

# North Shore HOMES

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*See details on page 2*



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providing  
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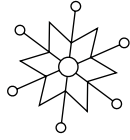
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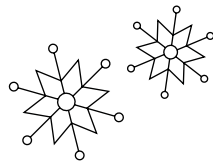


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**Mo****Maria Orlandi**

Licensed Associate RE Broker

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**REAL ESTATE** | MAKING THE SALE

# How to Stage Your Property



©ADOBE STOCK

**How successful you are at selling your home could be influenced by personal decor choices.**

You don't want to miss out because your personal style doesn't click. That's where staging can save the day. Here's how to "depersonalize" your property so that anyone can picture themselves as the next owner.

## **EXTERIOR**

First impressions are crucial so be sure the exterior of your home is inviting and tidy. Begin by power washing the siding, roof, gutters and fascia boards. Apply a fresh, neutral coat of paint to your shutters and front door that works in conjunction with the overall color scheme. Update any faded doormats, house numbers and malfunctioning lighting fixtures. Clean up the mailbox and tidy the flowerbeds.

## **INTERIOR**

Begin by decluttering your space. You want potential buyers to envision a new life in your home, and that can be difficult if they're surrounded by personal items and photographs. So focus next on depersonalizing everything. Remove family pictures, collectibles and children's drawings, substituting them with neutral artwork that encourages buyers to imagine what they'd do in this space.

## **KITCHEN**

In the kitchen, store away small appliances that are rarely used and pack up your fine china. Clear out the pantry and remove any items from your countertops to highlight the available space. Clean the cabinets and appliances thoroughly, and consider repainting the cabinets in a timeless white for a fresh look. Update any outdated hardware and replace faucets that are no longer in good condition.

## **CLOSETS**

Clear out the contents of closets and cabinets, then organize what remains in coordinated baskets and bins. Incorporate shoe racks and under shelf baskets to highlight the property's storage space, and put out some potpourri to make sure musty areas smell fresh and inviting.

## **BATHROOMS**

Bathrooms can be particularly challenging, but it's critically important that they're presented in the best possible light for prospective buyers. Clean thoroughly, then clean again, and continue until it sparkles. Address hard water stains, dispose of outdated cosmetics and products and eliminate mold. Invest in new shower curtains, bathmats and rugs, while making sure the grout is spotless. Recaulk the bathtub or shower, as needed, and place fragrant soaps and plush, bright white towels for a light finishing touch.

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Photos by Carol Acker 631-404-2460.  
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*All donations by appointment. Call first.*



## REAL ESTATE | FINANCING

# Repairing Your Credit



**Some new homeowners might not know, but your credit score significantly influences the total cost of a home throughout the duration of your mortgage.**

A higher score typically results in lower interest rates, allowing you to keep more money in savings. If you're preparing to purchase a property, one of the most important things you can do is improve your credit. If yours needs work, follow this guide before embarking on your new home search:

## **CHECKING YOUR REPORT**

Start by accessing your credit through one of the three primary reporting agencies: Equifax, TransUnion or Experian. Each provides one free report annually upon request and you can access them weekly at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Signing

up for a credit bureau's online services can give you access to alerts whenever there is a change in your credit and can often be done for free.

Some banks and credit card companies may grant more frequent access to your scores. Closely monitor your score, as these are the same bureaus lenders will consult before setting your rate. A better score can lead to more favorable loan options, including the possibility of a lower down payment.

## **IMPROVING YOUR SCORE**

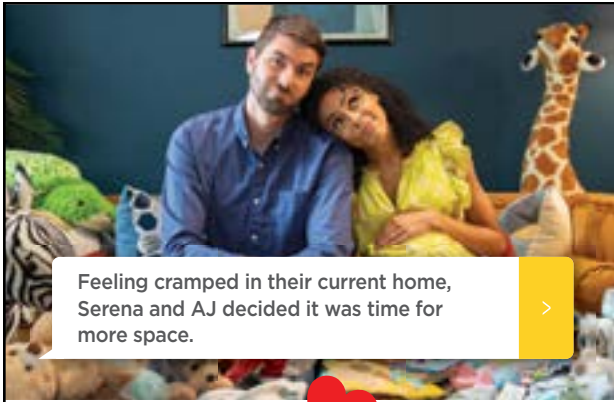
If a credit score is hindering your ability to secure the best loan, there are steps you can take to improve it before purchasing a home. One effective strategy is to open a low interest credit card account, which you can then use for a few regular purchases. Just make sure you pay the credit card in full and on time each month, as this will help drive up your credit score. Carrying a balance or, even worse, missing a payment can adversely affect your credit numbers. By maintaining

disciplined spending and making regular payments, you can directly improve your mortgage options. If needed, contact your credit card issuer to make sure they're reporting your activity to the three major credit bureaus.

## **PRE-QUALIFICATION**

If you're concerned about managing your finances, consider pre-qualifying for a loan. This will provide you with clarity on which homes fit within your budget, while preventing any delay in the home buying process — or the accumulation of excessive debt. The pre-qualification document from your loan officer specifies your loan limit. It provides a level of confidence in your purchasing decisions by sharing insight into your payment structure and interest rates. Having a pre-qualification letter can strengthen your negotiating position with sellers, as it demonstrates your readiness to buy.

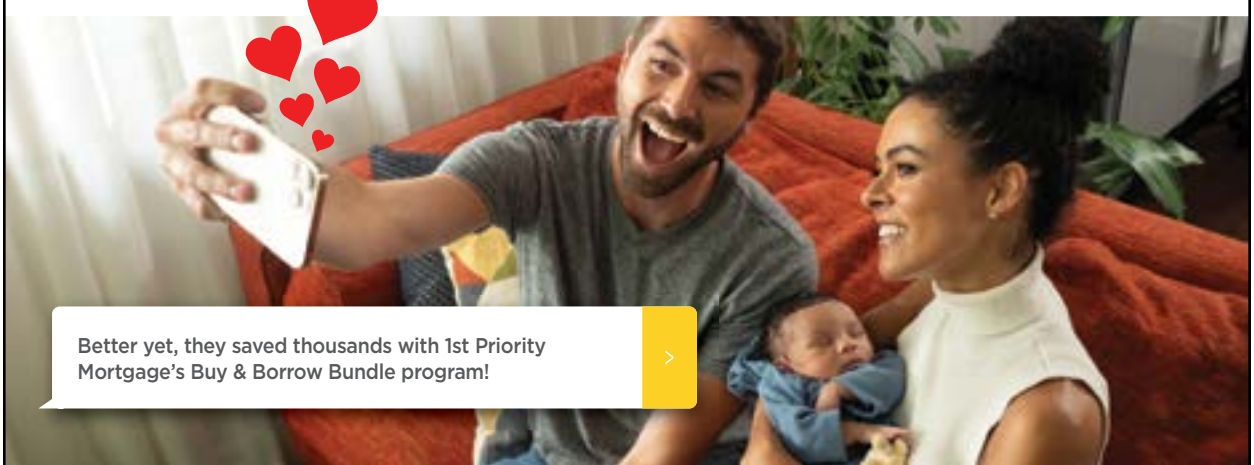




Feeling cramped in their current home, Serena and AJ decided it was time for more space.



AJ's parents introduced them to a Howard Hanna agent, who helped them get pre-approved and find their dream home.



Better yet, they saved thousands with 1st Priority Mortgage's Buy & Borrow Bundle program!

## Kickstart your journey to owning a home with us.

**HOWARD HANNA** | **Coach REALTORS**

### Here's how it works:

- 1: **Partner with a Howard Hanna agent** and secure your exclusive agreement.
- 2: **Obtain a pre-approval** with 1st Priority Mortgage to know your budget.
- 3: **Find your dream home**, make an offer and finalize your purchase with Howard Hanna Real Estate Services and 1st Priority Mortgage.
- 4: **Enjoy a 0.5% credit** at settlement toward closing costs, potentially saving you up to \$10,000!



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**Bayport** This Queen Anne Victorian seamlessly blends w/modern luxury. Grand reception foyer, and beautifully carved oak staircase. Gourmet kit, w/ built in appliances. Enclosed porch, in-ground pool, jacuzzi, oversized desk w/ gas BBQ. ML#3582533 **\$1,925,000**

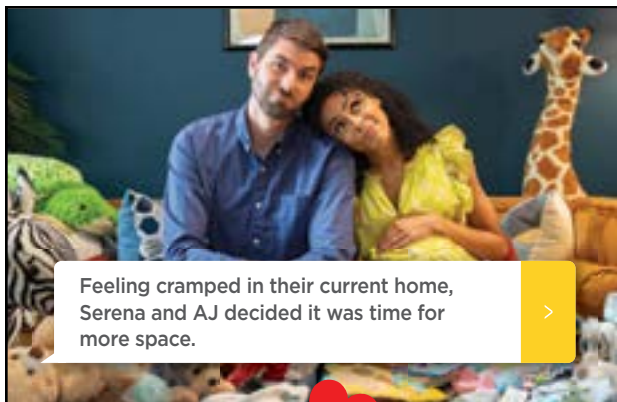


**Commack Price Reduced!** Completely renovated! All New Kit-appliances-staircase fireplace-hard wood flooring-laundry room located on the largest, private property in community. Views of golf course. Finished basement complete with gym. ML#3581301 **\$1,650,000**



**Commack** Beautifully maintained 3-bedroom, 2.5-bath w/1 car garage ranch home. This home features a spacious, open-concept living area w/ gleaming hardwood floors, recessed lighting, central air, natural gas heat. In ground pool. ML#806266 **\$699,999**

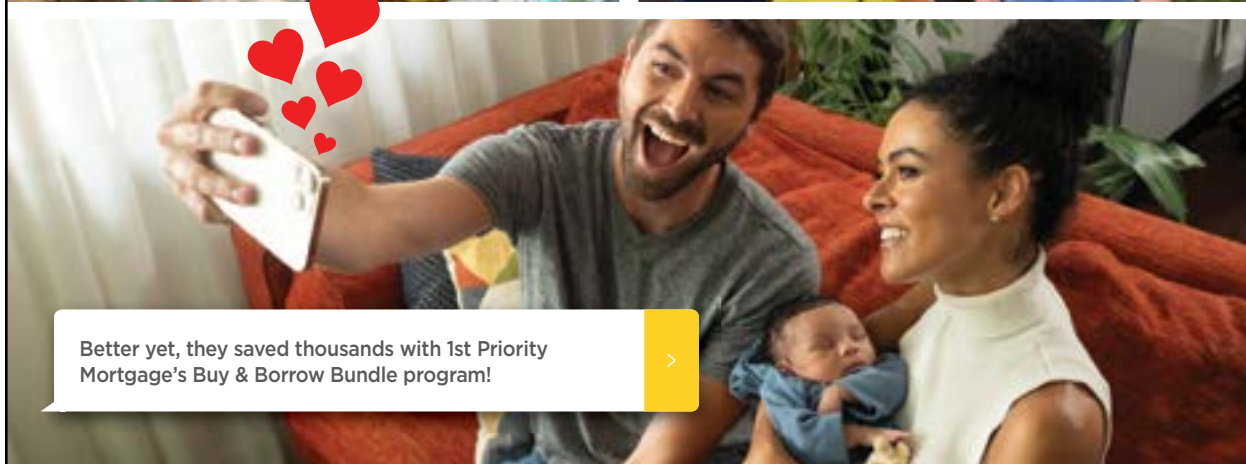
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REALTORS

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**1st Priority**  
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**Miller Place** Completely renovated home. Open floor plan w/water views from most rooms. 3-4 bdms. and 3 full baths. Finished bsmt. is ideal for extended family. Solid bulkhead offers easy access to fishing, kayaking, etc. ML#3591688 **\$1,199,000**



**Mt Sinai** This property has been partially cleared and ready to build your dream home. Property goes up high to a level piece of land. Enjoy fishing, kayaking. The harbor offers 4 seasons of changes and a lifetime of fun. This is one of the last harbor view lots left. ML#3525629 **\$650,000**



**Port Jefferson** 3 BR, 1&1/2 Bath Home in Harbor Hills Estates! Living Room w/ Large Bay Windows, Den/Family Room, Updated Kitchen, FDR, HW Floors. Full Basement, Laundry Room, Full Attic, Attached Garage, Enclosed Patio, Fenced Yard & IGS. ML#803355 **\$699,000**



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you are in life,

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Happens  
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**Flanders** Charming Ranch has a perfect blend of Modern updates and timeless style. Totally renovated 2 yrs ago. New double pane windows, hard wood floors throughout & more. The lg unfinished basement offers endless possibilities. Spacious private drive offers plenty of parking. This home is minutes from the water. ML#3587511 **\$575,000**



**Ridge** Leisure Village: Beautifully renovated end unit that combines elegance and comfortable living. Gourmet Kitchen w/stainless steel & quartz countertops. Many social amenities: Community Clubhouse, IGP and more. ML#3570612 **\$290,000**



**Rocky Point** Charming Ranch features versatile floor plan. Full finished basement set up as recording studio w/ Full Bth and walk out. Recently, upgraded triple-pane windows and leased solar panels, propane stove, updated electric & IGS. Luxurious main bath w/oversized jacuzzi tub. Primary Br w/walk in closet, custom cabinetry and sliders to outside. ML#3591624 **\$499,900**



**Queens Village** Charming home on well-kept block convenient to all. French Doors and hard wood floors throughout. Open concept floor plan. ELK w/granite, S/S and Corian. Lower level is office or den with walk out to fully fenced yard. Steam heat, new roof, Laundry, boiler and oil tank. 1 Car Garg. ML#3589123 **\$749,000**



**Rocky Point** Charming Oldfield Hi Ranch, elevated and dry w/walkout basement. Hardwood floors, Newer Andersen windows and well maintained 50 yr Architectural Roof shingles. Full unfinished basement with outside entrance. ML#3590815 **\$440,000**



## REAL ESTATE | THE HOME

# Why Inspections Matter



**You have finally found your dream home. Now it's time to make sure this property doesn't turn into a nightmare by hiring a professional to conduct a detailed inspection.**

After putting the home under a microscope during a comprehensive pre-purchase inspection, you'll be assured that there are no hidden problems.

#### WHAT THEY DO

A licensed home inspector will thoroughly evaluate the property without any of the biases that might cloud a buyer or seller's judgment. Their focus is on maintenance issues, wear and tear, unethical contractor practices or other problems that could have substantial financial repercussions for a new homeowner. They'll check

systems throughout the home while looking for any violations of local building codes.

Along the way, inspectors sometimes uncover significant issues. In the worst case scenarios, these concerns end up deterring potential buyers. But more often, home inspection reports simply lead to negotiations with homeowners for repairs and the sale eventually goes through as planned.

#### WHAT TO ASK

Start by confirming that your prospective home inspector has the necessary certifications and licenses. While some states may not mandate this, having these credentials serves as a crucial protection for you since you know they've received key professional training. Ask whether they are bonded and insured. This will safeguard both parties in the event of an oversight during the inspection.

Ask how long the inspection will

take. If the response is under two hours, this indicates that they don't plan to do a thorough assessment. Lastly, make sure they will provide a complete report, including photographs, following the inspection. You'll need this documentation to address any presale issues with the homeowners.

#### INSIDE THE REPORT

To avoid potential issues, verify the inspector's references. If you are relocating to a new area and need assistance in selecting a reliable inspector, your real estate agent can be a valuable resource. Pay close attention to any notes from your inspector, particularly regarding electrical or plumbing systems since repairs in these areas can be quite costly. With new construction, noncompliance with local building codes should serve as a warning sign for prospective buyers of sub-standard work elsewhere.





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OF IT EVERY WEEK.**



## New Year, New Opportunities, New Home

As we move into 2025, let us help you turn your real estate goals into reality. Whether you're buying, selling, or investing, our dedicated team is here to guide you through every phase of the journey.

*Your dream home is closer than you think.  
Call us today to begin your journey!*

*If you are a real estate professional looking  
to advance your career this year, contact  
Katy Cardinale, Branch Manager, 516.343.4063.*



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