

THE STONEHOCKER GROUP
JANUARY 2025

BUY DIRT

YOUR AUGUSTA
REAL ESTATE GUIDE



5 NEW YEAR'S
RESOLUTIONS TO HELP
YOU BUY A HOME

THE BEST PAINT
COLORS TO SELL A
HOUSE

5 TIPS FOR SELLING
YOUR HOME IN
THE WINTER

FIVE NEW YEAR Resolutions

TO HELP YOU BUY YOUR DREAM HOME IN 2025

1

AVOID SWITCHING JOBS

Employment history and income are two of the most important factors considered by lenders when evaluating a mortgage application. A new job may be a good career move, but if you plan to buy a home in the new year, keep in mind that job hopping can be a red flag to some underwriters — especially if you're changing industries.

2

RESTRICT MONTHLY SUBSCRIPTION SERVICES

Monthly subscription services are convenient, but they can quickly add up. Even if you pay off your credit card every month, if your credit report is pulled mid-cycle, you could be penalized for high credit utilization. If you plan to buy a home this year, keep your monthly subscription services to a minimum.

3

ESTABLISH A STRONG CREDIT HISTORY

Lenders prefer borrowers with a track record of paying off credit cards and other debts on time because it shows that you're a responsible borrower with less risk. Getting a home loan can be more difficult if you don't have credit. Records of on-time rent and utility payments, as well as student loan debt or cell phone bills, can demonstrate to a potential lender that you have a track record of managing monthly payments.

4

CHECK YOUR CREDIT REPORT

A low credit score can reduce the amount of money a lender is willing to lend you as well as your interest rate. Several percentage point differences in interest rates can cost you thousands of dollars over the life of a loan.

5

REFRAIN FROM MAKING SIGNIFICANT PURCHASES

Before purchasing a home, avoid incurring significant debt, whether it be for a car or a costly vacation. The amount of money a lender is willing to loan you depends largely on how much money you make in comparison to your total debt. The process of buying a property can go much more smoothly if debts are kept to a minimum.

JANUARY HOME MAINTENANCE



Clean under and behind any appliances, and in all closets. This will keep dust and bits of food to a minimum, which in turn can prevent bad odors and reduce the occurrence of pests and allergies.



Change Water and Icemaker Filters. It is recommended that the water filter be replaced every 9 months, 2000 gallons of water use, when the indicator light comes on, or as needed.



Clean out the kitchen and pantry. Remove everything from the pantry, toss out stale and expired foods and wipe down the shelves before putting everything back.

5 TIPS FOR SELLING YOUR HOME IN THE WINTER



CREATE AMBIENCE

When trying to sell a house, the atmosphere is crucial. Your rooms should be warm, comfortable, and inviting.



BRING SOME HEAT

If you want to successfully sell your home during winter, you will need to turn up the heat. The best thing to do is to nudge up your thermostat a few notches to ensure that you provide a comfortable temperature inside.



IDENTIFY THE LIGHT

To make your property stand out for winter home sales, open your shutters and raise the blinds. Additionally, you can pull the drapes back on each window to showcase any external scenery that might compel potential buyers to submit an offer. Additionally, you should think about turning on all of the lights in the house, including the ones in the closets and the appliances.



MAKE EVERYTHING GLISTEN

The other most crucial tasks are removing all the cobwebs and dusting your furniture, light fixtures, and ceiling fan blades. If necessary, you should also re-caulk your sinks, showers, and tubs and bleach any stained grout. The next step is to polish your chrome faucets and mirrors. Even when someone else might not open the refrigerator, it still benefits to clear it out.



HOME STAGING

An important part of staging a home is depersonalizing every room, which can be tough if you're not aware of how to appeal to other buyers. It can be hard for homeowners to look at their property objectively, but luckily, a home stager can do just that. Your home stager will know how to depersonalize each room and redecorate it to appeal to potential buyers.

DECEMBER MARKET UPDATE

HOMES LISTED FOR SALE IN DECEMBER	HOMES SOLD IN DECEMBER	AVERAGE DAYS ON MARKET	AVERAGE LIST TO SOLD PRICE RATIO
323	618	99	98.5%

Feature Neighborhood:

RIVERWOOD PLANTATION

If you are looking for a traditional walkable neighborhood feel, Riverwood Plantation is what you're looking for. Miles of walking paths wind through each neighborhood section of the community making everything feel connected and close. Schools from Pre-k to 12th grade are all in one centralized location near the community center, and all walking distance to restaurants and grocery services.



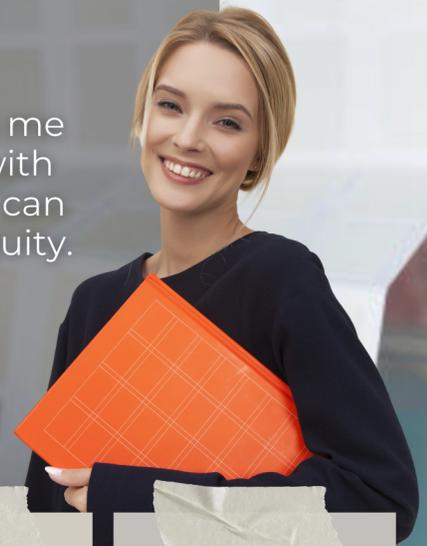
School District:
Columbia County

Close To:
Schools, Restaurants,
Grocery

WHAT ARE THE

BEST PAINT COLORS TO SELL A HOUSE?

It is important to me to provide you with information that can help you build equity.



HORIZON
BENJAMIN MOORE



SOFT CHAMOIS
BENJAMIN MOORE



PALE OAK
BENJAMIN MOORE



AGREEABLE GRAY
SHERWIN WILLIAMS



LIGHT FRENCH GRAY
SHERWIN WILLIAMS

According to one home painting company, painting the exterior of your home yields a 55% ROI in terms of value increase. This means that if you're selling your home, you want to consider giving it a fresh coat of paint before putting it on the market.

Two-Toned Olive

Two-toned olive paint can give a home's exterior a sophisticated look. The two colors can complement each other and create an elegant effect. The darker color can also make the house look more stately and regal. In addition, two-toned olive paint can be used to highlight architectural features or to downplay problem areas.

Beige & Gray

Beige and gray paint is a mixture that looks good on the exterior of a home for a number of reasons.

First, these colors tend to be very neutral, making them a good choice for homes that are located in busy neighborhoods or areas with a lot of foot traffic. Additionally, beige and gray paint can help to hide dirt and stains, making it easier to keep the outside of the home looking clean. This can be a selling point when you speak to potential buyers.

Is painting your house even necessary? Before thinking about the best colors to paint a house or browsing through some of the best house paint color boards on Pinterest, it pays to calculate the current value of your home. You might be surprised to find that your home's current value is fine as is and you don't need to paint it.



Scan this QR code for your Free Home Value!



JACQUELYN STONEHCKER

REAL ESTATE AGENT

now accepting new clients

C: 706-251-7315 | O: 470-655-1976

BUYGADIRT@GMAIL.COM

www.AugustaAreaRealty.com