

Jennifer & Jason's Homeowner News™

Courtesy of Jennifer Lange & Jason Kogok ☎ www.luxurymovers.com

How to Prevent Identity Theft

According to a study conducted by the Federal Trade Commission, there are nearly 10 million instances of some form of identity theft each year. This has become one of the fastest-growing crimes, and the number of people falling prey to identity thieves is expected to rise. But things are not hopeless. By closing the most likely avenues of attack and following a few simple guidelines you can significantly reduce the chance of becoming one of the victims.

There are two basic kinds of identity theft. The first is "account takeover," where a crook steals key information about your existing accounts in order to access them and steal money. An example of this would be someone obtaining your credit card number and then ordering a bunch of stuff online. The second kind is the "application fraud" where a thief obtains your name, address, Social Security number and other important information, then uses this information to open a new account in your name. An example would be someone digging up a discarded credit card offer from your garbage, mailing it in, then using the new card to rack up charges. How can you protect yourself against both types of identity theft? Here are five specific suggestions:

1. When mailing your payments, don't leave your outgoing mail in your mailbox for for someone to steal. Instead, drop your mail off at your local post office or at least a drop box nearby. And speaking of mail, use a locked mailbox at

your residence so that your incoming mail does not get stolen either.

2. Destroy any paperwork that contains your personal information, preferably by shredding it. This includes those credit card offers you get in the mail (many people just throw them away!). "Dumpster-diving" is a popular sport among crooks, and they can use your discarded documents to apply for accounts in your name. And don't forget about digital data! If you are discarding an old computer, your files could still be saved on it even if you deleted them.

Deleting a file does not actually remove it from your hard drive, and a tech-savvy dumpster-diver can still retrieve it. To permanently remove a file you have to destroy it with a program like ShredXP or something similar.

3. Don't give out any personal information over the phone, mail or the Internet until you know exactly whom you are dealing with and you have initiated contact. If you get a call from someone saying "it's your bank," ask for their name and phone number and call them back once you've verified that the phone number is indeed your bank's. There's another increasingly popular scam where a crook posing as a mortgage company calls a homeowner and offers an unbelievably low interest for refinancing, but "only if you act fast!" by applying right away over the phone. Again, ask for the name and phone number, then verify that

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Friends don't let friends buy or sell a home alone. They refer them to a good REALTOR. And a good REALTOR provides guidance, local knowledge and a caring attitude to make sure that your friend's real estate transaction goes as smoothly as possible. Do you know of someone planning to buy or sell a home soon? Refer them to the one real estate team that you know will handle the transaction with care, expertise and utmost professionalism. It's what friends do!

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Online Property Valuation? No, Thanks.

Online instant-valuation services like Trulia and Zillow seem like a really good deal. You visit one of these sites, enter your home address, and voilà – you get an estimate of your home's value without ever needing to talk to anyone. And it's free! So much for sliced bread being cool.

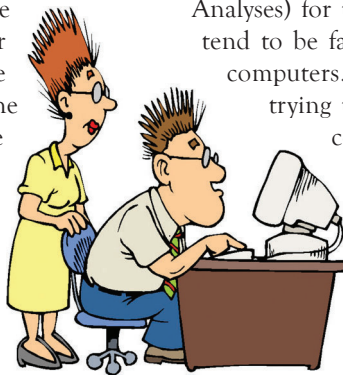
We decided to test how accurate these services are, so we submitted a random property for valuation. The estimates arrived quickly, one was \$276,000 and the other \$367,000. Needless to say, we were disappointed. Sure, the property value *was* somewhere in that range, but where? Why such different estimates?

Online services use a math formula that takes into consideration the home's location, size, tax assessment, neighborhood values and historical sales data. Also factored in is information about recently sold properties which are presumably similar to the subject. All this data is supposed to result in an accurate estimate of a home's value. But there are several problems with this approach.

First, the property data usually comes from county records, which aren't always accurate. Recent sales can take a while to get recorded, and changes to the property (such as additions or finished basements) are sometimes not reported at all. As a result, online services could be comparing your home to the ones that are not really comparable or using data that is outdated. The second problem is that the web site can't see the condition of homes. Maybe one home was beautifully remodeled last month, and the last time the other one was updated was when Richard Nixon was still president. The third problem is that there are subjective things which impact the home's value, things a computer just can't compute. One home backs onto a greenbelt, another one to a convenience store. Are they really comparable? What's the value of a greenbelt?

We are not saying that online valuation services are always inaccurate. They are not. Some estimates show that they can be reasonably accurate in as many as 70% of cases. But the question is, how do you know if your particular estimate is in that 70%? You don't. And that's why getting a second opinion is necessary.

Real estate agents perform property valuations (Comparative Market Analyses) for their clients, and they tend to be far more accurate than computers. Why? Rather than



trying to be experts in every corner of the country, they concentrate on being experts in one specific market. They know how one block compares to the other, which types of homes are in demand, which

features add to the value of a house and which detract from it. Agents also tend to use fresher data – the agents' Multiple Listing Service is more up-to-date than what online services use. And finally, human beings can judge subjective attributes, such as view, décor, immediate location – things that a computer just has no clue about.

We are sure that at some point in the future the online valuation services will be perfected. Until then, there is no substitute for professional advice.

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it is legitimate. If you get an e-mail that seems to be from a financial institution asking you to "click here" to update your information – beware. The website the link takes you to may look real, but it is usually bogus. Instead, if it looks like a company that you do business with, call them to verify that they have indeed sent the e-mail, and then visit their web site by manually typing in their web address in your browser (don't use the link that arrived in the e-mail).

4. Protect your Social Security number by disclosing it only when absolutely necessary (for example, when applying for a loan or filling out tax forms). Some companies that ask for your SSN don't actually require it, so ask if a different number can be used. Also, don't have your SSN and driver license pre-printed on your checks – it's an unnecessary risk.

5. Analyze your credit report annually. If you notice anything that shouldn't be in there, notify the credit bureau's fraud department right away, file a report with your local police department and contact the creditor with whom the fraudulent account was opened.

These were but the most essential suggestions for keeping your sensitive information safe. You can find more good ideas at the following web site: <http://consumer.gov>

Free Special Report Available

The Seven Expensive Mistakes Sellers Frequently Make is a four-page special report that no seller should be without. If you are thinking of selling a home soon, arm yourself with the knowledge that can help you avoid expensive mistakes too many people have made. Request this report today – there is no cost or obligation.

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Joy to the Birds

Any bird-watching enthusiast will tell you that the best way to attract birds to your garden is to provide fresh, clean water. Birds love to take baths, especially in hot summer months, and finding a suitable place to do it can often be a challenge for them. Placing a birdbath (or two!) in your garden will invite many of them to visit you, giving the birds a place to splash about and giving you the joy of watching them up close.

Birdbaths can be purchased in garden stores, bird stores, or online. If you are handy, you can even make one yourself out of stuff you probably have in your garage. Some creative ones I've seen were made out of an old cake pan, a hubcap, a clay pot saucer and a lid of a trashcan. Birds really don't care what the bath looks like (although your neighbors might) as long as the water is fresh and clean.

Your birdbath should be no more than 3 inches deep in the middle, and it should be shallower towards the edges. The varying depth will allow birds both large and small to enjoy your birdbath. If you already bought one that's too deep, submerge a couple of rocks in the middle to give smaller birds a place to stand on.

Ideally, your birdbath should be on a pedestal, about 3-4 feet off the ground. Ground-level ones are nice, but the extra height of a pedestal gives birds a better view of the surroundings and a chance to spot a predator. It should not

be located right next to a bush or another concealing object (where a cat can hide) and it should not be in a wide-open clearing either (where a hawk can easily spot the bathing birds). It is best to place it about 6-8 feet from a shrub or a small tree. In addition to providing a good place to hide should danger approach (wet birds don't fly too well), a nearby plant also gives birds a place to preen after a bath, something they always do. Just make sure that the plant likes water—drier plants can die if exposed to constant moisture.

To make your birdbath absolutely irresistible to your feathered friends, install a dripper. The constant plinking of water draws birds like a magnet as it sends a clear signal that the water is fresh and clean. Hummingbirds are especially drawn to dripping water as they bathe in flight! You'll enjoy watching them hover

around and time their fly-throughs so that they can catch a drop of water as it falls. And if you really want to delight them, install a mister. A fine spray of water shooting up in the air is a real magnet for the hummingbirds, and they will entertain you with their antics as they fly in and out of the mist. The dripper serves yet another purpose—it replenishes the bath as the water evaporates and is spilled by your tiny visitors.

Finally, don't forget to put yourself in the picture. Place your birdbath where you can see it from your house, then kick back and enjoy the show.



What's Your Home Worth Today?

Don't Guess. Find out from the Realtors who specialize in knowing your area inside and out. Call or email for a free Comparable Market Analysis.



Q: I measured the square footage of my home and it was totally different from what was advertised. What gives?

A: Measuring a home's square footage is not as simple as it sounds. There are a number of rules about which space can be counted and which can't. The basic rules state that, in order to be included in the square footage, the space must be (1.) intended for human occupancy, (2.) heated by a permanent heating system, (3.) have direct access to another living area, and (4.) it must have finished floors, walls, and ceilings. But there are special cases. Stairways, for example can be tricky. Bay windows, open foyers and rooms with sloped ceilings can be challenging, too. Additions done without a building permit may not be able to qualify at all. Because there are so many different rules, buyers, sellers and even real estate agents should not attempt to measure the home. This job is best left to a licensed appraiser.

Have a tough real estate question? The answer is only a phone call or an email away!

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KATRINA COTTAGE

In August of 2005 Hurricane Katrina ravaged America's Gulf Coast. The Federal Emergency Management Agency (FEMA) responded by sending thousands of travel trailers to provide temporary housing for the victims. Later that year, a group of architects gathered in Mississippi to try to come up with a better solution – housing that was quick to build, of good quality and permanent. The result was America's newest architectural style – the Katrina Cottage.

The first Katrina Cottage was designed by architect Marianne Cusato. It was a small house of just over 300 square feet that could be built in less than a week and at a cost of less than the FEMA trailer. Since then other architects have come up with additional designs, and now the Katrina Cottage can be anywhere from 300 to 1300 square feet in size.

Katrina Cottages are designed to blend in with the architecture of New Orleans. They are one story, raised, and reminiscent of the late 19th and early 20th century Creole cottages. They feature columns, decorative brackets and a front porch. Only pre-fabricated materials are used, so a Katrina Cottage can be built in just a few days. The design calls for a steel frame, fiber cement siding and a metal roof. The non-combustible siding is termite and rot resistant, while interior walls are moisture and water resistant. Each cottage is designed to withstand rain and winds of up to 140 miles per hour, and meets the Gulf Coast hurricane codes and the International Building Code.

The Katrina Cottage generated a lot of interest not only in the Gulf region, but throughout the country. It turns out that these cute homes can be used in many different ways, from affordable housing, to guest cottages, to beach or vacation homes. There was so much interest in fact, that Lowe's home improvement stores will soon start selling Katrina Cottage "kits," where anyone can purchase building plans and all the materials needed to build a cottage of their own. Estimated price? About \$45 to \$55 per square foot, not including the foundation and heating and cooling system.

