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# The Perfect Home for Aging in Place: What You Need to Know



As we get older, the need for a home that supports our changing lifestyle becomes increasingly important. Aging in place, or the ability to live in one's own home safely, independently, and comfortably, is a priority for many seniors. For families and individuals looking to make this transition, understanding what to look for in a home is crucial.

For many, the idea of aging in place is tied to a sense of independence and comfort. Moving away from a familiar environment can be stressful, particularly for seniors who have deep connections to their homes and communities. Aging in place allows them to maintain their routines, stay close to friends and family, and

avoid the emotional strain of relocating.

When searching for a home that will accommodate aging in place, certain features can make a significant difference in safety and comfort. Homes with single-level living, wide doorways, and step-free entrances are ideal. These features reduce the risk of falls and make it easier for individuals with mobility challenges to navigate their space.

Bathrooms should also be a focus, with considerations like walk-in showers, non-slip flooring, and grab bars. These elements are not just convenient but essential in preventing accidents.

Location is another critical factor. Homes close to healthcare facilities, grocery stores, and public transportation provide convenience and peace of mind. This proximity allows seniors to maintain their independence and ensures that help is never far away.

For those looking to age in place, it's not just about finding the right house—it's about finding the right community. Realtors who understand the needs of seniors can guide families toward homes that not only meet physical requirements but also support a fulfilling, connected lifestyle.

Aging in place is a journey that many are embarking on. By focusing on the features and locations that support this lifestyle, realtors can help families find homes that will truly be a haven in the years to come.

To learn more about what to look for when buying a home for aging in place, click here to access "<https://www.caring.com/resources/buying-a-home-to-age-in-place/>"

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# Ease of Access: Simplifying the Search for Your Next Home



*Image via Freepik*

By **Maria Cannon**

Finding a home that meets accessibility needs can feel like navigating through a labyrinth. However, with the proper guidance, you can find a living space that meets and exceeds your expectations for comfort, accessibility, and convenience. This US Delta Realty article will guide you through essential considerations and practical steps to ensure your next home suits your requirements.

## **Define Your Non-Negotiables**

The quest for an accessible home begins with a clear understanding of essential

features that cater to your or your family's unique needs. Prioritize elements such as step-free access, wide doorways, and specialized bathroom fittings. Recognizing these non-negotiable features early on simplifies the search, directing your attention to homes with a solid foundation for accessible living.

## **Future-Proof Your Living Space**

Anticipate the evolution of your needs over time to ensure the home remains a comfortable sanctuary through various life stages. Considering potential future requirements allows for selecting a home that serves you today and can adapt to tomorrow's changes. This forward-thinking approach ensures longevity and satisfaction with your choice.

## **Expert Insight**

Navigating the market for an accessible home benefits immensely from professional insight. Align yourself with a real estate agent with wealth of experience in accessible properties. Their specialized knowledge can unlock access to homes that match your criteria, streamlining the search process and providing valuable advice on the feasibility of modifications to potential properties. Connect with US Delta Realty today!

## **Inspect with Intent**

Once a prospective home catches your eye, a meticulous inspection focused on accessibility is paramount. This step ensures the property meets basic needs and offers the possibility of becoming a genuinely accommodating environment. It's about envisioning a space where convenience and accessibility merge seamlessly.

## **Digital Document Management**

In today's digital age, maintaining an organized and easily accessible archive of housing-related documents is paramount. Opting to digitize these crucial files streamlines the management process and secures them against physical damage or loss.

Utilizing PDFs as the format of choice ensures uniformity in formatting and content, making these documents readily accessible across various devices and operating systems, thereby eliminating compatibility or accessibility concerns. You can use a PDF converter to facilitate this transition.

This handy online tool simplifies converting files into PDF format with an intuitive drag-and-drop feature. This approach enhances document organization and contributes to a more efficient and stress-free home buying or selling experience.

## **Embrace Potential Modifications**

Should a potential home fall short of your accessibility requirements, evaluate the possibility of modifications. Assessing a property's adaptability can reveal opportunities to tailor the space to your needs. This perspective opens up a broader range of housing options, some of which may require a bit of creativity and investment to transform into your ideal accessible home.

## **Funding Accessibility**

Investigate financial assistance options for purchasing and modifying an accessible home. Grants and loans designed for these purposes can alleviate the financial burden, making it easier to secure a home that meets your accessibility needs. Awareness and utilization of these resources can be crucial in achieving your housing goals.

## **Neighborhood Matters**

The right home extends beyond the confines of its walls. Explore the accessibility of the surrounding neighborhood, including proximity to services, public transportation, and community resources. An accessible home in a supportive community enhances the quality of life, ensuring that you enjoy both the comfort of your dwelling and the convenience of local amenities.

## Wrapping Up

Embarking on the journey to find an accessible home might initially seem daunting. However, you can confidently navigate the process with careful planning, a clear understanding of your needs, and the proper professional assistance.

By prioritizing essential features, considering future needs, and exploring modification possibilities, you set the stage for finding a home that meets and exceeds your accessibility requirements. Remember, the perfect home is ready to welcome you into a space where convenience, comfort, and accessibility are harmoniously blended.

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# **Stay Organized: Keep Up With the Home Buying and Selling Paperwork**



*Photo via Pexels*

By **Suzie Wilson**

Buying or selling a home can be an arduous undertaking, especially when it comes to dealing with unending piles of paperwork. In this modern age, organizing paper documents may seem tedious, but it's necessary for the whole real estate process. It's important to know what kind of documentation you need and make sure that everything is gathered and correctly submitted to have a streamlined experience, but don't worry! U.S. Delta Realty got the 411 on how you can stay organized today so your house-hunting journey will remain stress-free from start to finish.

## **Research The Necessary Paperwork For The Process**

Before starting the process, it's important to research what paperwork will be required. The list can be extensive, but it's necessary to stay organized. Ask your real estate agent or attorney about the paperwork you need to prepare. Some of the necessary paperwork may include income verification, bank statements, credit

reports, a copy of your tax returns, and more. Once you have a complete list, make a note of it and keep it handy.

## **Dedicate A Specific Drawer To Keep Physical Copies of Home Buying Paperwork**

While most of the paperwork is being handled digitally, some still require physical copies. In such cases, dedicate a specific drawer to keep these documents. Make sure that you keep this drawer clean and organized. Label each item to help you find it easily.

## **Always Double-Check Documents For Accuracy**

Before submitting any document, make sure that you review it thoroughly. Check for typos, incorrect dates, or any discrepancies. Mistakes can cause delays in the process and may even result in the rejection of the document.

## **Keep Documents In Organized Folders**

Organize your documents by creating different folders for each section. For example, you might have one folder for your tax returns and another for your bank statements. Make sure that you label each folder so that you can find the documents more easily.

## **Create Copies Of Everything And Store Them With The Originals**

It's always a good idea to make copies of all the documents you submit or receive. Keep the copies in a separate folder with the original documents. Doing so will ensure that you have a backup copy of all your paperwork in case something goes wrong.

## **Streamline Your Documents with PDF Technology**

Keeping track of documents can be an overwhelming task, especially if you have

to manage a large number of them. To simplify the process and make it easier to store and access digital files, consider digitizing all documents into PDFs and using an online tool to merge them into a single folder. This may work in improving both the organization of your data as well as streamlining the administrative tasks associated with managing paper documents. With PDF technology, you can quickly find any document you need and ensure that essential information is secure, organized, and accurately stored.

## **Set Reminders For Paperwork Deadlines**

Deadlines are crucial when it comes to home buying and selling paperwork. Missing a deadline can lead to additional costs and delays in the process. Therefore, it's important to set reminders for each document's deadline. Use a planner or a calendar to keep track of the deadlines.

## **Always Double-Check Documents For Accuracy**

Before submitting any document, make sure that you review it thoroughly. Check for typos, incorrect dates, or any discrepancies. Mistakes can cause delays in the process and may even result in the rejection of the document.

## **Collect Copies Of All Signed Agreements**

Lastly, make sure that you collect copies of all signed agreements. These copies should be kept with your other documents. They will serve as proof for future reference.

Staying organized during the home buying and selling process can be stressful, but it is necessary. Following these tips will ensure that you keep up with the necessary paperwork and have a stress-free experience. The key is to stay on top of deadlines, keep your documents organized, and make copies of everything. Remember to always double-check each document before submitting it. With these helpful tips, you can easily navigate through the paperwork maze of home buying and selling.



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# Navigating a Home Renovation: Expectations and Realities



*Photo*

*via Pexels*

By **Suzie Wilson**

Remodeling your home can be an exciting and rewarding process, but if you've

ever tackled a home renovation project, you know it comes with its fair share of challenges. Before diving into your home renovation, make sure you set realistic expectations and understand what to expect. In this guide from US Delta Realty, we'll explore some common home remodeling projects and offer tips to help you make informed decisions about this big project!

## **Using Construction Estimating Software for Budgeting**

Construction estimating software isn't just for contractors. You can use it too! These tools can help you estimate costs, create budgets, and track expenses. Construction estimating software can also help you create detailed plans, schedules, and timelines. It's important to choose a tool that is easy to use and that fits your specific needs. Some software even has a feature that allows you to create a virtual walkthrough of the renovation project, so you can visualize the final outcome before the renovation starts. You may consider this takeoff estimating tool if you're looking to estimate material and labor costs for your home remodeling project.

## **Unlocking the Potential of Your Kitchen**

Kitchen remodeling is one of the most popular home renovation projects, particularly for owners looking to sell in the future. As Menno S. Martin explains, a kitchen renovation can bring a new look and improved functionality to the heart of your home. However, it also comes with its own set of pros and cons. On the pro side, a new kitchen can increase the value of your home, improve the functionality of the space, and make it more enjoyable to cook and entertain in. On the other hand, kitchen renovations can be costly and time-consuming. It's important to set a budget, plan out the design and layout, and choose materials and finishes that will stand the test of time.

## **Creating a Productivity Haven for Remote Work**

Designing a home office is another popular renovation project, especially in the current climate where many people are working from home. A dedicated workspace can increase productivity, improve focus, and provide a separate area

for work and personal life. When designing your home office, it's important to consider the layout and flow of the space, as well as the type of work you'll be doing and the equipment you'll need. You'll also want to choose a color scheme and lighting that will help you focus and be comfortable. And be sure to add a few decorative elements that make you feel happy and inspired!

## **Navigating the Permit Process**

Obtaining the necessary permits for your home renovation can be a daunting task, but it's an important step to ensure the safety and legality of your project. Before starting any renovation work, it's crucial to understand the permit requirements in your area, as they can vary depending on the scope and location of your project. To get started, complete your permit application and pay the associated fee. Then, find out what inspections need to be done throughout the project. For example, electrical work needs to be inspected before the drywall goes up.

## **Working with Contractors**

Finding the right contractor for your home renovation is crucial to the success of your project. A good contractor can help you bring your vision to life, while a bad one can lead to delays, cost overruns, and subpar work. The best way to find great contractors is to get recommendations from friends or relatives who have hired contractors in the past. Be sure to interview potential contractors so you can ask about their experience and determine if they're a good fit for your project.

Renovating your home is a great way to make it your own. Kitchen remodeling and designing a home office are popular renovation projects that can add value to your home, improve functionality, and increase productivity. By planning, budgeting, using construction estimating software, and setting realistic expectations, you can ensure that your home renovation project is a success!

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# Extending Your Home to Make Room for an Expanding Business



*Image via Pexels*

By **Stephanie Haywood**

A business owner may find themselves in need of more space as the business grows. Rather than looking for a new location, they can choose to extend their home to accommodate the business.

This has a few advantages:

- The owner will already be familiar with the area and neighborhood.
- It can be less expensive than moving to a new location.
- The owner won't have to go through the hassle of finding a new place and then moving all their equipment and furniture.

One of the advantages of extending your home is that you can add a home office. This will give you a dedicated space to work in and keep all your business supplies. If you don't have an extra room to use as an office, you can convert part of another room, such as a spare bedroom or den.

Before setting up your home-based business, there are a few things you need to check on. Firstly, check with your local planning and zoning (P&Z) department to see if there are any restrictions on extending your home. If you decide to convert a space room into an office without any major structural modification, you will not

need an approval from local P&Z department.

However, if your planned home business needs more than just adding a door or removing a closet for more work space, you more likely need to apply for a permit with your local P&Z department.

If you plan an extensive modification, you can either “do it yourself” or hire a general contractor. To “do it yourself”, you need to hire an architect to help draw the planned modification and submit the drawing to the city P&Z planner (city where you live) for approval. Most architects will take care of the submission for you for little extra fees.

It depends on the extent of your modification and the workload of your city P&Z, it may take a couple weeks to a couple months or even longer for your planned modification drawing to be approved. In some situations, your drawing would need to be revised to be approved - this often happens when your architect does not know or keep track with the city codes, so it pays to hire an architect who has done work with your city P&Z.

Once your drawing is approved, you need to hire contractors - electrical, plumbing, etc, and oversee their work progress.

You need to be aware of the required steps of your city P&Z department. You are more likely required to invite the inspector to come and check the work before you can progress to the next phase.

Because there are many steps involved in the construction process, most people choose to hire a general contractor to help them from the beginning rather than do it themselves. Some general contractors work closely with architects that they can recommend. For an extra fee (most general contractors will charge 10%-15% of the total project cost), an experienced & ethical contractor will help your sail through a process smoothly. They work with the architect, the city P&Z, and take care of hiring/firing subcontractors.

If this is your first major modification/renovation, it's recommended that you find a reputable general contractor to help you. It will save you a lot of time.

Once you finish the modification of the space and if the modification adds extra square footage to your home, you need to contact homeowner's insurance to update them with the additional square footage. Your monthly premiums will increase, but if something happens, your room/space addition is covered.

Furthermore, your homeowner's insurance company needs to be aware of your planned business operation so that it covers any potential liability issues that could arise from running a business from home.

Lastly, consult with an accountant or tax lawyer to make sure that you are taking advantage of all the tax deductions available to businesses.

You may want to consider improve your business knowledge before actually running a business. Yes, you may have been doing this type of work for your current employer for more than a decade. But running a business as an owner is very different from being an employee. It's much more demanding. No wonder the failure rate of small businesses is approximate 50% by the end of fifth year. You can read more about their statistics in this article.

Many people choose to go back to school (a local community college is a great place to start) to get a business degree before they actually quit their job and start their own business. This can be a great way to get the education you need to take your business to the next level. There are a few things you should keep in mind if you are considering this option: time commitment, full-time vs. part-time, and researching different programs. Go here to find a business degree that can help improve your skills and knowledge and also take your business up another notch.

When upsizing a home to accommodate a growing business, it is important to investigate the process and all the required steps involved. You may want to join a local entrepreneur group or talk to business owners who have been in the business for more than five years. Their failures (if they are willing to share with you) and advice are valuable lessons that definitely help you either avoid unnecessary loss of time and money and/or make you become a great business owner. Good luck on your future endeavors.

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# Purchasing Your First Home: A Step-By-Step Guide



*Image via Pexels*

By **Stephanie Haywood**

Buying a home is a huge accomplishment! It's also a big decision that comes with a lot of steps. Where do you even begin? This US Delta Realty guide will walk you through the entire process from start to finish so you can confidently find and purchase your dream home.

## **Step 1: Determine How Much House You Can Afford**

The first step to buying a house is figuring out how much you can afford. Begin by looking at your current financial situation. Make sure you have an accurate picture of your monthly income and expenses. Then, consider how much you have saved for a down payment and any other additional costs associated with buying a house (e.g., closing costs, moving expenses, etc.).

Use an online mortgage calculator to get an estimate of the monthly mortgage payment you can afford. This will help you narrow down your search to homes that fit within your budget.

## **Step 2: Find the Right Home**

Now that you know how much house you can afford, it's time to start looking for the right home! There are a number of ways to do this. It's best to work with a real estate agent, search online listings, and drive around neighborhoods that interest you.

Keep in mind your must-haves, nice-to-haves, and dealbreakers when considering different properties. Once you find a few homes that meet your criteria, schedule visits so you can take a closer look.

## **Step 3: Get Pre-Approved for a Mortgage**

Now that you've found the perfect home, it's time to get pre-approved for a mortgage. This entails submitting some financial information — including your income, debts, and assets — to a lender, who will then provide you with a letter indicating how much they're willing to lend you. This letter will come in handy when it's time to make an offer on a home since it demonstrates to the seller that you're serious about buying and provides guidance on what price range you should be considering.

## **Step 4: Make an Offer on the Home**

Once you've found the right home and been pre-approved for financing, it's time to make an offer! Your real estate agent will help guide you through this process and negotiate on your behalf with the seller (or their agent).

Be prepared to move quickly since there may be other interested buyers, especially in hot markets. If your offer is accepted, congratulations! The next step is scheduling a home inspection.

## **Step 5: Schedule a Home Inspection**

A professional home inspector will visit the property to look for any structural or mechanical concerns that could impact the value or livability of the home. They will provide detailed reports on their findings which can be used as leverage

during negotiations if any problems are uncovered.

You might consider investing in a home warranty if the inspection reveals significant issues. An annual contract will cover broken-down HVAC, plumbing, and electrical systems in addition to faulty appliances. When looking for a home warranty in AZ, remember to compare different providers online to find the best rates and coverage.

## **Step 6: Closing**

Closing is when the formalities of purchasing a home are finalized, and ownership is transferred from seller to buyer. You'll need to bring several documents with you on closing day, including ID, proof of homeowners insurance, loan documents, etc. Your real estate agent and/or lawyer will be there to walk you through everything, so don't worry if it feels like information overload — they've got this!

## **Conclusion**

Now you know exactly what's involved in buying a home. We hope this guide has clarified any confusion you may have had and made things feel a bit more manageable. Remember to research various homes, seek pre-approval, consider a home warranty, and follow the other tips above. Your home ownership dreams will soon be a reality!

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# Helpful Tips to Streamline Your Move



Image via Pexels

*(This guest post was written by Suzie Wilson of <http://happierhome.net>. Suzie is an interior designer with more than 20 years experience. What started as a hobby turned into a passion for creating soothing spaces in homes of every size and style. While her goal always includes making homes look beautiful, her true focus is on fashioning them into serene, stress-free environments that inspire tranquility in all who enter.)*

If you are one of the fortunate few to have two residences to call home, then you'll know that this does come with some special planning and organization to make sure both homes are well cared for, especially if they are left vacant for a considerable amount of time.

## Speaking of Getting Organized...

As a homeowner, you'll know that properties require continuous work, from maintenance issues to the general upkeep of the home - all properties need to be looked after carefully to ensure they don't suffer the ill effects of neglect over time. This is where having someone beside you to help you keep on top of everything is a good idea. For example, you may want to consider hiring a trustworthy housekeeper to help keep your household in order so that you can attend to the more important stuff,

such as acclimating your family and your pets to their new lifestyle.

## **Keeping Your Business Affairs in Order**

If you are a business owner, and you are living between states, then this can be tricky to navigate as you can't be in two places at once to oversee everything in as much detail as you would like. This is where having a registered agent on board can help provide you with the peace of mind you need that all is in order regarding your business affairs. Moreover, hiring an agent is a prerequisite if your business is an LLC, as they are often responsible for keeping all your business documentation regarding tax and filing requirements up-to-date for you. Furthermore, it is essential to note that if you are opening businesses in multiple states, you could even have more than one registered agent helping you manage a business better in each applicable state.

## **Look at Storage Facilities**

Storage facilities can also help you keep your belongings more organized, as you'll have a place to store them while you figure out what to do with them all. The trick is knowing where to look for storage to maximize your time and resources accordingly. For example, some self-storage facilities can help you decide the correct storage unit size for your belongings, which can help save you money and time, especially if you plan on storing your things for months at a time.

## **Looking After Your Family's Best Interests**

Certainly, your family will be your topmost priority, which is why you'll probably be looking into making both your homes as safe as possible for your family. This is where reading product reviews from unbiased sources becomes extremely valuable, as you don't really know what you are buying until you've bought it. For example, when it comes to security features like outdoor security cams or window alarms, you should pay attention to what people are saying about the product in reviews so that you don't waste money on a product that fails to live up to its end of the bargain.

# Here is Some More Information About Top Locations People Are Getting Into

- Arizona is ranked in the top two as one of the cheapest places to live in.
- Self-storage units in San Diego Go for as little as \$140 for a 5'x5' storage unit.
- The best state for your pet's health goes to Montana.
- Vermont is the top state regarding access to healthcare facilities for children.
- The cheapest states to shop include New Hampshire because of its zero sales tax.

While moving from one residence to two sounds a bit complicated practically, the process can be made easier if you rely on services such as a registered agent to help make the transition easier for you.

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