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REAL ESTATE GPS

Greetings and happy new year! Welcome to the latest edition of Real Estate GPS. I hope you all had an enjoyable and memorable holiday season.

The new year is always a great time to organize files, review data and so on. That being said, I'm providing some valuable reminders about insurance coverage and health hazards, such as Radon, smoke detectors, and CO detectors.

I'm also including a checklist to ensure your home is ready for the winter, a forecast for this year's Real Estate market, a clip on trending color in 2019, plus one of my simple and favorite meals, Youvetsi!

As always, I welcome your input and feedback.

2019 HOUSING FORECAST

It's the question of the day. How will rising interest rates, a modified tax structure, and political turbulence affect the Real Estate market? Opinions vary. See a complete forecast below from Realtor.com, the official website of the National Association of Realtors.

https://www.realtor.com/research/2019-national-housing-forecast/

CYA-COVER YOUR ASSET

With so much invested in your home, the new year seems like the perfect time to ensure that one of your greatest assets is properly covered.

We all want to minimize deductibles and insurance obligations but you don't want to sell yourself short in the process.

Apart from standard coverage, insurance companies offer a number of riders designed to safeguard additional valuables. If you have antiques, specialty rugs, expensive jewelry or electronics, you may be surprised to learn that your current policy does not cover full replacement of these items in case of a loss. Most policies have coverage maximums in place. Sewer back-up can also be a costly ordeal. This is another rider you may wish to consider adding to your policy.

If you are a condo owner and have made several upgrades to your unit, you may want to inquire about a betterments and improvements rider. Some master insurance policies will cover upgrades, others will not.
Consult your local insurance agent for questions and clarity.

See below for more information:

https://www.netquote.com/home-insurance/home-insurance-riders

https://www.insuramatch.com/learning-center/understanding-homeowners-insurance-contents-coverage

WINTERIZING TIPS

Snow, sleet, and more. With winter storm weather upon us, now is the perfect time to make sure your home is winter ready! Simple precautions can create in home efficiency and avert unnecessary disaster. See the link below for a checklist of things to make sure your home is safe and sound:

https://www.thebalance.com/tips-for-winterizing-your-home-1798327

SMOKE & CO DETECTORS

MD law requires <u>all</u> smoke detectors 10 years or older to be replaced. Battery only operated smoke detectors must be replaced with 10 year tamper resistant detectors. Carbon monoxide detectors are required in all MD rental units:

http://www.ncsl.org/research/environment-and-natural-resources/carbon-monoxide-detectors-state-statutes.aspx

JANUARY IS NATIONAL RADON MONTH

Radon is a colorless, odorless gas prevalent in certain regions of the US, including the East Coast. Radon is produced naturally through the decay of uranium and other chemicals in rocks and soil. You cannot see or smell Radon. The only way to determine if your home has elevated levels is to test for it.

Constant exposure to elevated levels of Radon can aversely affect your health. You can schedule a test through a professional company or place your own testing kit in the basement.

Radon levels of 4 pCi/L or below are deemed acceptable. Elevated levels can be remediated through increased ventilation on foundation sub-floors or through installation of a Radon monitoring system.

Radon testing is mandatory for sellers of detached homes and townhomes in Montgomery County.

See the links below for more information:

https://www.montgomerycountymd.gov/green

https://www.epa.gov/radon/national-radon-action-month-information

COLOR TRENDS FOR 2019

Colors and emotion are known to go hand in hand. Color psychology is a powerful medium for marketing, therapy, and home design. Your home is your canvas for inspiration, accents, and color exploration.

Check out the trending hues for 2019, you may be surprised by the color palette on the horizon:

https://www.decoraid.com/blog/best-interior-paint-colors-2019-trends

EASY YOUVETSI– ORZO WITH TOMATOES

3 cloves of garlic, finely chopped
1 can whole, peeled, tomatoes
Salt/pepper
1 teaspoon Cinnamon
1 1/2 cups orzo
1 1/2 cups water
Extra virgin olive oil, not light

This is a simple and delicious meal or side dish, sure to comfort the belly during cold winter days. Traditional youvetsi is served with lamb or meat and most flavorful when cooked in the oven. This is my modified version.

Generously coat the bottom of a non stick pan with olive oil. Add garlic, saute on low heat for 2 minutes. Remove tomatoes from can and chop into fine pieces. Add to pot with salt, pepper, and cinnamon. Add a dash of liquid from can and discard the rest. Let cook for 10 minutes. Add orzo and equal parts of water. Cook for 15 minutes or until orzo is tender. Add additional salt and pepper as needed. Regularly stir to avoid sticking. Top with a quality parmesan or grated kefalotyri cheese. Enjoy!

For a heartier meal, simply add a pound of meat for stew. Saute meat with tomatoes, add 1 teaspoon of vinegar. and cook for 30 minutes. Add orzo afterward and cook for an additional 15-20 minutes.

MY SHORT SALES PITCH

My business is largely referral based. The greatest compliment I can receive is your endorsement to friends, family, and colleagues. If you or someone you know is in need of Real Estate Services, I welcome your referrals. I am licensed to serve in Maryland, DC, and Virginia. I thank you.

DISCLAIMER

The information provided herein is for informational purposes only and does not replace the advice of your accountant, attorney, or other applicable licensed in-