

HOME SWEET Rewards

From HomeServices Relocation
A Berkshire Hathaway Affiliate

NEWS YOU CAN USE ABOUT YOUR MOST IMPORTANT ASSET

Spring 2023

The Victory Garden Revival

Budding up behind houses and in shared community spaces across the country is a phenomenon much like the victory garden of the past. During WWI and WWII, victory gardens were promoted by the U.S. government to save fuel and other transportation costs so more supplies were available to put toward the war effort and to give to the troops. Patriotic citizens were encouraged to live on locally-produced food, so homeowners planted fruits and vegetables in their 'victory gardens' to feed their families and to share with neighbors. Victory gardens became an important nostalgic reminder of the way Americans can



pull together and work toward a common goal in times of hardship and need.

Today, many homeowners feel there is another war to be won – against food problems caused

in great part by the pandemic – high-cost groceries, supply chain interruptions and the lower quality of processed foods. They're reviving the victory garden concept with some modern twists.
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Buying or selling a home just got easier... and less expensive!

Home Sweet Rewards is a no-cost, web-based resource for home-related services that delivers value with a cash rebate on most real estate transactions, discounts and service guarantees on many real estate-related services.

If you are thinking about buying or selling a home you must register with Home Sweet Rewards before contacting a real estate agent.

Register at homesweetrewards-mn.com

"When people are making the decision of the magnitude of buying a house, it's the biggest decision a great many families will ever make. They want to know who they're working with and we think that the Berkshire Hathaway name will be reassuring to many of those people."

Warren Buffett,
Chairman and CEO
Berkshire Hathaway Inc.



More earth-friendly

Fresh produce can travel as far as 1500 miles or more from harvest to your local grocery store. According to Revivevictorygarden.org, these “food miles,” compiled by distance and energy, have a heavy impact on our environment. Carbon footprint-conscious people are concerned with the emissions and other costs required to transport food at great distances. The solutions are sourcing food from a local producer, eating a more seasonal diet, joining local gardening efforts, and starting your own garden.

Better tasting, fresher produce

Other gardeners like the fresh taste of garden-grown produce. One of the original celebrity chefs of the Food Network, Chef Curtis Aikens insists on using fresh vegetables in every recipe. FoodHero.com notes famous chefs and their hacks for avoiding food waste, such as Chef David Chang’s tip to put cut scallion roots in fresh water and setting them on a window sill where they’ll regrow.

Going green (wallets)

Some who have never gardened before are using their green thumbs to put greener in their wallets. ThePennyHoarder.com recommends certain foods as cheaper to grow than to buy at the grocery store. For example, a bag of prewashed lettuce may cost around five dollars and yields two salads, while a packet of seeds is around three dollars and will yield lettuce for up to five months.

Victory Garden (continued)



How to start your own victory garden

A victory garden can be whatever you want it to be, but many urban gardeners don’t have the luxury of having acres to plant. But you can start small with an herb garden on your windowsill. It’s a cheap and easy alternative and it gives a pleasant aroma to your apartment or condo. The savings on herbs is substantial. A packet of basil is three dollars or more, while you can buy a full pack of starter herb plants that yields 50 times as many sprigs. Just make sure that you can provide a sill with southern or eastern exposure so that your plants get at least 4 hours a day of sunlight and that your chosen location is free from any drafts.

Hydroponics is another way to try indoor gardening, but beware that lighting set-ups, electricity, and chemical nutrients can be expensive. However, the taste of water-grown lettuce is well worth the cost.

For amateur gardeners it’s easier and more rewarding to go with produce that always produces a crop and usually only takes a couple of months from sowing to harvest; these include herbs, bush beans, lettuce, spinach and tomatoes.

Check with your local nursery for seeds and bulbs, or order them online at places like Gurneys.com. Most bags of seed come with care, best growing conditions, and harvesting instructions.

If you don’t have any land of your home, but your green thumb’s itching, you can garden in a co-op with friends. Most major cities have at least one co-op where you can rent a gardening space that’s already tilled and ready for you to begin. To find more information, visit Communitygarden.org. You’ll find more experienced gardeners there to help you if you have any questions. You might want to check with your local co-op to see what the rates are in your area so that you can get started. ■

Source: Berkshire Hathaway HomeServices



Designing Your New Space



Good design often begins with a healthy dose of daydreaming. But how do you make your vision a reality? Starting is often the hardest part. Here's a few tips to bring your new space to life:

Start with what you know

If you're not planning to redo the entire space, list out what you know is staying like the paint color or key furniture. Building off of an existing color or design scheme can be the helpful jump-start you need.

Let Pinspiration be your guide

Chances are, you're one of the 450 million monthly users on Pinterest making boards for just about everything that interests you. Try uploading a photo from a

favorite Pin to a design board for inspiration.

Consider Hiring a Professional

If you're in over your head, you may need the help of a professional interior designer. Many home resource retailers offer design services free of charge, so be sure to check with them first.

Share your mood board

When shopping for your new space, bring your mood board complete with your fabric, paint chips and other inspiration with you to help quickly communicate your design vision. It will help you and the in-store sales associate narrow down choices to find the best aesthetic and hue, so you get to your dream floor faster. ■

Source: Shaw Floors

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Basics of Home Buying

Follow these helpful tips when applying for a mortgage to help make the process go smoothly.

If you know what to expect – and you have a knowledgeable team of real estate and mortgage-lending professionals to assist you – finding and financing your first home can be an exciting and rewarding experience. Here's what you need to know:

Obtain a mortgage preliminary approval before you begin house hunting

- Learn how much home you can purchase.
- Strengthen your bargaining position with sellers.

Work with your real estate agent to find the right home

- Determine your needs and create a wish list of desirable features.
- Take notes as you preview homes using our house hunting checklist.

Make a purchase offer

- Your real estate agent presents your offer to the seller, who will then choose to accept, counter or reject the offer.
- When the price is settled, you and the seller sign a Purchase Agreement, defining the terms of the sale.

Complete the loan application process

If you have already obtained a mortgage preliminary approval, contact your lender and let them know you have a contract on a home. Your mortgage consultant will update your loan application and help you to proceed with the home financing process.

Have the home inspected

If you choose to have a home inspection, hire a professional home inspector after the offer has been accepted to provide an in-depth look at the basic systems of the house, which can reveal any safety hazards and give you a chance to reconsider the deal.

The home will be appraised. An appraisal, required by your mortgage lender, is a formal, written estimate of the home's current market value.

Obtain title insurance

Title insurance guarantees the property you are purchasing is free of liens or confusion in rights of ownership. It also insures against losses to the property that result from defects in the title or deed.


Close on the property

- A closing agent coordinates and distributes all the paperwork and funds.
- Ownership of the property is transferred.

You become the proud owner of your new home!

Whatever your home financing needs, Prosperity Home Mortgage is ready to help with a broad range of programs and services. ■

Source: Prosperity Home Mortgage



CLOSING CREDIT

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Call us toll free at **(866) 678-7356**

Monday-Friday 8:30AM to 5:00PM (CT)

Email: relo@homeservices.com

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