

# LONG BEACH Real Estate CORNER



JULY/AUGUST 2024

## 7 Mistakes To Avoid When Buying & Selling At The Same Time

Buying or selling a home is always stressful. If you are buying and selling simultaneously, the stress can be doubled! Timing is crucial: make one mistake and you might not have the cash you need to purchase your next home. Worst case scenario, you are homeless. But with careful planning, you can minimize the stress.

Here are seven things to avoid:

- 1. Waiting too long to prep your home for selling.** Every home needs a little work before selling. Don't wait until the last minute to kick-start this process.
- 2. Skipping the backup plan.** Have a plan in place in case something goes wrong. Keep your emergency fund well-stocked. You may simply need a hotel for a week, or you may find yourself looking into short-term rentals. Have cash on hand in case you need temporary housing.
- 3. Buying too big.** Pre-approval is essential because it puts a stop to unrealistic dreaming by telling you exactly what size of house you can afford.
- 4. Working with too little cushion.** If you're hoping to use the entire net proceeds as a down payment on another home, move forward with the expectation that your home may sell for less than expected.
- 5. Failing to compromise.** Stay flexible when issues come up—for example if the buyers need an extra week of escrow



because there was an issue selling their home, or the sellers don't want to fix a leaky pipe for you.

**6. Using two different real estate agents.** Expect this already stressful process to be even more difficult if you're juggling agents for your listing and for buying a new home. Simplify things by using the same agent for both transactions.

**7. Closing on a Friday.** Bank transfers can take a few days to go through. In order to ensure there's money in your account when the time comes, buffer a few days to transfer funds and have them in place for closing the first escrow. Also, aim for earlier in the week for the sale of your current home if you want to close them both the same week.

It turns out that most buying-and-selling mistakes are easily avoidable—or at least predictable.

JUST SOLD



Sold for \$1,275,000

**11825 Grande Vista Dr, Whittier**  
Sold this stunning 3105 square foot home with world-class views



Sold for \$1,103,000

**12412 Topaz St, Garden Grove**  
Helped our buyer purchase her dream home



Sold for \$770,000

**3314 Lemon Ave, Signal Hill**  
Sold this fixer for \$20,000 over asking price with multiple offers after only 1 day on the market

# What To Do Now To Sell Your House This Fall

Lazy days of summer are in full swing, yet if you want to sell your home this year, there are things you can do now to make it easier when the time is right. Here are some tasks and shortcuts you can squeeze in between ball games and beach days to help get your house in top shape.

**Clean the gutters:** Remove debris that has accumulated over the spring months. Overflowing gutters and blocked downspouts can damage siding and foundations. Shortcut: Install gutter guards—screens, foam inserts, surface tension covers— which help to keep debris out of gutters.

**Clean the AC condenser:** Remove dust and debris that have accumulated on the AC condenser so that it works efficiently. Shortcut: Hook up a garden hose and spray the outside of the condenser. The water will melt away the gunk. Don't use a brush, you could damage or bend the fins.

**Prep the yard:** Start bringing your yard back to life by trimming back dead plants, adding fresh flowers. Mulch is your best friend. Shortcut: Remove branches and stones, and use your lawnmower with a catch bag to pick up dead leaves and twigs.

**Clean the Siding:** Get rid of dirt and grime that can cause mildew and shorten the life of your siding. As a bonus, the exterior of your home will look fresh and clean. Shortcut:



There's no need for fancy cleaning solutions or power washers; a bucket of warm, soapy water and a long-handled brush are all you need.

**Caulk around the windows and doors:** Inspect the caulking and repair any that was battered during the winter. Check around your windows, doors, and corner trim to prevent water infiltration and avoid costly repairs. Shortcut: You can cut down on the frequency of this task if you buy high quality siliconized acrylic latex caulk rated for exterior use.

**Bottom Line:** Taking care of small tasks now will help reduce the stress when you are ready to sell your home.

## 5 Times It Doesn't Pay To File A Homeowner's Claim



Great insurance policies help homeowners sleep better at night. If something bad happens, at least you can call your insurance company, right? Unfortunately, not being careful with your homeowner's insurance claims could turn a real-life disaster into a financial catastrophe. Submit too many claims? Your premiums might rise. Submit the wrong claim? Again, your premiums might rise—and you'll still have to cover the cost of the damage. Here are five scenarios that might end up costing you.

**1. When the cost is within 20% of your deductible.** Don't treat your homeowner's insurance deductible like your medical insurance deductible. Just because your insurance company will cover part of the cost doesn't mean you want it to do so. So if your deductible is \$2,000, don't submit anything to your

insurance if it costs less than \$2,400. Submitting multiple small claims may ultimately make you "uninsurable," and you might see higher premiums.

**2. When it was avoidable.** Think about this from the insurer's perspective: Would better locks or a different property location have thwarted the thief who stole your television? Would a newer stove or frequent maintenance have prevented that kitchen fire? Theft and fire claims are going to increase your premiums.

**3. When you are responsible.** If the damage is due to your lack of maintenance, your claim may be denied. Even if your claim is denied, it's still noted on the Comprehensive Loss Underwriting Exchange which means that it can affect your premiums.

**4. When your local agent tells you not to file.** Having a local insurance agent can be a lifesaver. They can save you the trouble of filing a claim. They can call your insurance company without giving your name and policy number- to inquire about the chances of your claim being denied.

**5. When there aren't long-term home repercussions.** Figuring out which insurance claims are worth making can be a tricky business. Knowing how best to evaluate a problem—and understanding whom to call if you can't make a decision—will prevent you from paying more in homeowner's insurance costs over the long run.

# Local Spotlight:

## MHALA Donation Drive: Help Us Help Others



- |                   |                                  |                  |  |
|-------------------|----------------------------------|------------------|--|
| <b>FOOD</b>       | Pasta Sauce                      | Razors           | Dollar Tree Gift Cards (any amount)                  |
| Bottled Water     | Peanut Butter                    | Shampoo          | Fire Extinguishers                                   |
| Boxed Pastries    | Protein Bars                     | Soap             | Laptops  |
| Breakfast Bars    | Ramen                            | Sunscreen        | McDonalds Gift Cards (\$15)                          |
| Canned Food       | Rice                             | Toothbrushes     | Refillable Water Bottles                             |
| Chips             | Single Serving Macaroni & Cheese | Toothpaste       | Shoes (Unisex, Men's size 10/11, and Women's size 8) |
| Cookies           |                                  | Towels           | Sleeping Bags  |
| Cup of Noodles    |                                  | Washcloths       | Socks  |
| Dried Food        |                                  |                  | Underwear  |
| Gatorade          | <b>HYGIENE</b>                   | <b>GOODS</b>     | Walmart Gift Cards (any amount)                      |
| Granola Bars      | Body Wash                        | Art Supplies     |  |
| Hydration Packets | ChapStick                        | Backpacks        |  |
| Jarred Jelly      | Conditioner                      | Brown Lunch Bags |  |
| Oatmeal Packets   | Laundry Detergent                | Cooling Towels   |  |
| Pasta             | Lotion                           | Dog & Cat Food   |  |

Our team is organizing a drive to benefit local members of Mental Health America of Los Angeles (MHALA). We'll be gathering items through July 12th and if you'd like to donate any of the items on the list, you can drop them off at our office before then, or call us and we can come and pick them up. MHALA is a non-profit organization that provides support and resources for those who are mentally ill, including veterans and those who are homeless.

Along with mental health counseling, MHALA provides education, job training, medical services, substance abuse referrals, temporary and permanent housing, and case management. Their outreach teams are multidisciplinary. One in five people in the United States suffer from some form of mental illness, and most people know someone who battles mental illness. There are not enough resources to help everyone, and your donations will help make a difference.



MHALA is dear to our hearts. Over the years, we've organized multiple donation drives, and we donate \$200 from escrow we close. MHALA provided services to Brad and Shannon's son, Andrey, for many years.

Sadly, Andrey lost his battle with mental illness and addiction in October 2023. You can read his story here:

<https://wapo.st/4caceP0>





## What's the scoop? Our Favorite Ice Cream Spots

As summer approaches, there's no better way to cool down than by indulging in some ice cream. From classic flavors to unique, artisanal creations, Long Beach is home to a variety of ice cream spots that cater to every palate. Here are some of our favorites:

- Seaside Creamery** - Classic flavors and friendly atmosphere.
- Hug Life** - Vegan ice cream features creative flavors.
- Long Beach Creamery** - Small-batch, handcrafted ice cream.
- Afters Ice Cream** - Modern twist on traditional ice cream.
- Van Leeuwen Ice Cream** - Artisanal, high-quality ice cream.
- Handel's** - Long Beach classic since 1945.



Whether you're in the mood for a classic cone or something a bit more adventurous, Long Beach has an ice cream spot that will hit the sweet spot. Happy tasting!





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# Thank You!



We appreciate our clients who've taken the time to write us a Google review.

Shannon & her team were the best I have ever worked with! They provided exceptional service & referrals to painters, cleaning crew gardeners & handyman to help with minor repairs as the property was 100 miles from my home. - **Julene Dawson**

We are a retired couple from the Bay Area who have successfully relocated to beautiful Lakewood with help from Shannon and Brad.

Brad worked closely with our Bay Area real estate brokers and helped us quickly find the best home, best location and at the best price! He gave us wise and professional advice throughout the buying process and even after the sale closed. We highly recommend Brad and Shannon Jones for your next home sale or purchase. - **Kathleen Trinque**

**WE'RE SO LUCKY** to have clients like you. If you're feeling inspired to write a 5-star review, we'll send you a free Starbucks gift card! To write a Google Review, scan the QR code to the right.



## Can You Count on Reviews?

If you've ever been looking for a great local restaurant, hairstylist, or plumber, you've probably gone on sites like Google or Yelp to look at their reviews. And, you may have wondered "Can I trust these reviews?".

Many people rely on reviews to choose a business. If you're one of those people, it might be time to start sharing your experiences at local businesses. You never know who your review could help in the future! Need some tips on how to write a review? Here are some questions to guide you through writing a review:

- What's the full name of the business?
- What service or product did they provide you?
- How did you find their business?
- Why did you choose them?
- Would you work with them in the future?
- What about your experience stood out to you?