

Home & Lifestyle

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REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING

January 22, 2023

HOW TO CREATE MORE PRIVACY ON YOUR PROPERTY

An inviting backyard can serve as a welcome retreat from the hustle and bustle of daily life. After a long day at the office or an exhausting day spent transporting kids to and fro, it's hard to resist the allure of a peaceful outdoor space in which to unwind.

Privacy is a key component of any backyard oasis. Some homes may be so remote that privacy isn't an issue. But many suburban homeowners recognize they might need to tweak their landscapes if they hope to create a private oasis outside.

FENCING OR PLANTING?

Most homeowners looking to create more privacy on their property will have to choose between fencing and planting. Fencing provides immediate privacy because, once it's installed, no one can see into the yard. Fencing also doesn't require watering or other immediate upkeep, which will be necessary when planting to ensure tree roots can establish themselves.

But planting has its benefits as well. Planting for privacy is essentially creating a living fence that can grow over time and provide even more privacy as trees reach maturity. Plants also tend to be less costly than fencing. The home renovation experts at BobVila.com estimate that fencing projects typically cost between \$1,667 and \$4,075. However, fencing projects can cost considerably more than \$4,000, especially for homeowners with large properties they want to enclose. Large, mature trees can be expensive, though it's unlikely they will cost as much as fencing. In addition, fencing requires more maintenance and will potentially need to be replaced, while native trees won't require much upkeep and can last for generations.

PLANTING

Homeowners who choose to plant for privacy will next have to decide which type of plants to add to their properties. Evergreens provide year-round privacy because they don't shed their leaves, so these are the ones most often chosen when creating a living fence. A number of varieties of evergreen trees can do the job, but it's important that homeowners consult with a landscape architect prior to choosing trees so they can ensure the trees will thrive when faced with the growing conditions on their properties. During such a consultation, homeowners may discuss the following popular privacy trees.

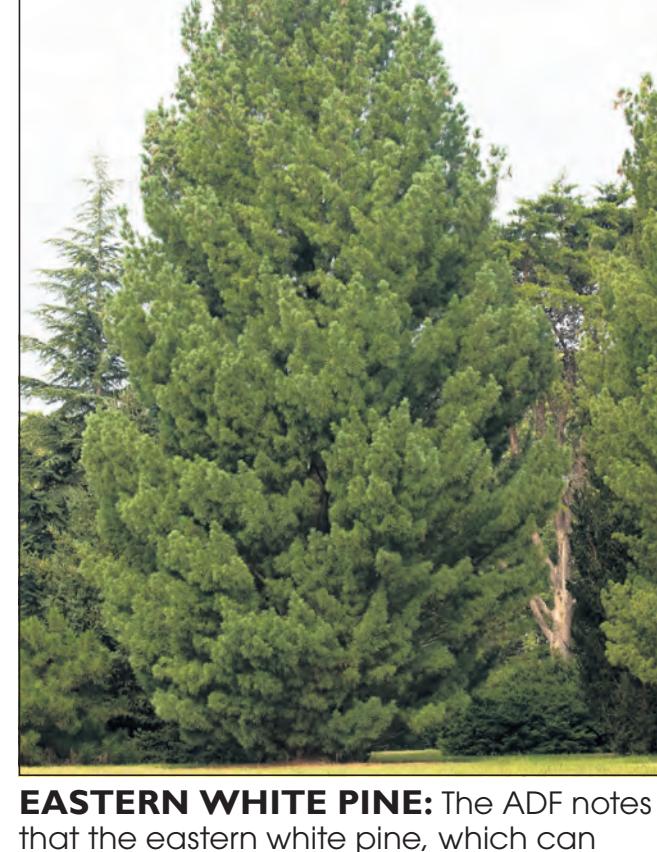
Whether it's fencing or planting, homeowners have many options to consider as they seek to create more privacy on their properties.



GREEN GIANT ARBORVITAE: There are different varieties of the arborvitae, but the Green Giant tends to be the go-to option for privacy. The ADF notes that Green Giants will grow up to three feet per year until they reach maturity, providing a fast-growing option for privacy planters. The Green Giant can spread as wide as 20 feet at maturity, which is another attribute that makes it so popular among homeowners desiring privacy.



LEYLAND CYPRESS: The Arbor Day Foundation® notes that the Leyland cypress is popular for hedges and boundaries, likely because a typical tree reaches a mature height of 60'-70' and can spread as wide as 25'. The Leyland cypress grows fast, which may appeal to homeowners who don't want to wait to establish privacy.



EASTERN WHITE PINE: The ADF notes that the eastern white pine, which can reach heights as high as 80 feet, is favored in spacious yards. That's likely due to its height and its potential spread, which can reach 40 feet. Homeowners who choose the eastern white pine might like it for its resemblance to a Christmas tree, and in fact it is widely used for that purpose. The privacy provided by the eastern white pine is significant, but it might be best suited to especially large properties.

Real Estate Trends



In early 2022, home prices skyrocketed (again) as we still had a home buying frenzy that was in part being driven by the historically low interest rates and historically low housing inventory. It was a continuation of 2021, and the classic economic story of 'supply vs demand.'

As 2022 wore on, we saw interest rates climb. Folks that purchased at the beginning of the year were glad they did. By the end of 2022, the market has slowed down as interest rates more than doubled from the end of 2021.

One thing to remember is that Real Estate typically follows a 10 year cycle. Just as 2010, 2011, and 2012 were the transition years for the Great Recession, we are seeing 2020, 2021, and 2022 are the transition years this time. As interest rates have gone up, the home purchase amount that buyers are pre-approved for have gone down. One thing most buyers don't realize is that they are not pre-approved for a dollar amount. They are pre-approved for a mortgage payment amount. As the interest rates go up, so does the mortgage payment, which means how much home they can afford to buy goes down.

So, when will interest rates drop? In short, rates aren't going to back down to 3%-4%. Rates will continue to go up. Good news? The housing market has softened. Home buyers can also get help with closing costs and negotiate home prices and repairs. The bad news is that, I think, until home prices adjust to pre-pandemic values, I don't think we will see even the 5% again.

What I do know is that people who buy are still better off than folks who rent. Your mortgage is your mortgage. It is your home, and your equity. Rents are still going up, and will not stop anytime soon as the demand for rentals is still higher than that supply.

If you are waiting for a 'crash', the economists don't see a market crash similar to 2009-2011 happening. The housing market crash was due to 80/20 loans, Adjustable Rate Mortgages, lax credit standards for loans, and a lot of 'creative' financing. The government cracked down on all of that after the crash, so the likelihood of a market crash like that again is very slim.

If you are thinking about buying, or selling, a home, and have questions, please reach out. I would be honored to help. It is a changing market, and I am here to help!



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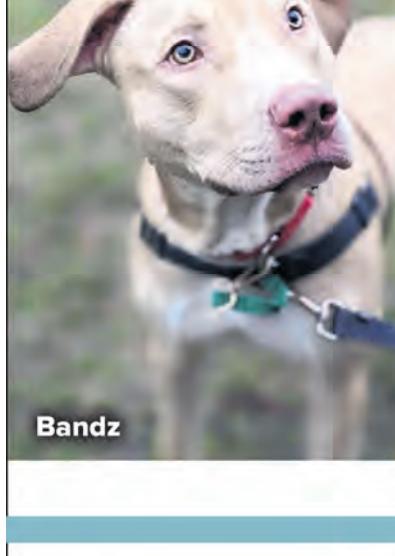
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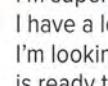
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Breed: American Pit Bull Terrier

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- I would do best in a home with kids over age 6.
- I need to meet any other dogs I might be living with. I love other dogs and am a very playful and high energy player!
- I'm really social and love spending time with people. I would like a family that is home most of the time.

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Buying a Property at Auction

Are you ready for the exciting buzz associated with bidding?

Investors typically leverage real estate auctions to find more affordable properties, but anyone can get involved.

These accelerated real estate transactions are usually announced through local news outlets, opening the door for great deals for those who are willing to get into a bidding war. They can present a winning proposition to sellers, too.

TYPES OF AUCTIONS

The highest bidder wins in an absolute auction, no matter the amount they bid. In this scenario, a \$1 bid might claim the property. Minimum-bid auctions ensure that bids cover any mortgage balance or taxes that are still owed. In a reserve auction, bids are treated like offers than can be accepted or rejected.

FOR SELLERS

No one is window-shopping at these auctions: Buyers arrive ready to make a purchase. That's particularly attractive for those who have been paying lengthy carrying costs like maintenance and taxes while a home went unsold. Prospects are pre-qualified. There are no time-consuming showings of the property, or lengthy negotiations on a price. Competition among prospective buyers may also build up the price in a negotiated sale. Competitive bidding



begins at a fair market value in most cases.

FOR BUYERS

Depending on the bid, these properties can be a very smart investment. Sellers are likewise ready to participate in a streamlined process, without the risk of drawn-out negotiations. Choice and selection are guaranteed, since auction often include many offerings in the same price range and in the same general area.

The extended period of time between making and offer and securing the purchase is eliminated. Closing dates are agreed upon in advance. A due-diligence packet offers the fullest possible property disclosure before bidding begins.

THE RISKS

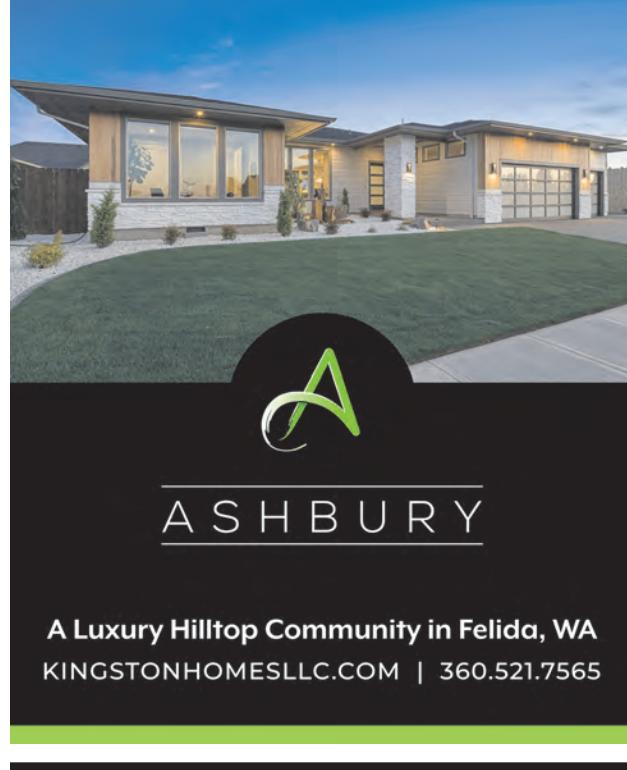
When everything works as it should, there are notable benefits for both buyers and sellers. But purchasing a property at auction isn't without its risks. The

National Association of Realtors cautions that buyers need to arrive at the action having done as much research as possible. For instance, are you prepared to put in the work on a condemned or distressed property that might have been closed up for an extended period of time, or have other general maintenance issues? All sales are final in an absolute auction, so a seller can't back out if a bid is too low.

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A couple is lying on a bed, looking at a laptop together. The woman is in the foreground, wearing a plaid shirt, and the man is behind her, smiling. In the background, architectural blueprints are spread out on a surface. The overall theme is home planning.

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THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)

Journal of Oral Rehabilitation 2006 33: 103–109 © 2006 Blackwell Publishing Ltd

81 Some Louvre works

Simpson shout map line	85 Subject to a fine, say 87 Long haul	11 Your 12 Hoar
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87 Long haul 12
88 "Barbary" beast 13
89 Watchee films online

90 Watches films or
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sight"	94	Guitar range
20 Be generous	96	Can't help but
21 Help make possible	97	Provides new gear for
22 Furnace fuel	99	Bend forward and downward
23 Gives up an effort	101	Toy truck giant
26 GI entertainment group	104	Disposable injection units
27 Utmost height	108	Some rideshares
28 Mandela's native language	111	Seasonal songs
29 Washer cycle	113	Top-speed run
31 NY Mets' division	114	Defensive walls
34 Goes (for)	117	Stuck together
37 Apprehension	120	Bring to ruin
38 Draw near	121	Orbital path
41 <i>60 Minutes</i> reporter	122	Starts moving in earnest
43 Twine fiber	127	Tool and ___ company
46 Annoy repeatedly	128	Father of the Titans
48 Expanse of land	129	Moon of Jupiter
51 S&L holding	130	One in a flock
52 Software download	131	___ in "Stockholm"
55 Wastes time and energy futilely	132	Packing a punch
59 Monopolize	133	Gyrocompass inventor
60 Minimal musical groups	134	Blog feed format: Abbr.
62 Serengeti scavengers		DOWN
63 Convention address	1	Render harmless
65 "Are you in ___?"	2	Ancient prophet
67 Puts forth, as force	3	NASCAR topper
69 Shape of many a chalet	4	Passports, for short
72 Embossed art	5	Cry audibly
74 Pulitzer composer Ned	6	Cameo stone
76 Sunday shopping ban	7	Spot for a soak
77 Home-building bird	8	Dumas swordsman
78 Kiribati's capital	9	Hershey brand
80 Old-school "Cool!"		

A crossword puzzle grid with numbered entries and definitions. The grid consists of black and white squares, with black squares representing empty or shaded areas. Numbered entries are listed along the left edge and top edge of the grid.

Across:

- 10 Fried rice morsel
- 11 Your choice of
- 12 Hoarse voice
- 13 Air Force aerobat, familiarly
- 14 Church dignitary
- 15 Some farm machines
- 16 Warns of danger
- 17 Warm greeting
- 18 Natural balm
- 24 Remove by percolation, as soil
- 25 Creator of Mickey and Minnie
- 30 "___ to please"
- 32 Hunk of bacon
- 33 Synagogue scroll
- 35 Backing for plaster
- 36 Animated ogre
- 39 Assent
- 40 Suburban London county
- 42 Metallic fabric
- 44 In years past
- 45 Chicken portion
- 47 More reasonable
- 49 Playfully evasive
- 50 Of sound quality
- 52 Accessorize
- 53 Blender setting
- 54 Combines several's supplies
- 56 Divination deck
- 57 Sandal features
- 58 Far from enjoyable
- 61 Set of furniture
- 64 Armour's Spam rival
- 66 Freezing temperatures
- 68 Immunization fluid
- 70 Defeated in chess
- 71 Star Wars series beasts
- 73 Latte foam
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- 75 Posh residence
- 76 Make more alkaline
- 79 Bard's title spouses
- 82 Tax-deferred plan
- 83 Take a timeout
- 84 Kept secret
- 86 Inheritors
- 88 Workout target
- 89 Butter portion
- 91 A third of tri-
- 92 Very short distance
- 95 Japanese noodles
- 98 Swaggering walk
- 100 Invigorates
- 102 Brewery hardware
- 103 WWII side
- 105 More microscopic
- 106 Funds long-term
- 107 Paving pieces
- 109 Photocopy, for short
- 110 Fender guitar, for short
- 112 Dawn
- 114 Stationer's stock
- 115 Contralto solo
- 116 ___ qua non (essential thing)
- 118 To be, to Henri
- 119 Cabinet cover
- 123 Convent member
- 124 Big Ben clock setting: Abbr.
- 125 Visa statement abbr.
- 126 Caribbean isle

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