



Ask the Realtor: What is a Home Appraisal vs Home Inspection?

A home appraisal is a calculation of the value of your home for a lender. A home inspection educates the buyer of the condition of the home and possible future issues.

Home appraisals are conducted by licensed appraisers, on behalf of a lender, to determine the value of the home. Even though appraisals are ordered by a lender, they are paid for by the buyer. The appraiser views the home, checks the square footage, takes pictures of the home and researches comparable sales and other information to come up with an appraised value.

The appraised value is used with determining the mortgage amount for the buyer. Appraised value is not the same as market value. Market value is what the buyer is willing to pay for the home. This may be more or less than the appraised value.

Appraisals can also be ordered by homeowners. An example of why one would obtain an appraisal would be to determine the value of a home for the purposes of settling an estate.

Home inspections are conducted by licensed inspectors. A home inspector does not take into consideration the value of the home. They look for possible code violations, safety issues, condition of the home inside and out, check all appliances and utilities, as well as the electrical, heating/cooling, roof and structure.

Winter Tips

It's that time of year. The snow has fallen and we are going through some freezing temperatures. Try some of these winter hacks to save you time and money. Happy New Year!

- Check your tire pressure. The cold can drop the pressure in your tires. Also, make sure you have enough tread on your tires.
- Kitty litter. It's easier to use than sand if you get stuck and gives you some added weight. While you're at it, add a shovel to your trunk.
- Can't get the car key in the lock? Use a lighter to heat up the key before inserting.
- Use cooking spray on your car doors rubber seal to keep them from freezing shut.
- Put ziplock bags over your cars side mirrors to help them from freezing overnight
- Need to urgently de-freeze your steps. Mix together 1 teaspoon of dishwashing liquid, 1 tablespoon of rubbing alcohol, and 1/2 gallon of hot water and apply.
- Don't have time to caulk, place bubble wrap between the window and the screen to keep out that cold draft.
- Snow sticking to your shovel. Spray the face of the shovel with cooking spray.
- Push heat back into the room buy running your ceiling fan counter clockwise.
- Leave your oven door open after cooking for added heat
- Fill old pantyhose with rock salt and toss 'em on your roof perpendicular to the **ice dams**. The salt will leak through the pantyhose and create channels for the water to drain through, preventing water from leaking into your house.

If you are considering buying or selling, let's work together and make it a realty reality.

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