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## THINKING OF SELLING YOUR HOME YOURSELF?

### PROCEED WITH CAUTION

#### LIABILITY IS ALL ON THE SELLER

Everyone makes mistakes. So if homeowners Julie and Mike list “hardwood floors” as a feature and the buyer discovers it’s just a wood veneer, chances are Julie and Mike are going to pay for that mistake. An agent would have either caught the mistake or covered it with E&O insurance. Let’s face it: this is a litigious society, so what homeowner wants to be a target for lawsuits?

#### PAPERWORK IS DAUNTING

Sure, ready-made contracts can be downloaded easily enough. But does an untrained seller understand what all that means? Does the seller know how to customize that one-size-fits-all contract?

#### FSBOS SELL FOR LESS

Homeowners selling by themselves simply don’t have the time to devote to the process, don’t know the market value, don’t understand market reports, don’t properly market the property, and often give up too much to buyers in the process.

#### FSBOS LACK REPRESENTATION

There’s no one looking out for the homeowners who sell on their own. They have no one to call if they have a problem or a question. They don’t know if what a buyer is asking for is reasonable, customary, realistic, etc.

#### INSPECTIONS ARE PROBLEMATIC

Sellers who don’t know the rules can get stuck with unnecessary and costly repairs, and unreasonable buyer demands.

#### MARKETING IS LIMITED

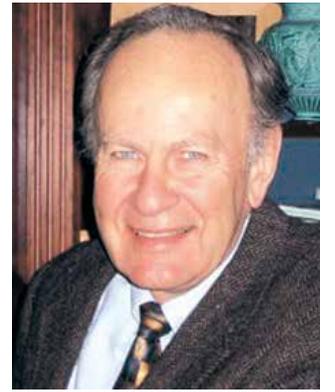
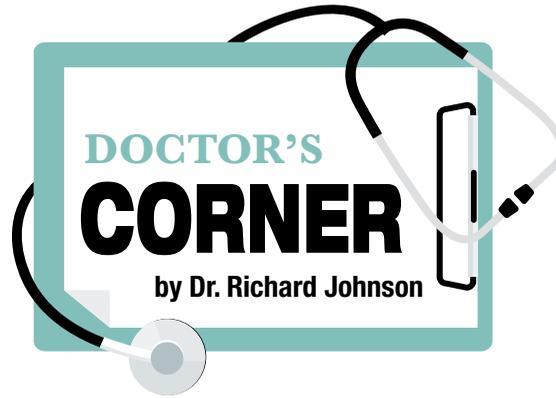
A recent seller survey showed 42 percent of FSBO’s rely on a yard sign, 32 percent rely on friends and family, and about 15 percent use social media. Agents have an arsenal of marketing tactics they rely on and know which to use and when to use it, based on showing activity, the property, etc.

#### HIDDEN COSTS ADD UP

The mindset for most FSBOs is saving money. Chances are, these sellers are being nicked and dimed into a pretty big chunk of change. They’re paying for a lot of extras: signage, flyers, photography, MLS listing, attorney (required in multiple states for FSBOs), home warranty (optional but hard to sell without one), home inspection, a wood destroying pest inspection, credit report for buyers (if applicable), contracts,... and the list goes on.

#### TIME IS MONEY

Marketing, showings, talking with prospects and agents takes time, never mind the market research that goes into pricing, the paperwork and other aspects of listing a home. You and your home need to be available within short notice. Do you have the time to commit to the process?



### IS SITTING THE NEW SMOKING?

Here we are in 2020 – Happy New Year! I am sure you have made the usual ‘New Year Resolutions’, and I trust that those changes in your life will result in a happier, safer, and longer life.

Over the last few years much has been made of the slogan “Sitting is the New Smoking”. As we will see, that is not totally accurate. However, if you want to make an easy ‘resolution’ that will indeed impact your health....sit less and move more.

This idea may have all begun with a 2012 article in the Archives of Internal Medicine, that described an Australian study showing that “sedentary life styles are themselves a risk factor for cardio metabolic morbidity and mortality.” Another 2012 article in the Lancet described the “globesity pandemic where inactivity is estimated to cause 9% of premature mortality worldwide.”

Lets face it; we in America have a “sitting problem”. 25% of adults are sedentary for 8 of our waking hours. A study from Columbia University (1) found that the risk of death could be cut 17% by replacing a mere 30 minutes of sitting with light exercise each day. That benefit doubled when the activity was a little more intense than just walking. So what to do: Sit less. Find ways to work small bouts of exercise into your day.

The Mayo Clinic recommends 30 minutes of moderate exercise each day... and aiming for more is even better. Stand at your desk, walk with your colleagues rather than sit in a conference room, take the stairs rather than the elevator and join (and use it) a health club/gym.

BUT sitting really is not the same as smoking! A 2018 article in the American Journal of Public Health (2) notes that smoking is one of the greatest public health disasters of the past century. Sitting for long periods of time may increase your risk of some cancers and cardiovascular disease by 10-20%. Smokers, however, have more than double the risk of dying from cancer and cardiovascular disease and a more than 1000% increase risk of lung cancer.

The authors also note that the economic impact and number of smoking-attributable diseases far outweighs those of sitting. Finally, unlike smoking, sitting is neither an addiction nor a danger to others.

Sitting less is a great and easy New Year resolution to improve your health, I trust you will make good on it. If you want to get the most benefit out of your New Year resolution, stop smoking! Happy New Year.

American Journal of Epidemiology, Volume 188, Issue 3, March 2019, Pages 537-544.

2. American Journal of Public Health, 2018; 108 (11): 1478.

*Travel* with **The Bow Times**



John and Julie Richtarik, of Bow traveled with The Bow Times when they visited Belize with their family at Christmas.

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