



NMLS# 422932

News To Move You Forward

Brought to you by Jill Scheppler, Bob McManus & Angie Domine

715-387-1122 • ffbmortgage@forwardbank.com

The Year in Review: A Look at the Top Headlines of 2019

It's nearly the start of a new year and a new decade. As 2019 comes to an end, here's a look at some of the most newsworthy stories of the year.

Diabetes research makes huge strides: Researchers at the University of California in San Francisco announced in February that they had successfully turned human cells into insulin-producing cells. The news brought hope that a cure for type 1 diabetes could be within reach.

Fire at the Notre Dame: The famous Notre-Dame de Paris cathedral went up in flames on April 15. More than 400 firefighters battled the blaze, which severely damaged the structure's spire, roof, and upper walls.

Prince Harry's heir arrives: Prince Harry and Meghan Markle welcomed their first child, Archie Harrison Mountbatten-Windsor, on May 6. Baby Archie is currently seventh in line for the British throne.

Women astronauts make history: On October 18, NASA astronauts Jessica Meir and Christina Koch entered the history books when they made the first-ever all-women spacewalk. The pair visited the International Space Station to replace a faulty battery charger.

Plant-based food goes mainstream: Beyond Burger became a household name this year when its surprisingly beef-like patties began widespread distribution in North America and beyond. The burgers and other meatless alternatives by maker Beyond Meat brought plant-based alternatives onto the public menu.

Hottest Housing Markets of 2019 Across America

You might be surprised to discover the hottest zip codes of 2019. The real estate market saw some new trends this year that caused a shift in hot spots.

Metropolitan giants like New York and San Francisco are no longer leading the pack. To find the fastest-selling homes in America, we have to set our sights on smaller locales.

Realtor.com reports that Grand Rapids, Michigan; Omaha, Nebraska; and Boise, Idaho took the top three slots in 2019 for hottest zip codes. The rankings are based on how quickly homes sell and how frequently they are viewed on Realtor.com. The top ten list, which also includes zip codes in New Hampshire and Kansas, demonstrate growing trends in the real estate market.

One of the most significant shifts is the influx to areas outside the big cities. With prices in the Big Apple and other metropolises beyond many buyers' budgets, home seekers are looking to markets where housing is less dense and is smaller and more affordable.

Millennials are a big part of the new trends. Making up the largest percentage of Americans taking on mortgages, millennials are seeking strong local job markets and affordable homes.

According to Realtor.com, millennial salaries in the top ten zip codes are, on average, 13 percent higher than the national median millennial income. Additionally, job growth projections for these areas are exceeding national growth projections. Lastly, the average home price in these areas is significantly lower, at \$272,000, than the national median price of \$316,000. If you'd like to learn more about current housing trends, I'm just an email or phone call away.

Want to Sell Your Home Fast? Get My Free Guide



Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

Discover some easy things you can do by requesting my free guide, "50 Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 715-387-1122 and I'll send it right out to you.

News To Move You Forward

Jill Scheppler, Bob McManus
& Angie Domine

Is a Fixer-Upper the Right Investment for Me?

You've read the headlines: Build sweat equity. DIY special. Needs some TLC.

These homes are far from turnkey, but they can offer good opportunities. With the right renovations, fixer-uppers can be a profitable investment.

But is this type of purchase right for you? To answer this question, consider three important factors.

Your plans. If you're hoping to get a good deal on real estate and flip it for a profit, this can be a good option. Another great option is buying a fixer-upper and doing the repairs yourself in order to transform the house into your dream home. On the other hand, if you have watched a lot of real estate shows and expect to spend a couple of weekends working on the home and then make big bucks, you're probably on the wrong path. Keep in mind that renovations are often costly, time-consuming, and far more complicated than they look on television.

Your budget. Consider whether you can realistically afford the renovations. How

much would it take to make the home liveable? Would basic cosmetic changes be enough, or do you need a budget for more extensive repairs?

If major construction is required, you may qualify for a home improvement loan program. If you'd like more information about current loan programs, I can review what is available and connect you with a lender to check your eligibility.

Your time. Examine your calendar. First, consider if you will have a place to live while renovations are completed. If you're selling your current home and need to move out by a certain date, you'll need to make plans for temporary housing. You must also consider the time required to manage this type of project. You'll need to hire and coordinate contractors, or, if you're doing the work yourself, you'll need to budget significant time for your labor.

Think a fixer-upper might be right for you? I can help you find deals in your area. Just give me a call.

Ask the Agent: This Month's Question

Is it better to buy new construction or an existing home?

This boils down to a matter of preference. Both new construction and existing homes offer unique advantages.

If you purchase new construction, you can usually choose your own flooring, color schemes, upgrades, and more. However, you may be able to find an existing home with many of the features you're looking for at a lower price.

Landscaping is another example. You may enjoy all-new surroundings in a freshly constructed home, but the lot may feature little to no landscaping. By contrast, you may find an existing home with a lushly landscaped yard, meticulously maintained by the previous owner who sank thousands of dollars into beautiful flowerbeds and inviting walkways.

Ultimately, you have to decide which advantages are more important to you. And keep in mind that you don't have to decide up front which type you prefer. You can always look at options for both new construction and resale, then decide which direction is best for you.

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

News To Move You Forward is brought to you free by:

Jill Scheppler, Bob McManus & Angie Domine

Forward Bank, NMLS # 422932

1001 N. Central Ave

Marshfield WI 54449

715-387-1122

ffbmortgage@forwardbank.com

www.forward.bank/mortgage-loans/

License # NMLS # 1263205, NMLS # 1057622 & NMLS #720544



NMLS# 422932