



YOUR REAL ESTATE COMPANY

September 2006 Newsletter

1, Real Estate Drive, Boxborough, MA 01719

978 555 1111

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With dewey mornings and that crisp scent of fall just around the corner now is the time to turn your attention back to real estate. Could you use a little more space? Would you like to be in a neighborhood instead of on a busy street. People buy and sell homes for hundreds of different reasons and this is a great time to buy a new home and be settled in for the holidays. If you are ready to make that move please call or e-mail me and if you have friends I could help please pass on my name to them. I do handle rentals, too, by the way, and I love referrals of all kinds. Remember I am YOUR Realtor. Best wishes Frances



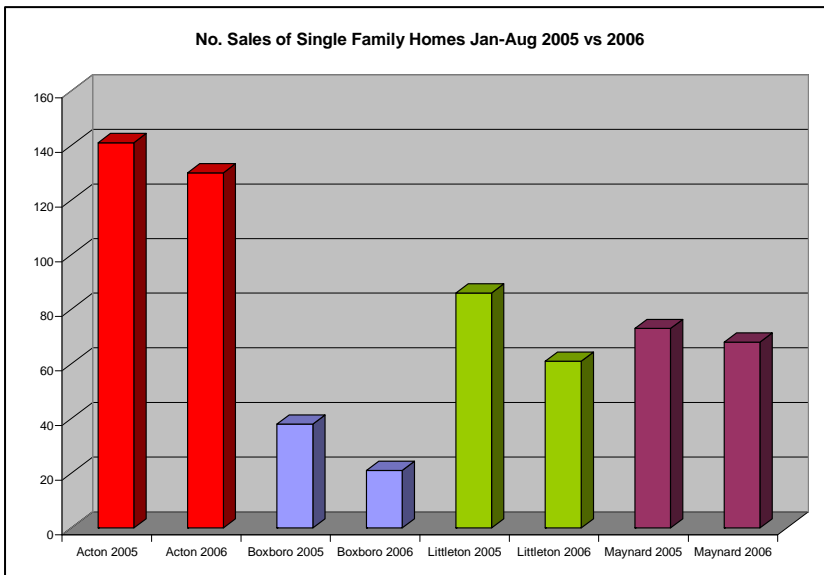
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No Burst Bubble Here!

I thought that now, as we all take a collective deep breath and relax as the children go back to school and we reflect on the summer just gone, would be a good time to take a step back and give you my view of the local Real Estate market – it is still the number one question I get asked wherever I go!

The answer to the question “How is the market?”, is “Although sales are down the market is far from dead, there has certainly been no burst bubble. According to the Greater Boston Real Estate Board, sales of homes in the metro Boston area are on track to be the 3rd highest on record!” - 2005 and 2006 were the record setting years.

The other issue to consider is that the market is not the same all over the area. There are very different forces at work in each town—sales in Acton, Boxborough and the surrounding towns are down about 20%



compared to last year.

Uncertainty over the Fed's relentless interest rate rises, escalating gas prices, and house prices that were increasing faster than incomes, have led us to the point where the market needs to take a breath itself and normalize – and that is what I have seen happening so far this year.

There are certainly plenty of buyers and

sellers out there – the trick for me as a Real Estate agent is connecting the right buyers with the right sellers. With the increased inventory buyers are certainly being a lot more “patient” than in the past, waiting until they find the home that has everything they want at the right price. That last comment is the most important “at the right price” – what I have been seeing is that properties priced correctly for today's market are selling quickly. Sellers who over estimate the value of their homes are limiting the pool of people who can afford it, and the longer a property is on the market the more difficult it becomes to sell.

So what I am seeing is a market that is becoming more balanced. The pendulum has certainly swung over to the buyer's side this year, but as we see the inventory start to be absorbed this will fall back to more of a neutral market – similar to that of 4 or 5 years ago, with prices showing a modest gain.



ADVICE

Your Guide to Home Improvement

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Tending the Summer Garden

Dividing perennials can be a real deal! From one plant, you get several free plants to use elsewhere in your landscape or to give away to friends and family.

Some perennials, such as Sedum 'Autumn Joy' and Siberian irises, need frequent dividing to perform their best. Others, such as peonies, can go decades without needing any division. You can tell when a plant needs division if it develops a dead core in the center of its crown. Also, if the foliage is fairly lush but the plant is producing steadily fewer flowers each year, it may need dividing.

What time of year to divide? The best time to divide most spring- and early-summer flowering perennials is in the fall. The best time for most late-summer and fall-flowering perennials is in the spring.



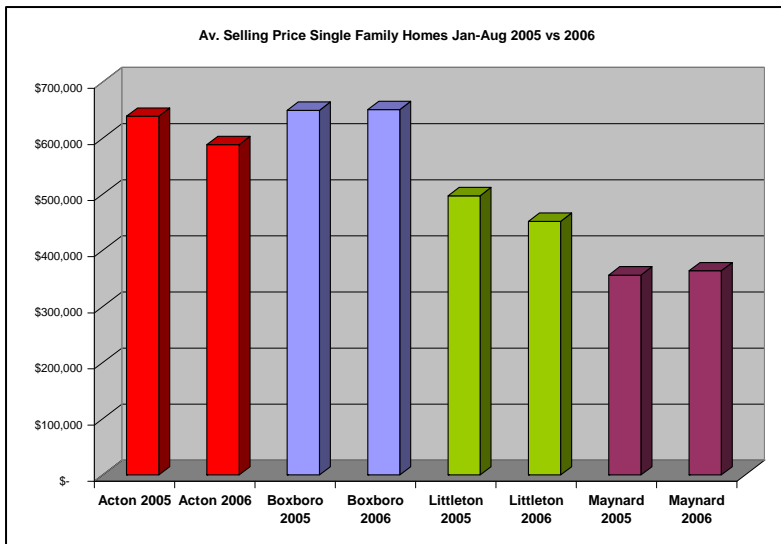
Dig up the root ball of smaller plants, lifting them entirely from the soil. With larger plants where lifting the root

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As you can see from the chart here, the average selling price of a single family home actually increased in Maynard, stayed the same in Boxborough and dropped by about 8% in 2006 vs 2005 in Acton and Littleton.

In most of my local markets the average days on market has only increased by 2 or 3 weeks, and the total number of sales in Acton and Maynard are still running close to last years record levels.

So although the media seems intent on painting a picture of a serious downturn in the housing market – that scenario is not playing out here. With plenty of buyers and sellers my role is to match the committed seller with the committed buyer and make everyone happy.

My final comment to sellers is – if you are committed – make sure that your house is in pristine condition and priced right for today’s market. For the buyers, do not use the “Buyers Market” as an excuse to procrastinate. Recognize when there is a good deal available and go for it!

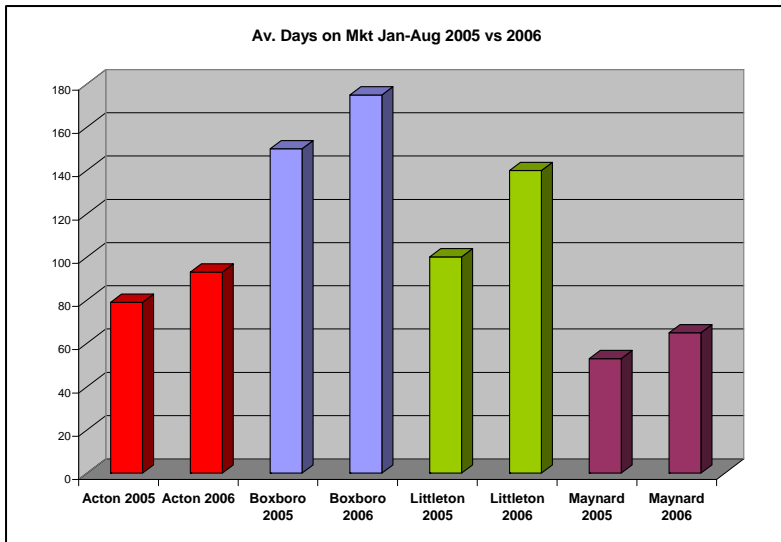
ball would be difficult, remove it a portion at a time by slicing through the root ball with a spade and then digging up that portion. (You can just leave one portion of the original plant where it is.)



If possible, break the root ball into smaller sections with your hands.

You can do this, however, only with delicate plants. Larger, more tightly knit root balls will require slicing into sections with a knife. Very large, dense root balls, such as those of daylilies or Siberian irises, will require prying apart with two spading forks. You may even need to use a small hand ax to hack through difficult root balls, but this should be a last resort -- since it's very damaging.

Most perennials can be divided into several smaller plants. Replant as desired or give away to friends. When replanting in the original spot or filling in where just a portion of the root ball was removed, work in a spadeful or two of compost to improve the soil.



If you are considering buying or selling—please call or email me so that I can work with you to make your experience a successful one.




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Bring this coupon to an Ace Hardware Store in Acton, Stow or Westford and when you have any single sided key cut—get another one FREE!!

Coupon must be presented at time of purchase. Not valid with any other offer Coupon Valid until 9/30/2006

Trivia Contest

Congratulations to Ben DeMott for being the winning entry last month. Ben wins the \$40 gift certificate from Cambridgewear.

This month we have a \$25 Gift Certificate for Idylwilde Farms Acton’s premiere producer of local produce.

Enter now and you could win courtesy of Your Real Estate Company and Idylwilde

Go to www.your-realestate.com and click on the Trivia Contest tab to enter!

(You can also see the answers to last month’s contest!)

