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AUGUST 6, 2010

Right Time to Buy? Top Real Estate Investing Markets

Good Morning,

Happy Friday! With the dreaded humidity taking a swan dive here in New York, it should make for a nice and dry weekend...finally !

As we discussed [on Wednesday](#), we had a ton of requests for us to discuss the [hottest markets for Real Estate investments](#). Keep in mind that these requests were NOT for the hottest housing markets for the standard property buyer, however, for [the top Real Estate investing markets](#).

We warn you - this is a long post - but there is valuable information here !

We have turned to some experts in their given regions, and we have summarized these markets below. However, keep in kind that they are not in any specific order, and we would need to compare apples to apples in order to put them in top to bottom order, which for our purposes here, is outside of the scope of this Blog post. However, some corroborating reasons are given along with each city/region listed below.

Detroit: We had two experts weigh in on the Motor City. [Dennis Fassett](#), a local investor, tells us that, "Nice brick houses in the suburbs with three bedrooms, basements, appliances, garages, and fenced yards can be bought for \$40-50,000 or even less in some cases depending on the area. And the properties I have bought like that rent for \$1000 per month and up. The ROI is off the charts.". Fassett says that he currently has, "11 houses and 43 apartment units here, and two more deals in process, and I'm looking to buy as much as I can while the market stays depressed."

Drew Sygit of [The Lending Edge at First Michigan Bank](#) , concurs, and states that, "Detroit the city is pretty hot. Meeting today with an Australian CPA who's clients all want to buy \$30-50k properties they can rent for \$900/month. We've got more foreign demand than domestic!"

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Memphis: We spoke with Ryan L. Hinricher, a Senior Housing Analyst with [Investor Nation](#), and he said that, "In Memphis an investor who's looking for income property can purchase pristine investment homes at or near median home prices of \$115,000, which offer a positive cash flow, or properties as low as \$5000 in areas typically higher in crime and lower in income for section 8 rental purposes". Hinricher also reminds us that, "Memphis was recently named one of the 5 best housing markets for 2010 by MSN, Realty Tracs best places to find a foreclosure in 2010, US News and World Reports #1 place for real estate steals in 2010, and Smart Moneys 5 markets expected to fare best in 2010. This is primarily because the transportation industry is one of the first to lead an economic recovery."

Orlando: Phil Peachey, a Realtor with [Regal Real Estate Professionals](#) in Orlando, Florida, says that, "I have apartments at present at \$20,000 and 4 bed 3 bath homes with pools near Disney for \$100,000. These were 3 times the price a couple of years back.", and that, "Savvy investors are snapping these up in large numbers as they know the market has to come back at some time". I have to concur, as we got our start in the Orlando/Central Florida market, and that seems like a perpetually favored region.

St. Louis: Adam Kruse, a [St. Louis Realtor](#) of The Hermann London Group, advises that a lot of the investors are making their own rules on the purchase criteria in that city. Kruse says that, "There are areas of St. Louis where people just don't really buy as primary residence, but they buy them all the time to hold for rental", and says that he has a client who advises him to, "Take the purchase price, subtract off the last 2 zeros, double that number, and I want to be able to get that for rent.", and that they have helped him buy at least 15 places with that criteria. (example: purchase price \$35,000, rent amount \$700+ per month.)

California: Griff Straw, President of [Solidifi](#), a technology-based appraisal management company, tell us that in California, "Coastal areas continue to offer good opportunities for investors, especially in California, where San Diego has been among the strongest areas in the country. The more remote coastal areas like Oxnard, north of Los Angeles, are less of a sure thing for shorter term appreciation, but may offer potential.

Some Additional Areas that show promise for the Real Estate investor have been identified by Alfred Miller President of [Private Lending Solutions, LLC](#). Miller has, "identified the discount and cash flow properties as well. These are investor friendly markets". The markets he mentioned are Dallas-Fort Worth-Arlington (Texas), Houston (Texas), Tulsa (Oklahoma), San Antonio (Texas), Salt Lake City (Utah), Phoenix (Arizona), Indianapolis-Carmel (Indiana), Denver-Aurora (Colorado), Oklahoma City (Oklahoma), and Charlotte-Gastonia-Concord (North Carolina/South Carolina)

We hope that this list will be of significant help to you. We welcome your comments on any and all of the cities mentioned above.

Have a Great Weekend, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 10:33 AM 0 comments  [Links to this post](#)

Labels: [cashflow](#), [charlotte](#), [denver](#), [detroit](#), [florida](#), [hottest markets](#), [housing markets](#), [investor](#), [memphis](#), [north carolina](#), [orlando](#), [phoenix](#), [property](#), [real estate](#)

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AUGUST 4, 2010

Construction and Home Sales Down...Is the Sky Falling?

Hi Everyone,

Thanks for the overwhelming response to [our post on Monday](#), and by a landslide, you have told us that you want to hear more about Real Estate Investing and the hottest markets. We hear you and we listen to you. Later on this week, we will be doing a piece on this very subject. Thank you, and we hope you enjoy all of your HomeRun Homes/Lease2Buy.com goodies that you received for your input. Enjoy !

We had some housing numbers come out on Monday and Tuesday. The first set of numbers, pertaining to [construction spending](#), showed these numbers slightly above the revised May estimate, however, 7.9% below the June 2009 Estimate. It's a huge difference, and we are all seeing it happen (or "not" happen).

[Pending home sales](#) were released yesterday, and these also came down as well (in comparison with the Spring when the tax credit was applicable for home buyers).

With all of these gloomy numbers, there are some gems out there. As mentioned earlier, we will discuss these real estate investing markets in our next post.

The sky is not falling. Don't feed into that hype or it will take longer to recover. Keep your head up and keep your mind in the game.

Have a Great Day, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 11:10 AM 0 comments  [Links to this post](#)

Labels: [construction spending](#), [home buyers](#), [hottest markets](#), [housing](#), [pending home sales](#), [real estate investing](#), [real estate investing markets](#), [tax credit](#)

AUGUST 2, 2010

Commercial Real Estate...and We Need Your Input !

Hi Everyone,

Hope you had a nice and peaceful weekend. As for me, having a toddler, the word "peaceful" does not exist !

We wanted to announce a few new things currently and on the horizon. First, we have created a new RSS Feed with all of our Press Releases, that covers our news, press and media, regarding [rent to own](#) and real estate in general. It is freely available at [this link](#)

Next, for those of you who have placed your buildings, stores, apartments, and land available Ads in the "Homes Available" Section, please note that your exposure would be much better in the **Commercial Real Estate** section. Please let us know if you would like your Ads moved over to the **Commercial Property** section.

Now, we want to turn things over to you, and we have a few questions. ***For all of those who respond via comments on this Blog or via E-mail, we will send you a small token of our appreciation*** (please provide your E-mail address along with your correspondence).

Question #1: Would you be interested in seeing additional countries added to the website? If so, which ones and why?

Question #2: Are there any Social Networks that you would like to see us on that we are NOT on currently?

Question #3: What other topics would you like to see discussed on our Blog? Please be specific.

As mentioned above: If you answer any (or all) of the above either via comments on this Blog OR via **E-mail**, along with your E-mail reply address, we will send you over a small token of our appreciation.

Have a Great Day and Happy Rent-to-Owning !

Posted by HomeRun Homes at 10:34 AM 0 comments  [Links to this post](#)

Labels: [apartments](#), [buildings](#), [commercial property](#), [commercial real estate](#), [homes](#), [land](#), [media](#), [news](#), [press](#), [press release](#), [real estate](#), [rent to own](#), [social networks](#), [stores](#)

JULY 30, 2010

Will the Housing Market Recover?

Welcome to Friday!

Can it possibly be August? It certainly is, and folks, we are still in the midst of a housing crisis. Yes, I used the word, "crisis". There are definitely markets showing signs of recovery, as we have discussed in a previous post (<http://www.blogginglease2buy.com/2010/06/foreclosure-preventionimproved-housing.html>), however, the rest of the market is struggling.

An article recently cited the "**6 Reasons the Housing Market Hasn't Recovered**" (with credit to Luke Mullins of **U.S. News and World Report**), and the reasons were:

- 1) Labor market
- 2) Household formation
- 3) Foreclosures
- 4) Tight credit
- 5) Falling home prices

6) Selling your other home

Two of these I found very interesting, and the first being "Household Formation". This is an angle that I personally have never thought about before, and might I add that it is a very good observation. What the author is saying is that basically, people cannot afford to branch out and purchase a home. People have fallen on hard times, and some have moved in with friends and family. Some couples who are looking to get married and purchase a home are perhaps holding off and staying in their rented apartment until things recover. Overall, a very good observation.

The other point was that of, "Selling your other home". This has always been a problem, but is amplified during a market with falling housing prices, coupled with falling credit scores and income (or lack thereof). When you need to sell your home before you are able to purchase a new home, this takes it's toll. People are always looking to up size, downsize, or need to sell since they are moving. As we are seeing **creative real estate** options becoming more mainstream, such as **Rent to Own** (See our recent Blog post on this: <http://www.blogging.lease2buy.com/2010/06/rent-to-own-transactions-move-into.html>), this will hopefully mitigate this factor from inhibiting our recovery.

In keeping with our discussion, next week, there will be some important numbers released, which are the Construction Spending figures on Monday, and the Pending Home Sales Index numbers on Tuesday. Let's keep any eye on these together.

Do you have any gripes about this market? What are your thoughts?

Have a Great Weekend, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 11:02 AM 0 comments  [Links to this post](#)

Labels: [construction spending](#), [creative options](#), [credit](#), [foreclosures](#), [home prices](#), [household](#), [housing](#), [labor](#), [market](#), [pending homes sales](#), [real estate](#), [recovery](#), [rent to own](#)

JULY 28, 2010

Toxic Asset Fraud...Does it Upset You?

Good Morning Everyone,

I hope you're having a great week ! Thank you for your comments on our [3-part series on the home-building process](#), and to those of you who have asked about turning a pre-built home into a Rent to Own arrangement, we mentioned in our [last part of the series](#) that, "...there are many builders who build homes and will then Rent them with an Option to Buy (**Rent to Own Homes**), so it requires a little bit of homework on your end to find these builders." It will be on a hit and miss basis, but for those builders that read our Blog, please feel free to raise your hand if you would be amenable to a Rent to Own on your properties.

The other day, I heard an insane story on NPR ([Public Radio](#)), about an investigation that was done by the [Sarasota Herald-Tribune](#), where they looked at


19 Million Real Estate Transactions in Florida and found that, "...more than 50,000 Florida properties flipped under suspicious circumstances from 2000 through 2008", and they commented that, "Those flips artificially drove up housing prices and tax bills and contributed to the crush of foreclosures".

[NPR took a closer look at this investigation](#) and purchased a piece of the bonds that are backed by these "toxic assets", and with the help of the Herald-Tribune (and reporter Michael Braga), they were able to see some of the people behind their toxic purchase (as part of those 50,000+ suspicious deals). This massive amount of suspicious deals included one attorney who defaulted on 5 loans totaling 3.6 Million dollars! Additionally, some of the other loans were tied into a group of investors who lied to banks to get loans. Overall, it was a frightening glimpse of what was going on under our noses.

Can this happen again? We certainly hope not. But mankind is funny; there is good and bad. The bad are always finding new loopholes and ways to get around the rules. So it takes diligence and we need to always keep fresh in our memory the disaster these people have caused, the homes that have been lost, the livelihoods that have been lost. This has changed the Socio-Economic landscape for everyone for a long time to come. OK, time for the punishment to be handed out! We welcome your comments and thoughts, since this is a hot-button topic that irritates a lot of people (like myself)...

Side Note: The full copy of our past few months of Blog Posts is available to **download for Free!** You can use the following link ([CLICK HERE](#)) to download and save your copy today (it is in .pdf format). Enjoy!

Have a Great Day, and Happy Rent-to-Owning!

Posted by HomeRun Homes at 10:34 AM 0 comments  [Links to this post](#)
Labels: [asset](#), [bonds](#), [build homes](#), [deals](#), [flipped](#), [florida](#), [foreclosures](#), [housing prices](#), [loans](#), [properties](#), [real estate transactions](#), [rent to own arrangement](#), [tax bills](#), [toxic](#)

JULY 26, 2010

Homeowners who Built their Own Home, Part 3 of 3

Good Morning,

Welcome back. Hope your weekend went well. Aside from some painfully stifling humidity here in the Northeast and some massive storms, it was nice to get together with some family (and to take shelter when the storms hit!)

Today, we will be completing the final installment on our series on the Home-building process, and we will be hearing from some people who have gone through the process of building their own home. This will provide some valuable insight and tips from people who have already gone through the process, from start to finish.

We spoke with a couple of homeowners who built their own home. One of the people that we spoke with and who built her own home in Washington State is [K.S.Brooks](#), who is also an author, and we also spoke with [Richard Keycon](#),

who built his own home in East Central Alabama.

Brooks suggests getting to know all of the "local building permit requirements before you buy your parcel and start your project.", as counties usually have different requirements, and that it is important to know the Building Department Inspectors and Coordinators.

Keycon adds that once you identify the area, you need to find a land agent, and drive around to see every part of the property. They were looking for a very specific parcel, with about "20-30 acres, not many neighbors, a creek, maybe a pond or pond site, and a good building site." Once they settled on the property and purchased it, they asked their land agent and some locals to recommend a builder. Once they selected the builder, they agreed on the building fee, and moved forward from that point.

The entire process involves a lot of work, as Brooks states, and she says that you should, "Be prepared to be at the house every day either working on or managing the project." and to "take responsibility" for it. She also said to never use the response, "whatever you think is best" when the builder ask you to make choices.

Both Brooks and Keycon both agree that you need to do your research and comparison shop well in advance, since some items require lead-time for delivery, i.e appliances, counter tops, plumbing fixtures, lighting fixtures, windows, doors, etc.

As far as environmental impact, Brooks summarizes it as, "Lean towards green, but don't be over-zealous.", and gives us this specific example, "We explored installing a Geo-thermal heating/cooling system for our SIP (structural insulated panel) home. Because SIPs are air tight and incredibly efficient, and with the low cost of hydro-powered electricity in Eastern Washington, it would have taken us 20 years to reap a return-on-investment for Geo-thermal. Instead, we went with a high-efficiency wood burning fireplace, with standard HVAC as a back-up. The result: our 1700 square foot 100% electrically-run house is generating electric bills under \$60 per month."

In closing, Brooks states that it is vital to make lists for everything (parcel, vendors, materials, etc.), and Keycon agrees and says that planning is key and that when searching for a builder, to remember that, "All builders are not created equal".

We definitely hope that this series has been helpful to you in one or many ways. Remember that there are many builders who build homes and will then **Rent them with an Option to Buy (Rent to Own Homes)**, so it requires a little bit of homework on your end to find these builders.

If you have any question, we area always available to respond to them. We will be back to our regular Blog posts on Wednesday, since we have a lot of interesting information and topics to cover.

Have a Great Week, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 10:07 AM 0 comments  [Links to this post](#)

Labels: [agents](#), [alabama](#), [appliances](#), [building](#), [efficient](#), [green](#), [HVAC](#), [inspector](#),

JULY 23, 2010

The Home Building Process, Part 2 of 3

Good Morning,

Today, we will be covering part 2 of our 3-part series on the Home-building process. In part 1, this past Wednesday, we took a look at the process from the first meeting between a future property-owner, the building company and general contractor. For a different perspective, now we will look at some additional tips from both a property manager and from an interior designer.

From the angle of a property manager, we spoke with Blake Appleby, President of [Cornerstone Property Management, Inc.](#) in Colorado, who has almost two decades of experience managing large mountain homes, and he provided some additional pointers to be aware of during and after the process.

Primarily, Appleby states that it is important to give consideration to where snow or rain will shed from the roof, to avoid snow, ice, or rain shedding on entry ways, decks, in front of garage doors or other areas that might interfere with basic usage of the home, as it can result in, "snow removal nightmares and added expense." He also reminds us that, "Complex roof designs can lead to ice build up and subsequent roof leaks in winter months."

In addition, Appleby suggests using climate appropriate building materials on the exterior home, which will also save time and money (taking into consideration the, "temperature fluctuations, amounts of moisture, harmful direct sunlight and any other factors that might cause the exterior to deteriorate more quickly than normal."), and additionally, to install a leak detection system.

As far as the interior of the home, he suggests keeping the use of technology as simple as possible, and while the latest gadgets are "impressive in the showroom", home integration can be very complex. Appleby suggests to, "stick with simple dial thermostats for climate control.", and to avoid computer controlled lighting.

In keeping with the interior of the home, we spoke with Jo-Ann Capelaci, an interior designer with [Colours & Concepts Interior Design](#), in California. Capelaci recommends that you, "Ensure that the interior design reflects the style of the outside of the home.", and to select all interior finishes, i.e. flooring, tile, cabinets, paint, etc, and to "produce a book to include all specifications". She suggests doing this before construction begins, if possible.

Additionally, Capelaci suggests preparing the flooring plan, tile floor plans and elevations, electrical and lighting plan and furniture plan, select the furniture, window treatments, lighting and accessories, and to prepare the budget for these items and purchase them so that when construction is complete, these items are all ready. She suggests to, "enlist the help of a design professional, even if it is to confirm your choices and make recommendations.", since, "Designers truly do see things in a different way and assist clients to do things they might not have

even known were possible"

In closing, Appleby added another fantastic tip - To make sure that you "have records of the make and model of boilers, HVAC units and any other critical components in the home.", because if you need a service call, this can limit the amount of time with no heat, hot water etc. Additionally, Appleby adds that it is important to keep up with "basic preventative maintenance", such as cleaning gutters, dryer vents, changing HVAC filters and having your heating and cooling systems serviced once a year.

We hope these tips have been helpful. Tune in on Monday for the final part of this 3-part series, where we will speak with some people who have gone through the actual process of building their own home, which will provide a very unique perspective for those of you interested in doing so.

Have a Great Weekend, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 10:24 AM 0 comments  [Links to this post](#)

Labels: [boiler](#), [climate](#), [construction](#), [contractor](#), [electrical](#), [flooring](#), [home building](#), [HVAC](#), [interior designer](#), [lighting](#), [materials](#), [plan](#), [property manager](#), [tile](#)

JULY 21, 2010

Examining the Home Building Process, Part 1

Good Morning,

At the request of our readers, we are beginning a 3-part series on the Home-Building process. We always receive a lot of questions about how the process actually works, and we have made contact with some solid resources to bring you some pretty good information that should be incredibly useful to you.

David Spetrino of **Plantation Building Corp** (in Wilmington, North Carolina), uses a 10-step process that brings buyers from start to finish. The first step involves meeting their potential customer to identify their wants and needs (this is where you describe your custom dream home and the ideal "move in date,"). They need to know, for example, if you enjoy entertaining in your home, if this is a primary home or a vacation home, and if you would you describe your ideal home as formal, casual, or a hybrid of both styles. They will also ask you if you have any "green" requirements (environmentally-friendly)

Next, they will discuss where the home will be located. If you have a lot ("home site") already, that's fine, and if you provide them with the address or community of choice, they will do the research regarding setbacks, zoning, architectural standards, etc. After this, they move on to the professional service agreement, estimate preparation (where they collect bids from their trade contractors and vendors), and ultimately, the construction contract (which involves the construction schedule and your financing). Spetrino makes it a point to note that, "the bank that provides the construction financing may not always be the bank that retains your long term mortgage. You have likely provided your lender with tax returns and related financials. Your bank will want us to supply them with a copy of the construction contract, set of construction drawings, specifications and the budget."


During this process, the General Contractor comes into play, and there are some pointers provided by Arlene Battishill, a licensed general contractor in Los Angeles. Battishill notes that any proposed home site must be zoned for residential use, and you will need an accurate legal description of the parcel, soil testing, and a structural engineer's review of the architectural plans to determine if any special reinforcement will be required. Once a licensed general contractor ("GC") is hired, cost estimates can be made, and once acceptable, the architect or general contractor will submit the architectural plans to the local government building department for evaluation. Once all changes are made and the building permit fees are paid, construction can begin.

From this point on, Spetrino's company works out the full details, and then begins construction. They provide, "regular updates, photos, and twice monthly, a 'cost report' that tracks budget and schedule." Over the course of construction, sometimes changes need to be done, and these requests go into a written format, officially known as the 'change order.' Once the "Big Day" arrives, a thorough "inspection and orientation of your new home" is completed. After one month, they schedule a follow up walk through to make sure that you are completely happy, and they also schedule a one year walk through.

Battishill notes some of the costs of the process, for example, purchasing the land, the fees paid to all of the required consultants, fees to the local government and then the cost of construction. She notes that financing should be obtained well in advance of construction, and to assume that you will need 25-50% more money than the budget calls for to ensure successful completion, as cost tends to overrun in the construction of new homes.

Please join us on Friday for part two in this series, where we have some additional pointers and points of view from a Property Manager and an Interior Designer.

Have a Great Day, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 10:46 AM 0 comments  [Links to this post](#)
Labels: [agreement](#), [architectural](#), [budget](#), [building](#), [construction](#), [contractor](#), [engineer](#), [estimate](#), [home](#), [home site](#), [inspection](#), [lot](#), [property manager](#), [style](#), [vendor](#), [zoning](#)

JULY 20, 2010

Canadian Real Estate Magazine Interviews HomeRun Homes



Hi All,

We were just notified by [Canadian Real Estate Magazine](#) (www.canadianrealestatemagazine.ca), that they have published an interview that we did with them on the Rent to Own Market. The segment that we are featured in

8/7/2010

HomeRun Homes Rent to Own Homes ...

is exclusively included in the physical magazine, so I have attached a copy of the article as well as a link to the file on our site ([CLICK HERE FOR THE STORY](#)).

The article covers the many aspects of what a Rent to Own is, looking at it from the angle of [Rent to Own Homes in Canada](#), and it begins as follows, "*The rent-to-own option could prove to be valuable as lending guidelines make it more difficult for Canadians to obtain mortgages. Kit Kadlec recently spoke with Robert Eisenstein of Home Run Homes, a U.S. company that helps homeowners find rent-to-own buyers...*"

The two largest markets for Rent to Own Homes are both the US and Canada, and we are glad that we are able to help people buy or sell a rent to own home in each country.

Have a Great Day, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 12:09 PM 0 comments  [Links to this post](#)

Labels: [canada](#), [canadians](#), [homebuyers](#), [lease](#), [mortgage](#), [option](#), [property](#), [purchase](#), [real estate](#), [rent to own](#), [residential](#)

JULY 19, 2010

Housing Market, Home Building, and You

Hi Everyone,

Hope you had a great weekend and took a little time to relax.

We have a very exciting week ahead here, with a lot of great advertising lined up to bring even more visitors to your Ads. Additionally, there is a ton of information coming out on the strength of the Housing Market this week. Tomorrow, the New Residential Construction numbers are coming out, on Wednesday, the Loan Performance Housing Price Index numbers come out, and then on Thursday, we have both the NAR Existing Home Sales and the FHFA Monthly House Price Index numbers being released. We are holding on to hope that there will be a significantly positive bounce in these numbers, but at this moment, I just truly don't see how that can happen. I'm not being pessimistic, but it will take time, and we are not out of the woods yet.

On Wednesday, we will begin a very exciting 3-part series that will cover the home-building process. We will have comments from builders discussing how they identify, acquire, and build homes and other Real Estate, along with perspectives from other professionals in the industry with additional points of view and comments. It's should be a treasure trove of information for anyone interested in the [Real Estate](#) market.

We hope you have a great week, and Happy Rent-to-Owning !!!

Posted by HomeRun Homes at 12:08 PM 0 comments  [Links to this post](#)

Labels: [builders](#), [construction](#), [home sales](#), [home-building](#), [house price](#), [housing market](#), [real estate](#), [rent to own](#), [residential](#)

JULY 16, 2010

Passed Website Security PCI DSS Compliancy

Good Morning Everyone,

There has been a huge sweeping reform of the credit card industry, and along with it, there have been new rules implemented regarding the security measures that are taken by websites to ensure full security and protection of data that is entered on these websites. For quite some time, the focus has been on the large multi-national corporations, however, the focus has now turned to all websites, including **HomeRun Homes/Lease2Buy.com**. In May, We were notified about this by our merchant account provider (the company that processes credit card transactions for Ads that are placed on our website), and we were provided a mandated deadline of July 31, 2010.

The full details of this "**PCI DSS**" mandate, are outlined at https://www.pcisecuritystandards.org/security_standards/pci_dss.shtml, which summarizes them as, *"...a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data."*


Well, way back in College, I took Calculus, Advanced Calculus, Integral Calculus, Statistics, and multiple Finance and Economics courses, and this PCI DSS compliance process has truly made those topics seem like *cotton candy* and *fluffy clouds* ! What a difficult and stringent procedure ! There was a 200 question exam-type format that we needed to pass, along with a highly-intrusive scan of our website for vulnerabilities and hacker entry points. We can tell you that there were a few minor issues, and nothing that had or would have jeopardized data. My point is that they wanted a fully clean slate, so concurrently, we took advantage of the timing and we transparently moved our site to an even beefier server platform (for all of those techies like myself, it is a load balanced environment to provide stability and redundancy). Thus, more security and a quicker website for our visitors.

The end result?

We have **PASSED** both the behemoth exam along with our intense website security scan, so, as per **Trustwave (www.trustwave.com)**, the absolute leader in the field of website security, we are now proud to say that **we are 100% PCI DSS Compliant (CLICK HERE TO VIEW OUR COMPLIANCE CERTIFICATE)**. We have spoken with many of our peers, and they feel as if they will not make the deadline, and therefore, they risk being discontinued by their credit card merchant account, thus, rendering them basically "out of business".

We are glad that we have passed and that we are recognized as fully compliant with all website and data security regulations, and we will continue to be your centralized marketplace for **Rent to Own Homes**, whether you are a buyer or a seller!

Have a Great Weekend, and Happy Rent-to-Owning !!

Posted by HomeRun Homes at 2:30 PM 0 comments  [Links to this post](#)
Labels: [compliant](#), [credit card](#), [data](#), [data security](#), [merchant](#), [policies](#), [rent to own homes](#), [security](#), [server](#), [transactions](#)

JULY 15, 2010

What Tenants Look For In a Rental Property

Hi Everyone,


Yes, we know that we don't usually post on Thursdays, however, we wanted to pass along a great article that we were interviewed for, called, "**What Tenants Look For In a Rental Property**". In that article, we have listed the 10 most common things that tenants were looking for in a home over the past 60 days.

To Summarize, these 10 items are:

1. Double Garage/2 Car Garage
2. Some Land/Acreage
3. Must Allow Pets
4. Pool
5. School District
6. Basement – Nice Size & Finished Basement
7. Proximity to transportation (Bus/Subway, etc)
8. Backyard Would Be Nice. A Three Bedroom Would Also Work.
9. Fireplace.
10. Washer/Dryer Hook Up

We were very kindly referred to as, "*HomeRun Homes (www.Lease2Buy.com), a rent-to-own classifieds powerhouse*" and "...*a highly-ranked online classifieds service exclusively for rent-to-own properties*", of which we are very proud of! The full article can be seen here: <http://www.american-apartment-owners-association.org/blog/2010/07/14/what-tenants-look-for-in-a-rental-property/>

Have a Great Day, and Happy Rent-to-Owning !!

Posted by HomeRun Homes at 4:04 PM 0 comments  [Links to this post](#)
Labels: [backyard](#), [basement](#), [fireplace](#), [garage](#), [homes](#), [investors](#), [land](#), [landlord](#), [pets](#), [pool](#), [properties](#), [real estate](#), [rent to own](#), [rentals](#), [renter](#), [school](#), [tenant](#)

JULY 14, 2010

Revival and the Life Cycle of Neighborhoods

Good Morning Everyone,

Hope you're all having a great week. Things are just soggy and humid here in New York, and we eagerly await the return of the sun. Sounds like a great title for a book!

On the topic of water, it's amazing how towns and neighborhoods go through revivals and declines. We are about 1 mile from the town lake, which back in the 1950's, was the hot spot for people who lived in the city (about 50 miles out). It was the perfect spot to escape the heat without making the trek the rest of the way to the Hamptons.


Somewhere back a bunch of years ago, the immediate area surrounding the lake began to decline, with the homes and properties falling into disrepair, and the quality of that little area diminished. However, due to some fantastic community efforts, that area is now on an upswing. There were some unoccupied, older-style mobile homes that were in horrendous shape, and these have been torn down for some new [lake home developments](#). In addition, there have been a few incredible new playgrounds that were built (we frequent them with our toddler, so we have become "playground connoisseurs").

The point that I'm trying to make is that we have seen all of this change within the past 5 years, during one of the worst recessions that most of us have ever seen. Sometimes, the life-cycle of towns, neighborhoods, and communities can operate independently of the greater economy.

May this be your inspiration for today; no matter what the bigger picture may dictate, be strong, push forward, and keep your ultimate goal in mind, as long as it is ethical.

We would like to start a new feature here on our blog, since we have had a few people ask us about it, so we are definitely considering it. So, **[do you have a property you'd like us to feature here?](#)** If so, E-mail us at homebuyer@leasebuy.com with the Subject Line, "*Feature My Property on Your Blog*"

Have a Great Day, and Happy Rent-to-Owning !!

Posted by HomeRun Homes at 10:42 AM 0 comments  [Links to this post](#)
Labels: [developments](#), [feature](#), [lake homes](#), [mobile homes](#), [neighborhood](#), [playground](#), [property](#), [revival](#)

JULY 12, 2010

Common Misconception: Realtors ARE Welcome !

Hi Everyone,

We hope you had a great weekend, and welcome back.

Today, we would like to address a very common misconception, and we would like to clarify this for all of those who have asked us about this. We receive countless E-mails from

Realtors, real estate agents, real estate brokers, etc, with some wonderful comments about our website, but telling us that since they are Realtors, they cannot use our website. This is a huge misunderstanding on the part of



these individuals and companies, and we would like to discuss this today, since this one fact is holding them back from finding buyers for their homes for sale (or homes for Rent to Own), and simultaneously, is taking away from extra responses that buyers on our website can have presented to them.

We would like to put this right out into the open to all people in the Real Estate industry; We are not your competitors - we are your friends and your resource.

We are here for buyers, sellers, investors, Realtors, and anyone who is **selling a Rent to Own Home, Buying a Rent to Own Home**, or is offering home-related services (appraisers, attorneys, Realtors, mortgage brokers, etc). I will admit that when we first started, we did rant against Realtors, basically, it was a "silly rookie mistake", and we realized that we are all here for one purpose - to help people buy or sell homes. So for our tiny mistake back about 8 years ago, we take full responsibility and we apologize.

Now, we know that not all of your clients want to Rent to Own. Some of them would like to sell outright, and if they can, fantastic. However, should their listing sit dormant on the MLS and be in jeopardy of becoming an expired listing, this mean that the homeowner is not able to get out from under their payments, and a Rent to Own might be the solution to their problem. So, that is where we come in - and we reiterate - we are not your competition. Of course, we ask that you not contact any homeowners on our website and ask them to list with you as that would be a violation of the terms of our website (and of course, just plain unethical), but, if you are contacting them about buyers that you have, then by all means, make the connection with the homeowner, and identify yourself and your intentions.

Occasionally, we receive E-mails from people asking if we send them listings, however, we have clearly defined in our terms and in our "About Us" section (<http://www.lease2buy.com/rent-to-own-homes.php>), namely, *"We do not send" you listings: All of the listings of Rent to Own homes, Rent to Own buyers, and home service providers are all listed on our website, and you can browse them for FREE !"*.

So, to summarize, where the MLS is a listing of homes for sale, HomeRun Homes (Lease2Buy.com) is a **listing of homes available for Rent to Own**, homes wanted by Rent to Own, and Home Services available for homeowners and prospective homebuyers. This puts us in a unique position within our niche of the Real Estate Market, and not as a competitor with the MLS and Realtors.

Hopefully, we have been able to answer your questions about who we are and why we can work together. Your focus is on transactions, listings, and deals, and our focus is on being a central meeting place for Rent to Own buyers and sellers, but we both share a common ground in providing customer service and helping people. Realtors definitely help people, and we would like to think we do, as well.

Have a Great Week and Happy Rent-to-Owning !!!

Posted by HomeRun Homes at 9:53 AM 0 comments  [Links to this post](#)

Labels: [deals](#), [home rentals](#), [home sales](#), [homes](#), [houses](#), [listings](#), [MLS](#), [real estate agent](#), [real estate broker](#), [realtor](#), [rent to own homes](#), [transaction](#)

JULY 9, 2010

Neighbors, Community, Charity, and Giving...

Hi Everyone,

A Happy Friday to everyone out there. We had some great feedback regarding our Blog entry from Wednesday, titled, "[4 Tips on Pet Friendly Housing](#)", and we are glad that these tips were helpful. We are always available to answer any questions that you have via the comments section on our Blog.

I would like to officially deem this weekend as, "[Good Neighbor Weekend](#)", and here are a few things that I suggest on this 2-day romp of "giving and caring".

First: Make it a point to have a friendly discussion with one of your neighbors at least once this weekend. If he or she is outside, then stop your car and have a chat with them. Ask them how things are, how their family is, and how their work is going. This might seem elementary to some people, however, there are some who just cannot find time to do these things (I'm guilty as charged !). If you live in an apartment, visit a neighbor down the hall. It's all about interaction with people who share a common theme with you - location.

Second: Get involved in your community. Now that the warm weather is here, many towns have weekend clean-up days. get involved in one of these. If you have kids, make sure you bring your kids along as well. It's important for them to see their parents pitching in. It sets a great example for them, helps keep your town clean, and strengthens your sense of community.

Finally: Charity. This is a tough one nowadays, since most can barely find money to buy food and pay for basic essentials. But remember, it does not have to be money that you donate; you can donate non-perishable food (cans), old clothing, and other items. You can just ring a local religious organization, a non-profit charity, or you can even drop some items off in those large containers that are stationed in some shopping center parking lots (most are put there by the Salvation Army).

The benefits to your neighbors, your community, and people in need are obvious. What's more, the feeling of "doing good" will carry over into your every day life and will shed some light on you. It's really amazing.

Try it out this weekend and let me know how it went.

Have a Great Weekend, and Happy Rent-to-Owning !

Posted by HomeRun Homes at 1:36 PM 0 comments  [Links to this post](#)

Labels: [apartment](#), [charity](#), [community](#), [neighbors](#), [non-profit](#), [pet friendly housing](#), [rent to own homes](#), [salvation army](#)

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