

Your Luxury Movers Team **Homeowner News™**

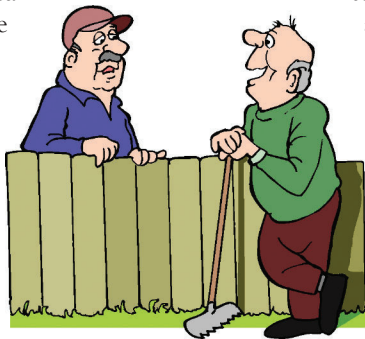
Jennifer Lange, Jason Kogok and Sharon Cooper ☞ www.luxurymovers.com

How to Deal With Difficult Neighbors

It can be hard living next to some people. You know the ones: mega-noisy like a nightclub, or with out-of-control pets, or emitting funky smells that invade your humble abode. But what can you do? If you are like most homeowners, you dislike confrontation and may even fear retribution if you try to say something. You may have even resigned yourself to quietly suffering until the problem neighbors hopefully move some day. But, they probably won't; irksome people can have amazing staying power. Eventually you may decide that you have to try something to solve the problem, so as your friendly local Realtors we offer you the following unsolicited advice...

As much as you may dislike the idea, talking to your neighbor is the first and most important step. It may surprise you, but he or she may not even be aware of the problem. Let's just say some people are a little oblivious, which does not necessarily mean they are bad. This might be one way to broach the subject: "Hey Jack, I wanted to ask you for a favor," says a smiling you, "I like your music, but sometimes it can be heard a little too loud in our house. Could you check if the speakers are maybe pressed against our walls?"

See how friendly and non-confrontational that sounds? That's the goal - not to start an argument, but to find a solution. You may be angry about the problem that has been going on for months, but if you are approaching your neighbor for the first time, big smile and friendliness is the way to go.



What if you do not even know your neighbor? That's probably one of the reasons why the problem persisted as long as it did! Your impressions of them are probably based only on the problem - "This person is a jerk!" But they might not be! So go introduce yourself, and consider even bringing a small gift - freshly baked cookies for example. Then bring up the issue in a friendly manner: "I understand your daughter wants to become a concert pianist," says a smiling you, "her piano playing is lovely. But sometimes it is hard for us to get our baby to fall asleep with the music and all. Would it be possible to come up with a schedule for piano practices for certain times of the day?"

When face-to-face contact is not possible (for example, you can't catch them at home at the reasonable time of the day), you may also try to leave them a friendly note. Here is an actual note that one family left for their noisy neighbor: "Hi guys, this is a note from your friendly neighbors next door. Your music has been making our wine glasses dance at night. ☺ We wanted to see if you would be so kind to turn down the bass; we are afraid they might just dance off the shelves! ☺ See the Smileys? They help make sure that your note is not viewed as hostile.

For problems that affect not just you but other neighbors too, taking a joint action will usually make things easier. For example, there is a poorly maintained house on the block that brings down the

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Our professional philosophy is simple: strive to have happy clients who feel confident referring us to their friends. How do we accomplish this? With dedication and hard work on your behalf. With open and honest communication. With patience, persistence and in-depth knowledge of our local real estate market. Are you thinking of buying or selling soon? Then call the Realtors who will listen, coach and help you with your next transaction so that you can relax - and even have fun! - buying or selling your home.

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Moving on to Greener Pastures

You've just been presented with a new job opportunity. The catch – it's in a different city. A couple of interviews later you are offered the job, and it's too good to pass up. So you decide to put the house on the block, load up the moving van, and head for greener pastures. However, moving to a new city can be stressful and exhausting, so making a good plan beforehand is a must.

If you have kids, enroll them in their new school (or pre-school) before the move if at all possible. Moving is especially stressful for kids, and it will relieve a lot of their anxiety to know that they are all set for the beginning of the school year.

Your spouse is also being uprooted, and will appreciate any help you can provide. Ask your new employer if it offers relocation assistance (many large companies do). Contact recruiters in your new city before the move so that your spouse can start interviewing as soon as possible. The local chamber of commerce can also help with finding job opportunities, in addition to being a good place to network.

Start thinking early about what stuff you will be taking with you and what you can leave behind. Then hold a garage sale or donate unwanted items to The Salvation Army or Goodwill. Getting rid of things you no longer need has several advantages: you get some extra cash for the stuff you sell, a potential tax deduction for your donations, and you have fewer things to pack.

Complete the change of address form at your local post office as early as possible. Many people leave this for the last minute and then have a lag time in receiving their mail. Getting your bills late means you may end up paying them late and getting slapped with late fees. You should also arrange for utilities to be turned on at your new home at a specified date, and schedule the date for the utilities to be disconnected at your old address.

Several weeks prior to your move you will likely start looking for a moving company. Since you will be entrusting all your prized possessions to these guys, it is advisable to check the moving company's reputation before hiring them. The Better Business Bureau is a good place to start. Another great resource is the American Moving & Storage Association (moving.org), which can help you find a certified mover that provides quality service and follows the industry's code of ethics.



If you are moving out of state and have pets, there are a few special considerations to keep in mind. Almost all states require a rabies vaccine for dogs, and some require it for cats as well, so make sure that your pet is up-to-date on this. Many states require interstate health certificates for traveling pets, so check with the State Veterinarian prior to your move.

Keep all receipts for moving-related expenses. Depending on your reason for moving, you may be able to receive a tax deduction. And make sure to keep the paperwork related to the sale of your old home and the purchase of the new one organized and kept in a safe place. When tax time comes, you'll be glad you did.

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values of all nearby properties, or there is that one pet owner who never cleans up after his dog. Do select one "delegate" to approach and discuss the problem with the neighbor in question. You do not want to all show up at that person's door since that would immediately make them defensive. If your community has a home owners association, then joint action will be even easier – you simply bring up your problem at an HOA meeting.

Many problems can be quickly resolved with good communication, but not all. There are times when you will want to enlist even more help – from the city or county authorities. Unfortunately, they are often not interested in getting involved in neighborhood disputes, unless there is a clear violation of the city code or some illegal activity. It is still worth a try, but do not expect an instant solution. It may require a lot of persistence on your part to get the authorities to act, and keep in mind that it helps to have other home owners backing you up here as well.

Fortunately, most people do not want to be "that neighbor," and with friendly approach and clear communication you can hopefully resolve the problem before it becomes unbearable. And who knows – you may even make a new friend out of a person you thought was not that nice.

Free Special Report Available

The Seven Expensive Mistakes Buyers Frequently Make is a three-page special report that no buyer should be without. If you are thinking of buying 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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Maximizing Kitchen Storage on a Minimal Budget

No matter how big a kitchen is, it never seems big enough. The number one complaint is the lack of storage space. But, you don't have to break the bank to solve this problem. Here are a few economical ideas for adding storage space and simplifying your life:

✓ Rollout shelves are a growing trend in kitchen storage and for good reason. All too often things can get "lost" in the dark depths of cabinets, and much of the hard to reach space is wasted. A drawer-like shelf allows you to utilize your cabinets more efficiently and more conveniently. Oh, and they are not very hard to install.

✓ A close cousin of rollout shelves is the ever popular Lazy Susan. Also easily installed, it offers a great place to store your pots and pans in the corner area of your cupboards which are often inaccessible or hard to reach.

✓ A spice rack installed on the inside of a cabinet door at eye level is a simple way to organize your spices and keep them from cluttering up your cupboards. Or store your spice containers horizontally in a shallow drawer near the stove. This keeps them easily accessible and they are not taking up valuable countertop or shelf space.

✓ If you have a big enough kitchen, adding a center island can be a great way to add more storage space. Not enough room for it? Consider replacing your kitchen table with the more versatile island—the top can serve as the eating area or work area, and the bottom, of course, for storage.

✓ Baking sheets, cutting boards, pizza pans, or anything thin or shallow is best stored vertically. Install vertical dividers in a lower cupboard for convenience and easy access.

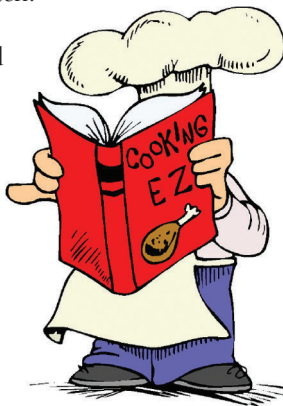
✓ Organize according to frequency of use. Keep frequently used things within an easy reach and near areas where you use them. Seldom used stuff can be stored on top shelves, or even in another room (empty chest or armoire in the living room maybe?).

✓ Use Tupperware-style stackable containers for dry goods. The original packaging is usually too bulky and takes up too much space. Cereal boxes, for example, are often needlessly large.

✓ Free up counter space with built-in appliances, such as an under-the-cabinet microwave or can opener.

✓ Install a pull-out storage tray behind the false drawer in front of your sink or cook top. Sure, it's narrow and can't hold a lot of stuff, but it can keep frequently used utensils from cluttering up your countertop.

✓ Get rid of some stuff. Just like you go through your closets once a year and sell or donate clothes you no longer need, "unloading" unneeded kitchen things will free up space for more useful stuff.



Q: What's wrong with buying a car just before buying a home?

A: A new car loan will almost certainly decrease the mortgage amount you can qualify for. Then, either you will have to settle for a smaller house, or a cheaper neighborhood, or you could even get declined for mortgage altogether. The reason for this is that lenders look at the ratio between your total monthly loan payments and your income. By getting a new car loan, you have increased your monthly payments, so now less of your income remains available to pay the mortgage. The difference between the mortgage payment you could have had and the one you will be approved for after the car purchase will be approximately the amount of that car payment. For example, if your new car payment is \$400 per month, then your mortgage payment will likely have to be \$400 less. At the interest rate of 4.5%, this means you are facing an \$80,000 decrease in the purchase price you will qualify for. So, no, do not buy a car if you plan on purchasing a home soon.

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ARCHITECTURE CORNER

TUDOR... OR IS IT?

In 1485, the first Tudor king, Henry VII, ascended the throne of England. The prevailing English architectural style of that period also became known as Tudor.

Now fast-forward four centuries ... In early 1880s America, many architects began looking at old European architecture for inspiration. So, between 1880 and 1940, several old architectural styles were revived. One of the most popular of these was Tudor.

You won't have any trouble recognizing Tudor Revival homes in your neighborhood. Steeply pitched roofs, decorative half-timbering, tall narrow windows, and massive chimneys are all dead giveaways. The façade is usually brick or stucco, although stone is common, too. Windows and doors are often framed with a brick or cast-stone trim. Especially beautiful are the Tudor houses with a false thatched roof, which gives them that fairytale medieval look.

And what do American Tudor homes have in common with the original English ones? Very little. The truth is that most American Tudor homes were styled after homes from a different period of English history - the Jacobean era (early 17th century). Therefore, the homes we know as "Tudor" should more accurately be called "Jacobethan." That is, in fact, what some architectural historians call this style.

So, next time you see a For Sale sign in front of a Tudor home, call the listing agent and ask, "How much is that Jacobethan home going for?" Then feel free to giggle quietly as he tries to figure out what in the world you are talking about.

