes – make sure the kitchen in your home feels cozy and comfortable. Highlight a breakfast bar by adding stools and placemats.
- ▶ **THE BATHROOM** Make sure your bathroom is sparkling clean, and keep that toilet seat down for photos and showings. Add a fluffy rug and a couple hand towels. If you do not have a shower door, a contemporary looking shower curtain (new, not a dingy old one) will add a lot to the bathroom.
- ▶ **PROVIDE SEATING** If a buyer is comfortable enough to sit down in a house, they are comfortable enough to buy it. If you have a great porch or deck, let the buyer get comfortable by providing seating – we love adirondack chairs for that purpose. For more expensive and model homes, there are companies that will bring in furniture or virtually stage the home.

Follow these tips for staging a vacant home and your listing photos will look amazing, and buyers will be ready to move right in!



What is Your Home's Value Proposition?



There is one major mistake that sellers often make that can render even the best marketing plan ineffective. The Most Important Marketing Tool for Selling Your Home; The Home's Value Proposition.

When we work with buyers, we tell them there are three things that determine a home's value; Price, Location and Condition. Typically they get to pick two out of the three. If the home is in a good location, and the condition is excellent, typically the price will be higher. If the price is lower, and the location is good, then the condition is probably not the best.

You will remember when the market was depreciating, the homes that were selling quickly were the homes that were priced the most competitively, condition was practically ignored.

When you are selling, you need to determine which two factors should be promoted. Let's say your home is in excellent condition, but it backs up to a very busy and noisy road. We can use the condition as a selling point, but we can't use location, so we need to make sure that the price is a selling point and price the home competitively so that a buyer will be able to overlook the location.

Maybe your location is fine. And you want to get the highest market price possible for your home. Then you have to focus on the condition. Most buyers want a home that they can move right into with little work on their part. You will want to make sure that all deferred maintenance items are taken care of, and stage the home to make sure it shows at it's best.

PRO TIP

The most successful strategy in an appreciating market is to price the home "at the market" (indicated by past sales), and make sure the home is in excellent condition. This, combined with a strong marketing plan, often will result in multiple offers and buyers competing to buy your home .

You have worked hard to get your home ready for the market – here is a daily checklist to help you quickly and painlessly prepare for an open house or showing. You never know when you might get a last minute showing request, so get in the habit of doing these tasks each day, even if you don't have a showing scheduled.



MORNINGS

- ☐ Everyone make their bed – parents help children straighten their bedding.
- ☐ Pick up anything on bedroom floor and put away.
- ☐ Put all dirty laundry away in hamper or basket
- ☐ Put away clean dishes from night before and make sure kitchen is clean, especially the sink.
- ☐ Breakfast dishes in dishwasher – wash breakfast dishes if you do not have a dishwasher.
- ☐ Replace or straighten dish towels or rugs.
- ☐ Check bathrooms, wipe down countertops, make sure floor, mirrors, shower and toilet are clean.
- ☐ Toilet seats should be down. Straighten or replace towels and rugs.
- ☐ Throw in a load of laundry and fold clean laundry out of the dryer. (One load a day will help you keep up with the laundry).
- ☐ Keep an empty laundry basket that you can throw any last minute displaced items with you and throw it in the car or a closet.
- ☐ Remove/lock up any tablets, laptops, medication, firearms and any other valuable items.
- ☐ Get in the habit of picking up after your dog(s) each time they go in the yard. You do not want dog waste in your yard. The cat box should be cleaned a minimum of once a day.



Use this showing checklist as your guide and customize it even more using the additional lines below!

AFTERNOON/EVENING

- ☐ Put all clean laundry away.
- ☐ Put away any items stashed in the morning laundry basket.
- ☐ Clean kitchen and run dishwasher or wash dishes.
- ☐ Wipe down countertops and sweep floors.
- ☐ Take out garbage.
- ☐ Dust or wipe down any surfaces that need it.
- ☐ Run vacuum and wash floors where necessary.
- ☐ Walk through the house and check for anything that needs to be picked up and put away.
- ☐ Put away any items from the morning laundry basket.

BEFORE A SHOWING

- ☐ All lights on and doors to rooms open
- ☐ Blinds and curtains open
- ☐ Heat or air conditioner on. The home should be at a comfortable temperature.
- ☐ Outside lights on if it gets dark early.
- ☐ Soft music playing is a nice touch.
- ☐ Secure or remove pets.

Additional Showing Todo's:

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____



I run a local website called NWMetroLife.com that keeps local residents informed about what is going on in the Twin Cities NW Metro, things like the best restaurants, shopping, outdoor activities, and fun events! If you are looking to buy or sell a home in the NW Metro our team is here to help you navigate this market!

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Visit our website for home staging tips, home search and updates on the Housing Market.

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