

# Holiday Recipe

## Creamy Egg Nog

This rich and creamy drink was especially designed for cold wintery nights. This recipe contains raw eggs. We recommend that pregnant women, young children, the elderly and the infirm do not consume raw eggs.



**Ingredients:**  
 4 egg yolks  
 1 (5oz.) can sweetened condensed milk  
 1 tablespoon white sugar  
 1 teaspoon vanilla extract  
 4 1/2 cups milk  
 4 egg whites  
 1 fluid ounce rum (if desired)  
 1/4 teaspoon ground nutmeg

**Directions:**  
 Prep Time: 30 minutes  
 Ready In: 30 minutes  
 In a large mixing bowl, beat egg yolks until they are thickened and light. Gradually stir in condensed milk, sugar, vanilla, and milk. In a separate mixing bowl, beat the egg whites until stiff, then add them to the milk mixture. Stir rum into mixture (to taste)--optional, add if desired. Garnish with nutmeg and serve!

Recipe Courtesy of: DeLena Ciamacco • RE/MAX Connection, Realtors • 614-342-TEAM (8326) • delena@delena.com • www.delena.com

DeLena's Home Journal December 2010, Volume 10, Issue 12

December 2010  
 Volume 10  
 Issue 12



# DeLena's Home Journal

## YES, send me more information!

As your Real Estate Professional, I will be happy to provide you with assistance. Simply complete the information below and return to me, or contact me directly for immediate assistance. Phone: 614-342-TEAM (8326) Email: delena@delena.com Website: www.delena.com

<input type="checkbox"/> A marketing consultation about my property	Name <input type="text"/>
<input type="checkbox"/> Area real estate activity	Address <input type="text"/>
<input type="checkbox"/> Information regarding other areas	City <input type="text"/> State <input type="text"/> ZIP <input type="text"/>
<input type="checkbox"/> Helpful hints on improving the appeal of my home	Phone <input type="text"/>
<input type="checkbox"/> Relocation information	Email <input type="text"/>

DeLena Ciamacco  
 Phone: 614-342-TEAM (8326)  
 Toll Free: 877-693-SOLD (7653)  
 Email: Delena@Delena.com  
 Website: www.Delena.com



RE/MAX Connection Realtors  
 4581 E. Walnut Street  
 Westerville, Ohio 43081

U.S. Postage  
 PAID  
 Westerville, OH  
 Permit No. 145

# DeLena's Home Journal

YOUR MONTHLY REAL ESTATE INFORMATION SOURCE

Holiday Issue  
 December 2010  
 Volume 10  
 Issue 12



## DeLena Ciamacco's Credentials:

- TOP 100 REALTORS IN THE WORLD SINCE 1994
- #1 IN CENTRAL OHIO 1994-2010 (YTD)
- #1 IN STATE OF OHIO FOR 10 YEARS
- #1 CLOSED DOLLAR VOLUME 1994-2010 (YTD)\*
- RE/MAX INTERNATIONAL'S "PLATINUM CLUB" MEMBER 1994-2010\*
- RE/MAX INTERNATIONAL'S "CHAIRMAN'S CLUB" MEMBER 2002-2010 (YTD)
- RE/MAX INTERNATIONAL'S "HALL OF FAME" AWARD RECIPIENT\*
- RE/MAX INTERNATIONAL'S "LIFETIME ACHIEVEMENT" AWARD RECIPIENT\*
- RE/MAX INTERNATIONAL'S "CIRCLE OF LEGENDS" AWARD RECIPIENT

\*Among all RE/MAX Team Leaders

## Fall Could Bring Serious Winter Buyers

As the year winds down, many homeowners fear that now could be a bad time to sell their home. While it's true that the holidays can deter some folks from house hunting and making a major purchase--don't give up!

If your house is on the market, step up the action plan to draw attention to it. Don't let the holiday blues make you feel like there's no hope. Homes are sold and bought this time of year. But the ones that get snatched up are the ones that are enticing to buyers. That is exactly why it is important to show off your curb appeal as well as prepare and make time for showings. We, as agents, cannot stress that enough.

Because this is a very busy time of year with personal travel and holiday celebrations, many real estate experts note that if you have buyers dropping by your open house or making appointments to view your home, there is a good chance they are serious buyers.

There are some things you can do to make your home more "showable". We often say in the real estate business, "the way you live in a home on a 'day-to-day' basis is not how you live in a home you are planning to sell."

So, while this time of year often brings out all the holiday decor, there is such a thing as too much holiday cheer. No, I'm not the Grinch. It's just that not all buyers celebrate the same Holidays.

A good rule of thumb, is to keep decor simple and subtle. If you celebrate Christmas, go ahead and put a tree up, but don't put one up in every room. Remember that buyers will be looking at your home and imagining their own holiday celebrations there. So, be sure to leave them room to envision their lives in the home.

This goes for the outside as well. Holiday lights can be placed outside very tastefully but ditch the huge inflatable characters that make it look like your yard is an amusement park. Instead, opt for a nice holiday wreath and some subtle seasonal decor. Keep in mind, curb appeal is what gets buyers in the door. If your home isn't appealing from the outside, buyers will not be interested in viewing the interior.

Stash the gifts. If you usually put them under the tree or around the house, save them for the day of your celebration. There are two reasons: presents take up precious floor space and they are a distraction. It's a good idea to keep as many personal belongings as possible in a safe, private place.

Especially in cold weather areas, cinnamon pine cones or some other mild potpourris can be a pleasant welcome. But don't go overboard with different fragrances. If there are more serious odors in the home, Advanced Purification system (see article on page 2) can help completely eliminate all odors and restore the home to a neutral environment.

Another nice touch is to spruce up the mantle. However, if you usually hang stockings with your family's names on them, you might consider using less personal ones while showing your home. It's the same reason stagers will put away all personal photos--to create a space where buyers can imagine their photos and belongings.

Listing your home for sale during the Holidays doesn't have to make you blue; in fact it can truly brighten your spirits by putting some green in your bank account. Just be sure to focus on making your home a buyer's dream this Holiday season!

## THIS ISSUE

Fall Could Bring...	p.1
Market Update	p.2
Houses That Smell...	p.2
Today's Market	p.2
Featured Home of the Month	p.3
Q&A	p.3
Buying Tips	p.3
Holiday Recipe	p.4

Visit my blog @ [www.delenarealestateblog.com](http://www.delenarealestateblog.com)

# DELENA'S MARKET UPDATE

## Real Estate Outlook: Bernanke Discusses Job Growth

by Carla Hill

Is the slow pace of the economy limiting job growth? That's the sentiment from Federal Reserve Chairman, Ben Bernanke. Last Tuesday Bernanke had a chance to discuss issues other than the recent Bond purchase, and during this time he brought up concerns over job growth. Bernanke noted, "At the pace of growth that we're seeing now, we're not growing fast enough to materially reduce the unemployment rate." He says "the economy needs to grow at an annualized rate of 2 to 2.5 percent just to accommodate new workers coming into the labor force."

And while the recession officially ended over a year ago, unemployment has remained nearly constant at 9.6 percent from June of 2009.

According to The Conference Board Consumer Research Center, however, consumers are increasingly upbeat about future job prospects, with those polled expecting more jobs, income increases, and fewer job declines.

The Conference Board Consumer Confidence Index® has improved for 2 straight months now. This index is based on a monthly representative sample of 5,000 U.S. households. Lynn Franco, Director of The Conference Board Consumer Research Center reports, "Consumer confidence is now at its highest level in five months, a welcome sign as we enter the holiday season. Consumers' assessment of the current state of the economy and job market, while only slightly better than last month, suggests the economy is still expanding, albeit slowly. Expectations, the main driver of this month's increase in confidence, are now at the highest level since May. Hopefully, the improvement in consumers' mood will continue in the months ahead."

Commercial real estate markets are reportedly stabilizing, as well. Lawrence Yun, the chief economist for the National Association of REALTORS® reports that the slowly improving economy has led to a rise in commercial leasing demand. He says this "means overall vacancy rates have already peaked or will soon top out." Yun anticipates a rise in household formation from an improving economy, which will increase demand for housing, both ownership and rental. "Multifamily housing is the one commercial sector that has held on relatively well in the past year, and can expect the best performance in 2011," he added.

"Apartment rents could rise by 1 to 2 percent in 2011, after having fallen in 2009 and no growth in 2010," Yun said. "This rent rise therefore could start to force up broader consumer prices as well."

Published: December 6, 2010

# HOUSES THAT SMELL ARE HARD TO SELL!



## INTRODUCTION

Many Realtors will tell you that offensive odors are one of the most significant barriers to selling a home. Whether from cooking, smoking, pets, mold, or mildew, unpleasant odors can negatively impact a sale and in many cases prevent the sale. That's why you'll often hear many people say "Houses that smell, are hard to sell." Until now, all we could do is recommend ideas that merely "masked" the odors. Now, thanks to a client of mine, I have identified an incredible solution.

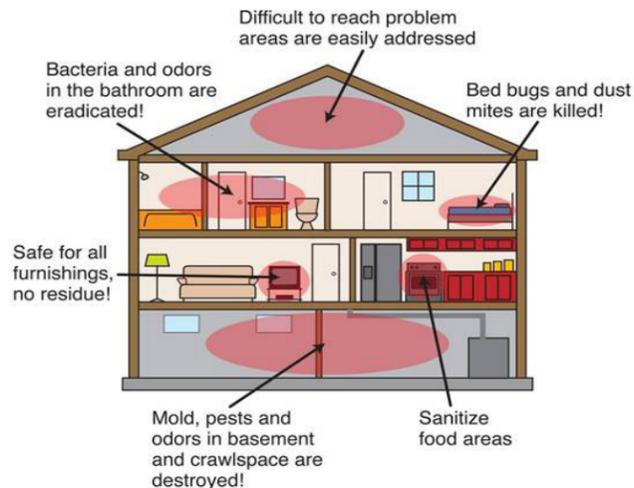
## THE SOLUTION

In my research, I've run into a very interesting central Ohio company called Advanced Purification "AP". They began in business with a focus on treating homes and commercial buildings that were "sick." According to the EPA, six out of ten homes and buildings are sick, meaning that they are hazardous to occupy as a result of airborne pollutants. What AP began to notice as they were treating "sick" homes, is that their SanusAer® process is very effective at removing odors.

## TESTIMONIAL

Earlier this year there was a water line back up affecting my office. As a result, some water collected in the lower level. Although we caught it as it was happening and a company came to remove the water and place the large dehumidification units, the mildew odor

quickly followed! My Team and I were inflicted with allergies and I did not want mildew odors to exacerbate our allergies. I called Advanced Purification and they came in with their Activated Oxygen generators and destroyed the sources of the odor: the biological and chemical pollutants. When my staff and I returned the next day, the odors were completely gone, and we could all breathe easier! I've since learned that Activated Oxygen is nature's most effective sanitizing agent, a thousand times more powerful than chlorine bleach, yet it is a safe, green technology. It treats anywhere normal air currents flow in the home, destroying pollutants hidden in carpets, drapes, furniture, under beds, in closets, on surfaces, etc. The process exceeded my expectations!



Everyone in my office could breathe so much easier and our allergy symptoms were greatly diminished while we were in our office.

## RECOMMENDATION

I strongly recommend Advanced Purification for removing unpleasant odors from a home before it is listed. When a home is treated with the SanusAer® process before placing it on the market, there are several advantages. First, the "perceived" cleanliness of your home or office could increase as you eliminate the "odor barrier" to sale. Second, the time on the market could be reduced; and finally, AP provides a "Certificate of Purification" that can be used to help market the property: demonstrating to the buyer that the home has been sanitized with the most effective purifying agent available. For a person with allergies, such as myself, this could give your property that extra push needed to help finalize the sale.

## BUYING A HOME

If you have allergies or are sensitive to odors...before moving in, you may choose to have this simple, 24 hour procedure completed to remove any biological pollutants, such as bacteria, viruses, fungi, dust mites, pollen, allergens, mold or mildew and even bed bugs which exists in our normal environment on a daily basis. In addition to odors, it can remove Volatile Organic Compounds (VOCs) from paints, lacquers, cleaning chemicals, or air fresheners. In my opinion, treating a home with the SanusAer® is the only way to go when it comes to removing any air born pollutants/odors!

## FEATURED HOME OF THE MONTH



## AN ARCHITECTURAL MASTERPIECE!

~3/4 acre wooded, lakefront lot on the golf course! In ground, heated pool. Travertine & cherry floors. 20 foot Great Room with walls of windows. Gourmet Kitchen with Butler's Pantry. ~1000 SF Master's Retreat with fireplace, Balcony, Sitting Room & an indescribable Bath! First Floor Executive Den. Finished, walk-out Lower Level. Custom wood work everywhere! A true Tuscan feel! 4-5 BR's and 5/2 Baths! Approximately 8,500 SF. Westerville Schools. Only 1,497,700! Call DeLena Today!

## This Month's Q&A

Have a question?...ASK THE EXPERT! [delena@delena.com](mailto:delena@delena.com)  
Your question could be featured in next month's issue!

### Q: How can I better improve my home for winter without breaking the bank?

A: It won't be long before the winter winds will start to howl outside your home and there's no better time to tackle energy-saving home improvements than now!

This year, homeowners who purchase and install qualifying energy-saving products are eligible to receive a \$1,500 federal tax credit. However, you have to act fast because the tax credit will expire on December 31, 2010!

There are several smart and inventive ways of using this tax credit to save you time and money in the future! If you purchase, or have purchased, an energy-efficient product or renewable energy system for your home since January 1, 2009, you may be eligible for this federal tax credit.

Consumers who purchase and install specific products, such as energy-efficient windows, insulation, doors, roofs, and heating and cooling equipment in existing homes can receive a tax credit for 30% of the cost, up to \$1,500, for improvements "placed in service" starting January 1, 2009, through December 31, 2010.



See EnergyStar.gov's Federal Tax Credits for Energy Efficiency for a complete summary of energy efficiency tax credits available to consumers.

### What you need to do to apply?

For products "placed in service" in 2010, you need to file the IRS Form 5695 (available now in DRAFT) and submit it with your 2010 taxes (by April 15, 2011).

On the 2009 1040 form, the residential energy tax credit (from Form 5695) was claimed on line 52.

### What you need to submit and save:

Save your receipts and the Manufacturer's Certification Statement for your records.

Submit Form 5695 with your taxes.

If you would like to **advertise** in DeLena Ciamacco's Monthly Newsletter, please call Shana @ 614-882-6725 today!

Buyers Rd.  
Sellers Ln.

## BUYING TIPS

It is a great time to buy for many would-be homeowners. The market offers historically low interest rates, as well as affordable home prices.

Here are 10 steps that buyers can take to make home dreams a reality!

**1. Savings.** You may already know how much monthly payment you can support (experts recommend no more than 1/3 your monthly income), but the buying process will also include upfront costs, such as a down payment and closing costs.

**2. Down payment options.** Do you qualify for down payment assistance programs? Will you be able to get an FHA loan and pay 3.5 percent down? Do you have a relative that would like to make a down payment gift? Many financial experts recommend a down payment of 20 percent, so be sure to explore your options!

**3. Check Credit Report.** Your credit report says a lot about you. Lenders use it to evaluate your risk potential and to inform themselves on how responsible of a borrower you are. They use this report and subsequent score to figure your interest rate. The more stellar your report, the better your score and thus lower your rate. Be sure to check your report for accuracy, and report any errors to the credit reporting agencies.

**4. Get Preapproved.** It's time to talk to a lender! Pre-approval will give you a ballpark figure of how much the bank would be willing to lend you. Are you looking for a \$100,000 house or a \$300,000?

**5. Get Prequalified.** This is the official letter from the lender that says they will be willing to lend you money. Many sellers look for buyers who are prequalified.

**6. Affordability.** The bank may tell you that you can afford a home worth \$300,000. This does not mean you want to borrow to your max. A more modest home may fit better in your financial plans.

**7. Housing Criteria.** You have a budget, now develop a list of what you need and want. This can include anything from "must have 3 bedrooms" to "hardwoods" or "granite".

**8. Neighborhood choice.** Location strongly affects prices. A 3,000 square foot home in rural Kansas costs a fraction of one in New York City. Decide what neighborhoods and areas are the best fit for you. This will help narrow your home search.

**9. Hire an agent.** An agent can help you navigate the entire process from searching, putting in offers, to where to hire an inspector or general contractors.

**10. Start the search!** The MLS is a wonderful place to begin your search. Eighty-four percent of buyers now start their search online, so you'll be in good company.

Written by Carla Hill for Realty Times  
Published: November 17, 2010