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# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

"HOW TO THRIVE IN EVERY KIND OF MARKET"

APRIL 2021



At Impact Maryland Real Estate we live by the philosophy that "Stories are the Currency of our Society." That's why we say, 'We Don't Sell Homes; We Sell Dreams.'

## **HEADLINES**

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## **Year in Review**

Man 'o Man what a YEAR it has been.

I break the year down to certain milestones to make it go by quicker and to reset during the year. I really have 4 times during the year that are almost like new beginnings. Having kids and being married to a teacher 'our year' begins when school starts.

For us this is the beginning of a NEW year and everything resets when school starts. The gear up and anticipation for a new year is huge. You get everything prepared for 'going back to school.'

**Then there is the start of the actual calendar year.**

To me, the only reset here is that we get to celebrate Christmas and get a break before the 2<sup>nd</sup> half of the school year.

Then I have my birthday on April 24<sup>th</sup>. Which I think comes at the perfect time of year as we are just coming out of winter. Trees and Plants are starting to bloom and usually be the end of April the cold days are behind us and we are just weeks away from really nice weather... and CRABS... crab season is right around the corner.

This is a nice start to the summer and we typically get to get with friends to celebrate and to kick off the season. It is a nice way to start the summer with friends.

Then, of course, there is the end of the school year which always leaves a time to decompress and get relax. Days are longer and nights are even longer ☺ Great times and great weather with friends and family. Summer vacations to the beach and to see family. Memorial Day get togethers. 4<sup>th</sup> of July celebrations and everything that summer brings. Catching fireflies at night. Bonfires by the pool. Trips to Jimmie Cone to get icecream.

*Continued on the Inside...*

If you have friends, neighbors or family members who, like you, are a savvy homeowner who is concerned about how to maximize the value of your investment, and you think they would appreciate IMPACT MARYLAND MONTHLY, I'd be happy to make that happen...and, have it come as a gift from you. Here's how it works: Simply shoot us an email ([subscribe@ClientProfitSecrets.com](mailto:subscribe@ClientProfitSecrets.com)) with your name and the name and address of the person whom would enjoy this newsletter. I'll include a note explaining that it is totally free because you arranged for a free subscription.

## What does your year look like?

Now about a year removed from the Conoravirus/Covid19 attack on the world I think we all will look back as ‘pre-Covid’ and ‘post-Covid’ as our world will NEVER be the same.

Things that we took for granted are no longer commonplace.

Gatherings. Hanging with friends in close quarters. Hugs. Handshakes. Seeing someone’s facial expressions. Sitting with a stranger at a bar/restaurant. Traveling and Planes.

### **The isolation of last March, April, and May was HORRENDOUS.**

But in a cynical way it was also kinda nice to just ‘SLOW DOWN’ and reset. It was like the world stopped spinning. Home everyday. Projects around the house. Family meals. Watching Tiger King 😊 It was a nice little break. I would honestly say having a ‘lockdown’ for a week every quarter would do well for the human psyche.

Humans, atleast most that I know, are going a million miles an hour through life. Running from here to there. Trying to fit everything in to one day instead of slowing down and enjoying life.

Last March-May we were fortunate enough to have our beach house, Astoria 408, a very nice 3 Bedroom and we went down with our good friends, the Sipes, right when things started to shut down. It was LITERALLY like watching a movie. First schools were out for 2 days – so we headed to the beach. Then it was a week, then 2 weeks. Then restaurants were ordered to shutdown. And in what was a matter of days EVERYTHING was shut down. Since we were already with the Sipes before the shutdown we were already exposed to each other and they were the only people we saw during the shutdown. We went down a couple of times to the Astoria to get a change of scenery during the shutdown, it was a nice break.



Susan and I in front of my parent's house on Easter this year.

In a ‘normal’ world Susan and I try to plan a nice vacation every couple of years to reset and slow down and just to take a break. We work our butts off and are guilty of going in a million directions at once, but it is much needed to take time to relax and reset.

Last April we were supposed to go on a Caribbean Cruise with the boys. We had planned this vacation for over a year and were stoked to get away.

**Then Covid happened and those plans changed. (We had to schedule a new cruise within a certain time frame and planned for June this year, but that again, is getting cancelled.)**

Work wise last year, March through May, we pretty much were just shut down. We were able to manage any transactions that we had and were able to get them to settlement but didn’t do any new business because of the shutdown and shelter in place. Real Estate was deemed an essential service so we were ‘allowed’ to work, but for the sake of the clients and letting strangers into houses we chose not to risk anything from March to May.

Then, right around Memorial Day – ironically, the state of Maryland went to Phase 1b. Which loosened restrictions on what you could do.

It was literally like someone turned on a hose and water just started gushing in real estate.

### **The end of May real estate just EXPLODED!!!**

People wanted to move. Wanted a little more space. Now when people were working from home, they wanted a little more peacefulness. The inventory was low because of the slow down and when things opened up again at the end of May buyers just started flocking and buying homes.

### **The supply was low and the demand was high.**

And this has continued since May of last year and is still a CRAZY market. The supply for home sales, in Frederick County, is extremely LOW. The demand is still high. Every home seems to get multiple, sometimes 15-20 offers. Buyers are making crazy offers. Waiving

inspections. Waiving appraisals. Paying way over list price.

### They can do this because they can afford it!

Interest rates are at historically LOW rates. Hovering right around 3%. It is almost like they are giving money away for buyers to buy houses.

*I have told ANYONE and EVERYONE that I talk to about real estate... You know me, I'm not the 'pushy salesperson'... IF you are considering selling in the next 3-4 years then I would do it NOW!!! I would not pass go, I would not collect \$200. I would sell my house NOW and I would figure out what I will do to purchase/live later. Cash in on the market values NOW and in an ideal world rent for a year or 2 where the Supply and Demand Pendulum is closer to normal.*

RANK	NAME	OFFICE	SELLING #
234	Amy E Wease	RLAH Real Estate	15
235	Jacob Anderson	Compass	11
236	Christopher J Carr	Simple Choice Realty, Inc.	53
237	Christopher R Leary	Washington Fine Properties, LLC	5.5
238	Michael J Matese	Compass	14
239	Gary Foreman	Compass	25.5
240	Mark Mikkar	M Squared Real Estate LLC	35
241	Gary J Rudden	RE/MAX REALTY SERVICES	20.5
242	James E Gregory	Washington Fine Properties, LLC	10
243	Melanie M Hayes	TTR Sotheby's International Realty	11
244	Lisa J Plushnick	RE/MAX Realty Group	11.5
245	Brian O Hora	Compass	10
246	Anthony E Verdi	Impact Maryland Real Estate	31
247	Sue M. Dor	Alpha Realty, LLC	12.5

I NEVER talk stats or advertise my 'stats', but I wanted to share this with you as you, a friend, have played a part in this. THANK YOU. #246 out of over 30,000 agents in the DMV.

And this has been true since May.

It has been an absolute SPRINT in that time frame in real estate. I'm so honored and thankful that I have so many friends,

like you, that continue to do business with me and refer your loved ones to me and Impact! Last year, even with 3 months off I was able to serve 62 families and rank 246 in the DMV area in real estate. All this not having a 'team' to pad my stats and make all the 'teammates' register their business under that agent. It was me, SueMart and Hashie that were able to help 62 families.

### Thank YOU for your trust!

And in the mist of the Pandemic we made a business decision to grow Impact from the 5 original, us 3 and Katie and SAS to a larger company.

### Who does this???

Not sure I have all my marbles with me. We Zig when others are Zagging!!! So, the 4<sup>th</sup> Quarter of 2020 was building and putting infrastructure in place to grow Impact. We got an AWESOME office in a pristine location in Frederick. We still have the 'main' office built onto my house but needed a space for growth.

We opened a new office on Jan 5<sup>th</sup>. Impact grew from 5 to 13 in a couple month period. The growth is a challenge. And the roles and responsibilities has shifted. Growth is a work in process and will never be smooth and without speed bumps.

But we have brought in some REALLY amazing people to Impact and that has been awesome!

Then the first quarter of this year with things 'opening back up' is a different vibe. I was hoping that the 'world reset' would have people being nicer to one another. But it doesn't seem so... The recent violence. The unrest. The divide.

It truly SUCKS... Why can't people just respect others with different views?

### Back to real estate. People always asking about 'this bubble.'

I don't see what happened in '07 to '09 where the values decreased 15% year over year. The reason we saw the bubble BURST before is because of fraudulent lending practices where people buying homes weren't viable buyers. NOW the demand is very high AND buyers are well qualified. 10%, 15%, 20% down payment programs. So even if we see a correction of 6-8% a year these buyers will still have equity in their homes and we shouldn't see the panic and mass exodus of the market that we saw at the last bubble.

If you are considering a move, I can help navigate both sides to maximize sales price and either rent for a while or buy another home.

Let's hope that 2021 we start to get back to NORMAL... whatever the new normal is.

Love you,

Eric Verdi

# Don't Forget to Have Fun!!!

## April Quiz Question

**Q:** What color is a Welsh poppy?

Everyone who texts, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Amazon.

## March Question & Answer

**Q:** What is the nickname of Viking King Harald Gormsson who was known for uniting Denmark and Norway in 958AD?

**A:** Bluetooth

Congratulations: Sara Lutz

9			8	1	5
8	5	2		7	
7	4		1	9	
	6			1	
2	8		5	9	6
5				2	4
	1		4		2
6				3	8
8	7				

## Happy Birthday

Here are April Birthdays from our friends of **Impact Maryland Monthly**. If you have a birthday in April and don't see your name on this list, please email or call us so that we will include your birthday.

Betsy Cavazos	Apr 1st	Patrick McCauley	Apr 5th	Olivia Rogers	Apr 20th
Keri Fackenthal	Apr 1st	John Thorhauer	Apr 8th	Marli Sayles	Apr 20th
Garrett Hamilton	Apr 1st	Austyn Tsikerdanos	Apr 8th	Christopher Martin	Apr 21st
Ashlun Kunka	Apr 1st	Laura Vansant	Apr 8th	Kyle Peirce	Apr 21st
Quinn McClellan	Apr 1st	Paul Goodwin	Apr 9th	Wesley Tan	Apr 23rd
Melissa Compton	Apr 2nd	Victoria Love	Apr 9th	Nick Via	Apr 23rd
Nicole Goodwin	Apr 2nd	Krista Martinko	Apr 9th	Hanna Wharton	Apr 23rd
Alissa Haynes	Apr 2nd	Diego Monzon	Apr 9th	Scott Bracewell	Apr 24th
Josh Keeney	Apr 2nd	Bonnie Hines	Apr 10th	Dane Sutherland	Apr 24th
Jenny Orndorff	Apr 2nd	Laney Kelly	Apr 10th	Me 😊	Apr 24th
Julie Tusing	Apr 2nd	Lauren Kelly	Apr 10th	Mark Wharton	Apr 25th
Emmaline Williams	Apr 2nd	Ryan Weinstein	Apr 10th	Rick Grubb	Apr 26th
Luanne Barnas	Apr 3rd	Jeff Love	Apr 11th	Sherri Haraway	Apr 26th
Colin Bitler	Apr 3rd	Paula Hood	Apr 12th	Ryker Keeney	Apr 27th
Joshua Kaufman	Apr 3rd	Sean Quill	Apr 14th	Mark Temporado	Apr 27th
Kim Lamont	Apr 4th	Dror Zaks	Apr 15th	Sean Johnson	Apr 28th
Mike Long	Apr 5th	Roman Monzon	Apr 17th	Chris Earp	Apr 29th
				Steve Linger	Apr 29th

**Be Sure to Wish these Friends a HAPPY BIRTHDAY if you see them.**

# 'Stories From The Street'

**Stories from the Street** is a series monthly articles using real life examples, told in 'story' format to give you knowledge of what actually happens behind the scenes of a Real Estate Transaction.

## Infogineering Applied to Real Estate

Real Estate is a FUNNY business. Not 'HaHa' Funny. Just more of an 'aha' funny in how it works and the intricacies that go into a real estate transaction and the 1000 different moving parts.

As Entrepreneurs we see things different, there is never a box that gets checked and then you go to the next box and check that off too until you are complete. There is no 'right' way to do real estate and to help clients. There is the 'North-Star' that you follow that is doing right and being a fiduciary for the client but getting the end result is never the same twice.

The fun part as Impact grows is that we all have varying levels of success and we all go about our transactions different, all the meanwhile striving for the same goal with our client.

The learning how others 'do' real estate has been the most interesting aspect of the growth at Impact.

How Barry does business differs from Stacy who differs from Carmella, to Hashie, to EV, to all of us.

**And we talk and strategize on a daily basis.**

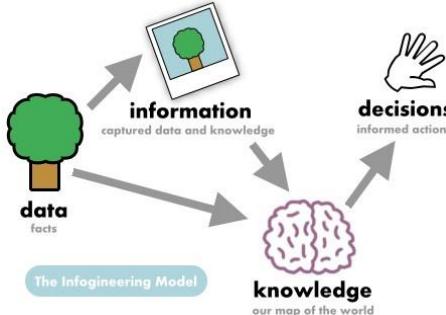
We look at each other for pricing of homes, for negotiating offers, to working through issues.

One of the things that we are big on at Impact is the pricing strategy and what is BEST for that client and THEIR home. I'll tell you that there are no two strategies that we give 2 different clients that are the exact same.

**In this market pricing is crucial and what is even more crucial is the appraisal.**

Let me explain appraisals. Everyone thinks that appraisals are a scientific method for putting a valuation on a property, but this is not entirely true.

There is data used to put a value on a property but there is a lot that is subjective. What 'comps' are used is a HUGE factor. Literally within a mile or two radius you could find 25 comps to use but you only need 5 – 6 to use and then if an appraiser picks out 5/6 on the lower end of the values vs 5/6 on the higher.



**This variance could literally be \$50k - \$60k.**

We recently had 6 properties listed that went from \$32,000 over list price to \$77,000 over list price with multiple offers. We were worried about the appraisal on all of them and the ones that we were super worried about ended up appraising, and 2 other that we thought would be fine ended up appraising low.

This got us thinking about how we value homes from the beginning and it is part data, part comps, part current market conditions and our knowledge of the market and the process of what buyers will be looking to buy.

**This decision is what's referred to as Infogineering... What is infoengineering???**

Below from infogineering.net

### The Differences Between Data, Information and Knowledge

*We frequently hear the words Data, Information and Knowledge used as if they are the same thing.*

*You hear people talking about the Internet as a "vast network of human knowledge" or that they'll "e-mail through the data."*

*By defining what we mean by data, information and knowledge – and how they interact with one another – it should be much easier.*

### Has Anyone Seen My CDs?

*In the UK, the Government Tax office recently lost some CDs containing 25 million people's records, when they were posted unsecurely. The fear was that there was enough information contained on them to allow criminals to set up bank accounts, get loans, and do their Christmas shopping... all under someone else's name.*

*In the fallout, the main argument in the press was about security, and inevitably there were many that were using it to attack Government ministers. Anyone who's ever*

worked in a bureaucracy will know that this kind of thing goes on more often than we would like to think, as people cut corners. No procedure or official process is water-tight. It's just this time, they didn't get away with it.

The media used the terms "data" and "information" interchangeably.

For example, one of the frequent mistakes was that they lost "data." However, you can't physically lose data. You can't physically pick up data, move it about, etc.

Confused?

Let me explain, but – before we go any further - I should point out that I'm using the Infogineering definitions of the three words (data, information, knowledge) here. They've been so muddled up over the past few years that the various definitions don't match up. So, let me explain how Infogineering views them all.

## Knowledge

Firstly, let's look at Knowledge. Knowledge is what we know. Think of this as the map of the World we build inside our brains. Like a physical map, it helps us know where things are – but it contains more than that. It also contains our beliefs and expectations. "If I do this, I will probably get that." Crucially, the brain links all these things together into a giant network of ideas, memories, predictions, beliefs, etc.

It is from this "map" that we base our decisions, not the real world itself. Our brains constantly update this map from the signals coming through our eyes, ears, nose, mouth and skin.

You can't currently store knowledge in anything other than a brain, because a brain connects it all together.

Everything is inter-connected in the brain. Computers are not artificial brains. They don't understand what they are processing, and can't make independent decisions based upon what you tell them.

There are two sources that the brain uses to build this knowledge - information and data.

## Data

Data is/are the facts of the World. For example, take yourself. You may be 5ft tall, have brown hair and blue eyes. All of this is "data". You have brown hair whether this is written down somewhere or not.

In many ways, data can be thought of as a description of the World. We can perceive this data with our senses, and then the brain can process this.

Human beings have used data as long as we've existed to form knowledge of the world.

Until we started using information, all we could use was data directly. If you wanted to know how tall I was, you

would have to come and look at me. Our knowledge was limited by our direct experiences.

## Information

Information allows us to expand our knowledge beyond the range of our senses. We can capture data in information, then move it about so that other people can access it at different times.

Here is a simple analogy for you.

If I take a picture of you, the photograph is information. But what you look like is data.

I can move the photo of you around, send it to other people via e-mail etc. However, I'm not actually moving you around – or what you look like. I'm simply allowing other people who can't directly see you from where they are to know what you look like. If I lose or destroy the photo, this doesn't change how you look.

So, in the case of the lost tax records, the CDs were information. The information was lost, but the data wasn't. Mrs Jones still lives at 14 Whitewater road, and she was still born on 15th August 1971.

The Infogineering Model (above) explains how these interact...

## Infogineering Model

Why does it matter that people mix them up?

When people confuse data with information, they can make critical mistakes. Data is always correct (I can't be 26 years old and 59 years old at the same time) but information can be wrong (there could be two files on me, one saying I was born in 1981, and one saying I was born in 1948).

Information captures data at a single point. The data changes over time. The mistake people make is thinking that the information they are looking at is always an accurate reflection of the data.

By understanding the differences between these, you can better understand how to make better decisions based on the accurate facts.

Does that make sense??? The Data could be correct but HOW the data is used could be wrong and/or changes over time.

What is true today was not true 6 months ago and might be totally different in 2 months.

That's why Infoengineering is so important and a key strategy that we use at Impact to help our clients.

# Social Media Stories

I share quite a bit on Social Media platforms, especially on Facebook. I know some of you may not be on Social Media, so here are a few of my **Social Media Stories** that got some interest, likes, and comments.

ERIC VERDI April 9 at 10:01 PM  \*\*\*

\*\*\*Updated with Airbnb Link if you wanna Get-a-Way\*\*\*

Sneak Peak of 'Oasis by the Ocean'...

Susan Sacchetti Verdi and I are excited to unveil to YOU...prior to our Airbnb release, the 'Oasis by the Ocean' ... See More



101 Comments 4 Shares

 Like  Comment  Share

Eric Verdi is in Frederick, Maryland. April 7 at 10:04 AM  \*\*\*

OMGoodness. The things that make you go hmmmm.

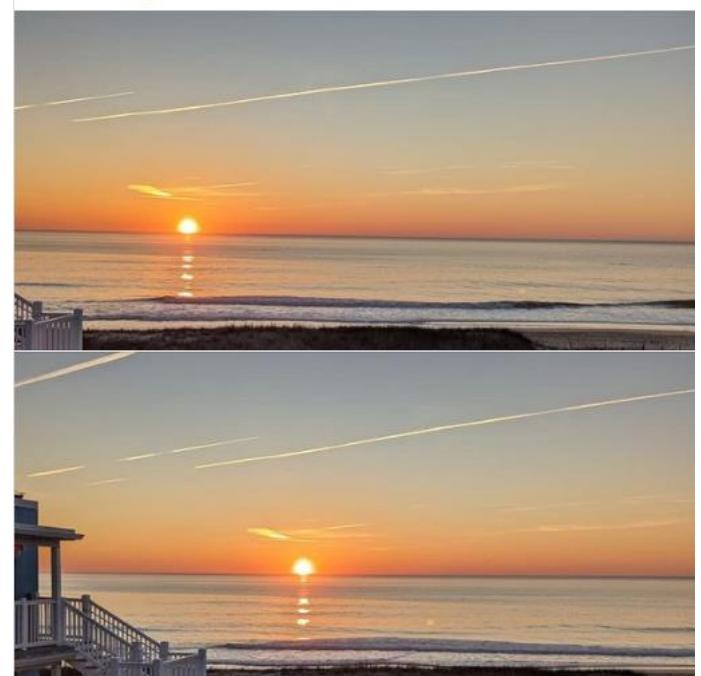
Hoping no one put anything in my coffee this morning cause I might be trippin. lololololol



158 Comments

Eric Verdi March 30 at 6:57 AM  \*\*\*

Who wouldn't want to wake up to these views? Susan Sacchetti Verdi and I will be unveiling our Ocean front luxury efficiency for rent in a few weeks... Stay tuned... Our friend, Angelique C. Hoffman, has spearheaded the redesign. Can't wait for Annie Main to photograph 😊



136 Comments

Stacy Rochfort Delisle, Brittany Seiter Reaver and 188 others April 8 at 10:09 PM  \*\*\*

Real life real estate... perc (test), piles (of dirt) and pizza pies party! #alliterationfordays #impactmarylandrealestate



27 Comments

Stacy Rochfort Delisle is with Eric Verdi and 2 others. April 8 at 10:09 PM  \*\*\*

Brittany Seiter Reaver, Janelle Derr Wilson and 21 others April 8 at 10:09 PM  \*\*\*

# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

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## Testimonials from recent 'IMPACT Maryland Monthly' Members

We LOVE our clients and work tirelessly to get Superior Results when you hire us. We realize that your home is your most important investment we treat the entire experience knowing that it is YOUR family and YOUR life that we are involved. We don't take this responsibility lightly. The following review is of one of our Partners and is taken off our Facebook Page. If we have worked with you, we'd love your feedback. [www.facebook.com/impactmarylandrealestate](https://www.facebook.com/impactmarylandrealestate)

- Eric was so professional and extraordinarily helpful moving us along to get ready to sell. Without him, we would still be trying figure out what and when to get our house on the market. – Paul R.

-It has been the best home buying experience we have ever had! He made sure the transaction went smoothly. Eric's relationship with local agents, mortgage lenders and how he presented us gave the seller confidence to accept our offer! When there were multiple offers for them to pick from, he was able to differentiate ours. Because of Eric we are living in a home that exceeds our expectations in every way! – Erin & Peter M.

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