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Follow this Advice to Successfully Close in a Crazy Housing Market

The housing market is crazy. With a shortage of homes on the market, how can we ever buy (or should I say win the home)? Here are a few suggestions for buyers and sellers to follow to assist in your success.

Buyers, look for downpayment options. While saving for a 20% down payment, which could take months, a year or more, you could instead purchase one today with as little as a 3.5% down payment.

Approximately 60% of home buyers put down less than 6% of their home purchase. Look into grants, which do not have to be paid back, for first-time buyers and some incentive type loans. Explore those options with a reputable California lender.

Be flexible with your dream. Consider homes that do not match everything on your list. What about purchasing your "8"? With a few adjustments, you can make it your "10". Compromise is the name of the game.

Don't sweat the small stuff. It is easy to get fixated on the small number, but it is not worth losing the home over a few thousand dollars that could add only a few dollars to the monthly mortgage payment. Often, buyers are unpleasantly surprised when waiting for the next similar home to come on the market they find it priced a few thousand dollars more than the one they passed up. Do not be pennywise and pound foolish. You cannot earn any equity if you don't own the home. Go for it.

Get a Realtor to represent and guide you. They know the market and they advocate for you. The technique of having the listing agent write the offer does not give you the advantage. How can the Realtor honestly advocate for both buyer and seller? Someone is going to lose, and their seller is their former client. In some states, it is not even allowed.

What can a seller do to get more money or a faster sale? Consider this.

There is a neighborhood with two homes, same floor plan, priced \$100,000 apart. What is the difference? A home

prepared with staging, attention to details, and presentation will command a better price than one perceived that something might be wrong with the home.

Mind the visuals. Staging is marketing.

Staging and professional photography are valuable marketing services that attract buyers.

Fix flooring flaws. Most buyers in today's market are from double income households. They have no time nor talent for fix-up projects, so a credit to cover the cost may not be the appropriate concession to close the sale. They do not want the hassle of replacing carpet, refinishing wood flooring, or installing laminate flooring. They want it already done.

Investigate and repair all water-stained areas on floors, walls and ceilings. A stain just makes buyers worry there is unseen damage or other problems. Even if you have repaired the issue, do not stop short of cosmetic repair.

Touch up grout and caulking. This is an inexpensive improvement compared to the return you will realize on a fresher looking tub, counter, bathroom or kitchen.

Look at your home from across the street and view it as a buyer. Can you see the house? Is the landscaping trim and lush, green, and not blocking windows and doors? Is the front door inviting? Make sure it appears fresh and clean, has attractive hardware with lights that are free from rust and all bulbs are working. Remember, the "first impression" mostly happens Online.

No odors. Smoke, food, pets, garbage and litter boxes will detract from the home. Use neutral scents, but do not use candles. They are too dangerous and can be knocked over and/or forgotten.

Whether buying or selling, there are plenty of nuances that a Realtor can share that take one to the finish line. Use their knowledge and expertise to your advantage.

By David King

In Downtown Concord, there exists a decadent bakery that is rewriting the book on the pastry business, namely cinnamon rolls. Theirs is a remarkable story of success that has also redefined the product — all of the products are fresh-baked and 100% vegan, dairy and lactose-free, egg-free and cholesterol-free, and only 650 calories for a 5-ounce roll!

It all started with the humble beginnings of Shannon Radke from Walnut Creek hobby baking out of her kitchen for weekend bake sales. The demand for her cinnamon rolls was so popular that she was inspired to open her own bakery — which she did in Berkeley in 2010 to frequent lines stretching out the door. Cinnaholic was born and aimed to set itself apart with a completely vegan product. In a few years, they were encouraged to expand.

In 2014, Shannon and her husband Florian appeared on the national TV show, "Shark Tank". (Season 5, Episode 28 - if you want to look it up). They asked for \$200,000 in return for 20 percent equity in the company so that they could open a second location. Each Shark was given their own custom-topped decadent cinnamon roll to sample and the bidding began.

But it was investor Robert Herjavec who was wowed the most. He countered with \$200,000 in exchange for 40 percent equity but insisted they pursue a nationwide shipping business model. Both parties agreed on the show. However, the deal fell through as the Radkes still wanted to concentrate their efforts on having additional storefronts.

Patrons enjoy the "create-your-own" cinnamon rolls which allows customers to choose their own toppings from over 20 unique frosting flavors and a variety of fresh toppings. It is common to mix and match flavors to create a new experience with every visit. They also serve other plant-based sweet treats like made-from-scratch brownies, cookies, and edible cookie dough.



Cinnaholic Founder Shannon Radke rolls out the plant-based dough

After the episode aired, the demand for the rolls exploded pushing the founders to pivot into a franchise model. Today Cinnaholic has opened close to one hundred franchise locations in the U.S. and Canada.

Franchisees are encouraged to be involved with their community such as reaching out to the healthcare workers and schools. In Concord, they cater for all events, large and small including weddings, conferences, and conventions, as well as private home and office parties. They support our schools through fundraising efforts, donate to churches, and give their unsold to the homeless.

Fortunately for Concord, the city has the only Cinnaholic store in the Bay Area as the Berkeley location closed in May 2023 after 13 successful years due to the City's redevelopment plans for mixed-use housing at that location.

Check out their menu of seasonal flavors of toppings. Cinnaholic is located at 2008 Salvio St. across from Brendan Theaters. Drop in or order Online at Cinnaholic.com for delivery or pickup.



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Consult with me Early, so we can Plan, Budget, and Strategize!

I have not and will not verify or investigate information provided or supplied by third parties.



Downtown Concord is currently the only Cinnaholic store in the Bay Area, known for serving the popular all-vegan create-your-own cinnamon rolls and other treats, located at 2008 Salvio