

Rapid City Real Estate Update

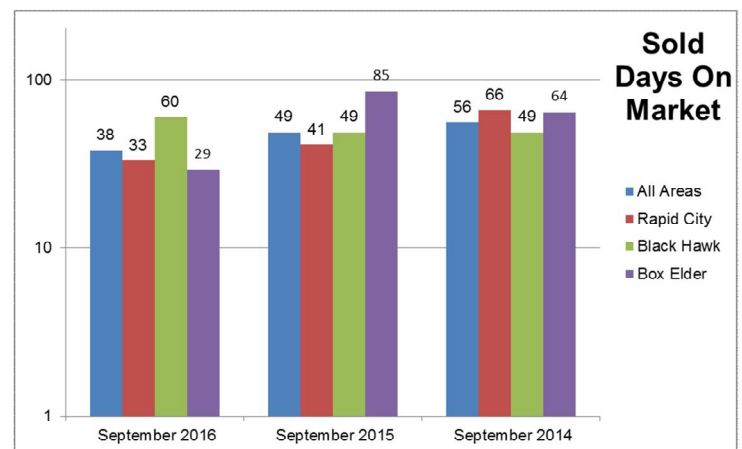
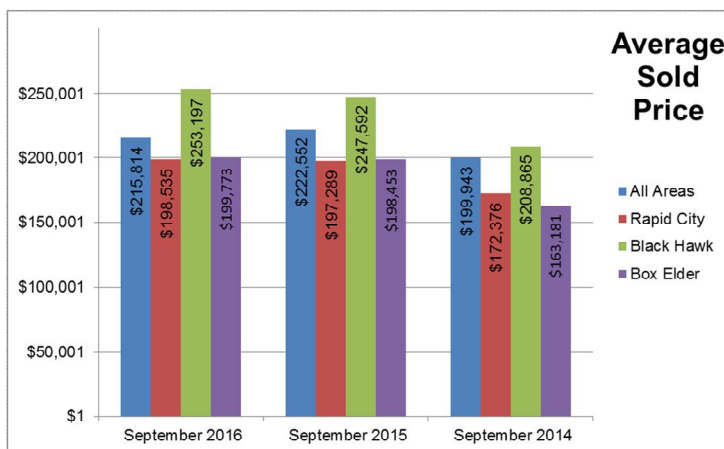
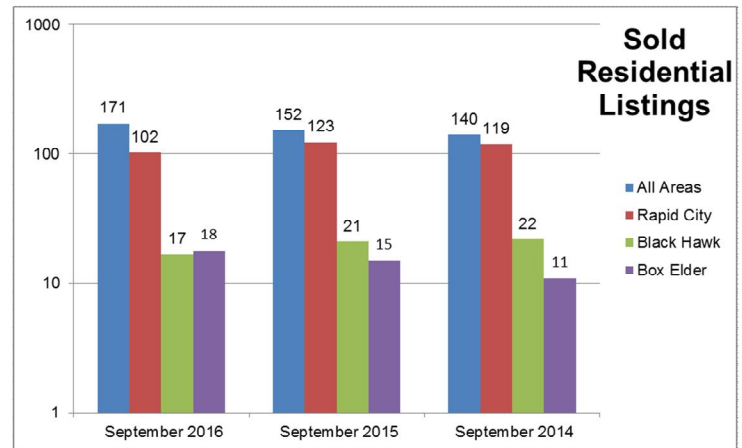
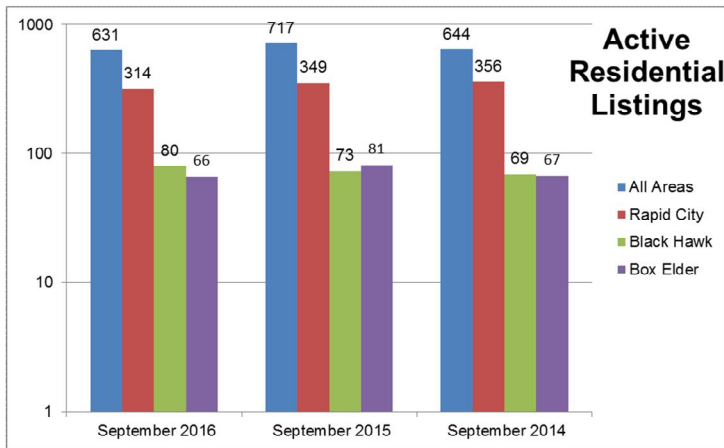


LEWIS-KIRKEBY-HALL
REAL ESTATE, INC.

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Rapid City & Area Market Conditions For September 2016



Smart Home Technology: 6 Gadgets That Will Increase Home Efficiency

For bolstered efficiency and enhanced convenience, it's worth it to equip your home with the newest technology. There are practical smart home devices that will help you save on utility costs, ensure the safety of your home and assist in home maintenance. There are also more personalized gadgets that will help you monitor health, ensure your pet's safety, and also provide multifaceted assistance in home management. Tailor your home with the right technology for you and your family. Here is a list of the best smart home gadgets you should invest in:

Nest Thermostat: The Nest Thermostat pays for itself with its energy efficiency programs, which yield significant savings on utility costs. The device learns the temperatures you like and will program itself in about a week with an automatic heating and cooling schedule. It also automatically turns itself down when no one is home, which saves energy. You can remotely control your Nest system from your phone, tablet or laptop. Nest will guide you toward the best temperature schedule that will save you both energy and money.

Philips Hue: Philips Hue bulbs help you control your house's lighting via your smartphone. You can create light schedules for home automation so lights turn on when you arrive home or turn off once you've left. Doing this will help you reduce energy usage and also provide you with a means of remote theft deterrent. The away-from-home controls let you adjust your lights remotely. This is handy if you have forgotten to switch your lights off or if you need them on during a non-scheduled time. The Philips Hue kit is compatible with Apple HomeKit technology, which can be voice-accessed on the iPhone 6s Plus through Siri or manually through the app.

Withings Aura: The Withings Aura is a high-tech alarm clock disguised as a sleek, modern

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10 Fall Home Improvement Tips

**COLDWELL
BANKER**

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Now that summer gear has been stowed away, it's time to focus on fall home improvement projects. According to Vicki Payne, host of the For Your Home with Vicki Payne television show, autumn is the key time to evaluate your home exterior and prepare it for the harsh winter months ahead.

"With cooler fall weather comes the realization that your home will soon experience cold, snowy weather," says Payne, a nationally recognized home improvement expert on the country's longest running home and garden television show. "To get your house ready, start by giving your exterior a thorough review. Everything should be checked, cleaned up and made ready to handle Mother Nature when she comes blowing in within the next few months."

Payne recommends this checklist for exterior fall home improvement projects:

Tip #1 - Evaluate your roof. Look for missing or loose shingles, deterioration of asphalt shingles along with mold, algae or splitting of real wood shingles. If the roof is in poor shape, consider upgrading to a synthetic roof, like those from DaVinci Roofscapes®. The composite shake and slate products resist fire, impact, high winds, insects and mold, making them an ideal long-term investment for a home.

Tip #2 - Clean your gutters. Get leaves and gunk out now so that gutters won't get backed up, clogged and frozen in the winter, causing ice formations. Gutters should be securely attached to the home and sloped for proper drainage. Also check to make sure all downspouts are clean and connected.

Tip #3 - Check your siding and trim. Make sure there are no rotting boards or insect infestations in any wood exterior products. Determine if a new paint job is needed before the winter weather hits. Should these items need replacement, research man-made low-maintenance products, like James Hardie® fiber cement siding or Ply Gem® PVC trim as reliable replacement options for key exterior parts of the home.

Tip #4 - Evaluate the deck. If your deck has seen its last summer party, look at replacing it before the winter with either a Western Red Cedar deck or composite decking from TAMKO®. Both products stand up extremely well to all

types of weather and will make you happy to step out onto the deck every time.

Tip #5 - Check the functionality of your garage door. You're in and out of your garage door many times each day. Make sure it's functioning properly and has strong air infiltration seals to help keep energy bills down. If you're ready for a new look or a harder-working garage door, consider the steel and aluminum options from Haas Door.

Tip #6 - Seal up the windows. Make sure your windows have strong weather-stripping in place with energy-efficient glass that is still working. If it's time to upgrade your windows, investigate those with ENERGY STAR® ratings to help keep your home warmer during the winter months.

Tip #7 - Consider a privacy window upgrade. Tired of closing blinds or shades to gain privacy in your bathroom or bedroom? Think about replacing key windows with decorative glass or acrylic block privacy windows. Available from Hy-Lite in both operable and fixed styles, these windows add a beautiful accent to a room while protecting your privacy.

Tip #8 - Check out your doors. As with windows, your entry doors should have weather stripping that's not worn out around the entire opening. This helps keep drafty cold air out of your house during winter months.

Tip #9 - Secure or replace railings. Loose or unstable railing systems can be dangerous. Check all balusters, handrails and elements of front and back rail systems to assure they're functioning properly. If it's time for a replacement, consider a new look by adding cable rails or glass balustrades.

Tip #10 - Spend time with your landscaping. Once the leaves have fallen, get out the rakes. Remove dead leaves around the house and garden area before the snow falls. Re-mulch key landscaping areas. Trim back trees and bushes away from the house to get your home ready for winter snows.

"Home ownership means continually maintaining the exterior elements of a house," says Payne. "With its cooler weather, autumn is the ideal time to evaluate, upgrade and improve those key exterior elements to assure your home is ready for the winter months ahead."

By Vicki Payne
Courtesy of Realty Times



Confident Home Buying: Is This The House For Me?

Buying a house is likely the single largest investment you'll make and, like a good marriage, if it's the right one, it may last a lifetime. But how can you be confident in your home buying, especially if you're a first-time buyer? With so many homes to choose from, how do you know if this house is the one?

Sounds like a dating question. And, coincidentally, using some of the same techniques used to determine if you're marrying the right person may also help you decide which home is the best for your needs. These days more buyers are coupling up – buying homes together (even if they're not in a relationship) to offset the cost and be able to afford more.

You've heard of buyers' remorse and you know you sure don't want it. Sometimes fearing buyers' remorse can actually lead to buyers' inactivity. They become afraid and so they do nothing. They shop, they see, they even put offers in but in the end, they don't close. If you're a serious buyer, you don't want to get stuck in a cycle of looking and never owning.

So, how can you be confident that the home you're buying will meet your needs? Start with some basic guidelines. Make a list of your must-haves, needs, and wants. These are truly three different categories. Yes, some things you list may overlap but after your list is started, you'll begin to see what really matters to you. Sometimes buyers will be shopping for a home with a pool, but when they finally make a list they realize that money is very tight and the added cost of heating a pool will be too much of a drain. So they revise their home-buying desires and start house-hunting all over again. It would've been far more effective to have considered this from the start.

Next, study the home or apartment that you're currently living in. What are the positive aspects of it? Are there things about the place you live in now

that you absolutely can't stand? Taking stock of what is working and what isn't in your current home provides a good blueprint for the things you should consider when searching for your next home. Remember to be honest. Sometimes we tend to forget the bad things about a home due to its sentimental value. If you look at your current home with a critical eye, you'll know which areas caused a big headache and then you can be sure you don't buy another with the same problem.

For instance, maybe the home needs a lot of fixing up and you and your spouse barely survived the remodel without tearing each other apart. You might then want to search for homes in much better condition to limit the fixing up. Our minds have a wonderful way of forgetting the bad, once the bad is over. But, trust me, you'll remember once you're back in the same scenario again.

Do your homework and get everyone's feedback. Unless you're buying a home alone, you should spend time meeting with those who will be living in the home to discuss what's important. Sounds obvious...yes, but guess what? A lot of times Buyer One and Buyer Two don't even talk about what's really important to each other until they start searching for homes. Then they realize how truly different their views and expectations are and see the necessity to compromise a little. Time is better spent reviewing and discussing first. That way, an agent can make sure the properties being shown are in line with everyone's desires.

Finally, plan ahead. Especially if you're moving a family or you're moving in with someone else. Use a synchronized calendar, like Google, to help map out all the meetings and showings. There will be lots of important meetings to attend and if you can't get the necessary buyers there, the process will be stalled. Without the necessary buyers present, you can't be confident the home will satisfy. Plan. Schedule. Commit. This will assure that the home-buying process will be a success.

Courtesy of Realty Times

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lamp. It offers a personalized, gradual wake-up experience that will help you feel refreshed and energized. The light on the Aura provides a simulated sunrise, at your designated alarm time, for a gradual wake up. At night, the light provides optimized colors that promote the secretion of sleep hormones while its attached speaker projects soft ambient sounds that will enhance your sleep.

Amazon Echo: The Amazon Echo is a hands free speaker that you control with your voice. It can play music, provide information, news, sports scores, weather and more. You can connect the Echo to your music libraries from Prime Music, Pandora, Spotify, iHeartRadio, and TuneIn—the music will fill the room through the devices' 360 degree omnidirectional audio. Even while music is playing, the Echo can detect your voice for instruction. You can connect the Echo to your other smart home devices like the WeMo, Philips Hue, Nest, Wink, Samsung SmartThings, Insteon and ecobee.

Petcube: Keep track of your furry friend, while you're out of the house, with Petcube. The cube contains a wide-angle lens video camera that provides HD live video so you can monitor your pet's activity from your smartphone, tablet or computer. There is also two-way audio, which allows you to listen-in on your little friend and also chat with them through your smartphone. A built-in laser toy lets you interact with your pet so they get in some play time during the middle of your workday.

Belkin WeMo Switch: The WeMo Switch lets you remotely control the power source to your electronic devices. The switch uses your Wi-Fi network for wireless control of your plugged-in devices, like your television, stereo, heaters, fans, kitchen appliances and more. Through the WeMo app you can turn the device on or off and set schedules for them. The WeMo Switch helps you conserve energy and ensure that your home is safe from any electrical mishaps.

Courtesy of Realty Times

3 Tips For Selling With A Small Kitchen

If your seller's house is lacking in kitchen space, it's important to make it look as appealing as possible, says Megan Morris, founder of MHM Professional Staging. Morris offers up these three tips to help sell a small kitchen:

1. Remove all clutter and appliances from the countertops, leaving only one or two decorative items. This will make the space appear cleaner and larger.

2. Make sure the kitchen is getting plenty of light. Dark spaces appear smaller, so to open

up the space make sure any windows are allowing maximum light through. If that's not possible, add appealing forms of artificial lighting to do the trick.

3. If the cabinets have seen better days, consider painting them white. White reflects light and helps make a space feel much bigger and open.

Courtesy of Realty Times

Black Hills Events

Wild West Songwriters Festival

October 13 - 15
Deadwood

Rock & Fossil ID Day

October 15 - 11:00 AM to 3:00 PM
Museum of Geology, SDSM&T, Rapid City

Cruise Car Show

October 16 - 10:00 AM to 3:00 PM
Main Street Square, Rapid City

2016 Fright Fest Soccer Tournament

October 21 - 23
Rapid City

Mount Rushmore 75th Anniversary

Symphony Celebration

October 22 - 7:30 PM
Rushmore Plaza Civic Center, Rapid City

Deadweird

October 28 - 29
Deadwood

Scare In The Square

October 29 - 1:00 PM to 5:00 PM
Main Street Square, Rapid City

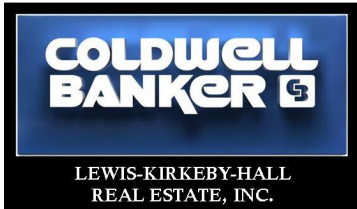
National Park Fee Free Day

Veteran's Day

November 11

Information provided by:

www.visitrapidcity.com
& www.downtownrapidcity.com



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Rates Hit 10 Week Low

In Freddie Mac's results of its Primary Mortgage Market Survey®, the average 30-year fixed mortgage rate fell as the FOMC decided to leave short term rates unchanged. 30-year fixed-rate mortgage (FRM) averaged 3.42 percent with an average 0.5 point for the week ending September 29, 2016, down from last week when it averaged 3.48 percent. A year ago at this time, the 30-year FRM averaged 3.85 percent. 15-year FRM this week averaged 2.72 percent with an average 0.5 point, down from last week when it averaged 2.76 percent. A year ago at this time, the 15-year FRM averaged 3.07 percent.

5-year Treasury-indexed hybrid adjustable-rate mortgage (ARM) averaged 2.81 percent this week with an average 0.4 point, up from last week when it averaged 2.80 percent. A year ago, the 5-year ARM averaged 2.91 percent.

According to Sean Beckett, chief economist, Freddie Mac:

"Investors flocked to the safety of government bonds causing the 10-year Treasury yield to continue its descent following the FOMC's decision to leave rates unchanged. The 30-year fixed-rate mortgage responded by dropping 6 basis points before landing at 3.42 percent -- a ten-week low. The course of the economy is uncertain, yet consumers continue to be a bright spot. The September consumer confidence index is up 3 percent to 104.1, exceeding forecasts and reaching a new cycle high."