

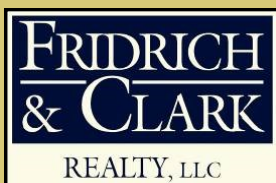
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Sam's Special Points:

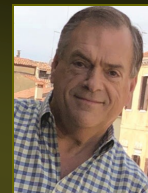
"It's not how much we give but how much love we put into giving." ~Mother Teresa

- "Christmas waves a magic wand over this world, and behold, everything is softer and more beautiful."
~Norman Vincent Peale
- "What is Christmas? It is tenderness for the past, courage for the present, hope for the future"
~Agnes M. Pahro
- "Christmas is a tonic for our souls. It moves us to think of others rather than of ourselves. It directs our thoughts to giving."
~B.C. Forbes
- "It is Christmas in the heart that puts Christmas in the air." ~W. T. Ellis
- "Blessed is the season which engages the whole world in a conspiracy of love."
~Hamilton Wright Mabie
- "Christmas is like candy; it slowly melts in your mouth sweetening every taste bud, making you wish it could last forever."
~Richelle E. Goodrich

The Coleman/Stewart family returned to gathering together on Christmas Eve as has been our custom for 25+ years. Prior to arriving each family member agreed to conduct a Covid nasal swap test to make sure that we could safely gather. Us all being together as our true family custom was heartwarming to our household—but having seven grandkids, ages 10 years and under, was a real test of love and togetherness. I wouldn't have changed it one bit.



Room to Grow...



Volume 15 Issue 11

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Each Season of Christmas Gets More Special

The aim of this monthly publication is to stay in touch with my clients, while giving insight to conditions in the real estate market. To that end, I thought I would recap a few stories of families I've had the privilege of helping this calendar year. Each client has unique circumstances as to why I am asked to help them in a critical period of their lives. Early in the calendar year I helped a family sell a home after the husband accepted a department chair position at a medical school outside of state. The uniqueness of their situation is that the home I sold for them was also their home when the husband was in residency and fellowship at VUMC 20+ years prior. This was where they brought home two of their three children upon their arrival in this world. Through a twist of fate, after leaving and returning to Nashville, I helped them re-buy the same home and then sell it eight years later. Hearing their personal memories of two different experiences in the same home was heartwarming.

Another example of the connectedness of life that my work brings is that 10 years ago I helped a young couple buy their first home because of another first home buyer. And all of this was because I was asked to conduct a "Home Buying Seminar" for VUMC employees by the local credit union. From that seminar I met a nurse manager who became a client and then she recommended me to a colleague. So, couple # 2 were adorable and thrilled with the home I helped them buy. While staying in touch with them (fast forward seven years), they were expecting child number two and simply needed more space. We found a larger home in exactly the neighborhood they wanted at a price point they could afford. To say they were thrilled to get the home of their dreams was an understatement. Then, we put their original home on the market and in the first day of showings we received four offers. We were able to negotiate not only an above list price offer, but also terms and conditions that were totally favorable to my sellers. When I delivered their Christmas gift to the new home in early December, I was totally blown away by the improvements and decorating they had done to the home—making it theirs.



Another husband and wife found the exact home they wanted as they both finish out their careers as attorneys in Nashville. I helped them buy a unique home in 2010 which we sold 15 months ago. They moved into an apartment to settle down so they would not be rushed with the purchase of their next, forever home. After looking at 20 homes and trying to buy several we were finally successful at closing on a 1938 era bungalow/cottage in Sylvan Park. It was essentially a contingency free offer and allowed the seller to live in the home rent-free post-closing for approximately 60 days. But the seller did allow the buyers to start making exterior improvements to the home during the 60 days. The improvements included removing all the exterior or board siding and replacing it with hardy-plank. My clients are so very excited that they have found their forever dream home for the last chapter of their working careers.

And finally, I helped a beautiful couple—both professionals at VUMC. When they moved to Nashville from the Mayo Clinic, we found a perfect new construction home which they enjoyed immensely. As they started having a family - now with two children - they wanted to move to Williamson County to be in a better scoring public school. They wanted their children to have a public school experience but also wanted a highly rated school district. I guided them to a community of newer homes where another young family bought for the same reasons. The family was able to make the home unique to their taste and needs via the floorplan and finishes throughout the home. We also sold their original home in Green Hills that was bought upon moving to Nashville. They were happy with the terms and conditions of the sale so much so that they have moved into interim housing in an apartment while their new home is being finished. Their new home is tentatively scheduled to be finished in late February or early March, assuming there are no unforeseen delays. And, needless to say, they are so happy with their real estate decisions.

While it may sound unusual to many, I have always found my work as a realtor to be more than just a job and earning a living. To me, it's a calling - to guide folks through one of the most important decisions they will make in their lives. My aim has always been to do it with love, compassion, good business acumen and to be more than a salesman but to be their advisor during some of their most important and significant decisions made during their adult life. While real estate provides a good profession for my family, it's allowed me to guide folks and help them make good life-long decisions about their family, their future and their happiness. That is what gives my life and my work meaning.

My hope for you and those you love is to have a memorable holiday season!

Sam's Latest Hits and Tips

This section of the monthly newsletter gets the most comments. It's food and drink that binds us together regardless of the season or circumstance. The eggs were the hit of the family Christmas Eve gathering this year—a close second was the Pimento Cheese with Frito Scoops both with the kids and the adults.

Garam Masala Deviled Eggs

6 hardboiled eggs	3.5 tablespoons mayonnaise
3 tablespoons minced green onion	1 tablespoons minced, seeded jalapeno chili
1.5 teaspoons minced mango chutney	1.5 teaspoons garam masala (spice)
Thinly sliced fresh radishes	

Cut hardboiled eggs in half and remove yolks to a mixing bowl. Smash yolks with a fork and mix with mayonnaise, green onion, jalapeno, chutney and garam masala. Use a spoon or a piping bag to fill egg whites with yolk mixture. Garnish with thinly sliced radishes. Enjoy!

Pimento Cheese - Humboldt Style

3 8 oz. pkgs. shredded Velveeta cheese	1/2 white onion, finely diced
6 oz. jar pickled jalapeno slices, finely diced	8 oz. jar chopped pimentos
1.5 cups of Hellman's Mayonnaise	

Put diced onion in blender and finely chop. Add pimentos and jalapeno. Blend again. Add shredded cheese and blend a few times. Remove from blender and stir in mayonnaise. Chill. Serve with Frito Scoops.

I hope your family enjoys these as much as we do!

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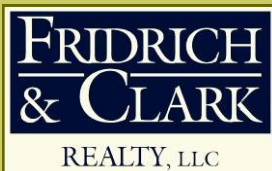
Welcome to Sam Coleman's newsletter

Room to Grow...

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2022 Profile of Buyers and Sellers

Below is information just released from the National Association of Realtors which gives insight into buyers and Sellers for the year just ending.

1. First-time buyers drop to an all-time low of 26% from 34% just a year ago. There is no question that housing affordability has shut out first-time buyers with the rise in interest rates and home prices.
2. The age of first-time and repeat buyers hit all-time highs. The age of first-time buyers jumped to 36 from 33 years, where it had been for three years. Twenty-six percent of first-time buyers reported difficulty saving for a down payment which was a challenging task in the buying process. For repeat buyers, the age has risen to 59 years up from 55 years in last year's report.
3. The share of White and Hispanic/Latino buyers grew, while Black/African American and Asian/Pacific Islander buyers retreated. Research by NAR shows that Black/African American renters are paying a disproportionate amount of rental cost. As rents rise, it is holding further back Black buyers, who are also more likely than others to be first time buyers. White buyers, conversely, are most likely to be repeat buyers and have housing equity to assist them with the down payment of their next property.
4. Small towns and rural areas show a migration flow while buying in urban and suburban areas saw a retraction. Buyers chose neighborhoods based on quality of the neighborhood, affordability, and proximity to friends and family. Small town and rural areas proved to be the winning dynamic for many when making that choice—affordability was key, and family support systems nearby was significant.
5. Pandemic coping allowed buyers to continue working remotely which then allowed them to slip from crowded areas to "Zoom Towns" which were the boom towns in the last year.

Who would have thought of these implications from an epidemic and its duration?