APRIL 2022 | QUARTERLY

ISSUE 4

At the Bluffdale Polynomial State At the Bluffdale

Wągazine 🏌

BROUGHT TO YOU BY BRICK BY BRICK REAL ESTATE

NEW COMMUNITY POLLS

See the results of our neighborhood polls

BUYING A HOME

WITHOUT

INCOME

Learn what might be possible for you

REALTY

BRICK by BRICK

REAL ESTATE -

Photo Credit: Taylor Lasron



Nelcome

The seasons are changing and so are things at At The Point Magazine! We've added some new talent to the team and we're debuting a whole new look and feel.

The goal of this magazine is to promote unity within the community by:

- Educating on real estate topics
- Highlighting community events, activities, and local polls
- Providing local business spotlights and listings

We hope you find value in every page of this magazine! Please let us know if you have any ideas on how we can make it better.

Tanisia Davis

CEO | Brick by Brick Real Estate



IN THIS ISSUE

REAL ESTATE

- 05 ARTICLE: 70% REGRET THEIR HOME **PURCHASE**
- 06 MYTHBUSTERS
- 07 INFOGRAPHIC: REAL ESTATE STATS
- 08 AT THE POINT HOME VALUES
- 10 ARTICLE: BUYING A HOME WITHOUT **INCOME**

COMMUNITY

- 11 LOCAL EVENTS & ACTIVITIES
- 13 EGG-STENDING EASTER
- 14 POLL STATS: YOUR POINT OF VIEW

BUSINESS

- 16 BUSINESS DIRECTORY COMING SOON
- 17 IR. BUSINESSES
- 19 AT THE POINT DIRECTORY
- 21 LOCAL BUSINESS SPOTLIGHT: THIS & THAT VINYL CRAFTS





SPOTLIGHT

"THIS & THAT CRAFTS BY BECKIE"

Learn about custom vinyl projects from local business This & That / p21



EVENTS

YOUR RESOURCE FOR LOCAL BBB EGG- STENDING EASTER **EVENTS & ACTIVITIES**

Mark your calendar for the next 3 months / p11



ARTICLE

EGG HUNT

Join in on the Egg Hunt fun / p13

Advertisement



Don't Pay for Expensive Upgrades. WITH US, EVERYTHING'S INCLUDED®







LENNAR

801-960-2751 | Lennar.com/Utah

Features, amenities, floor plans, elevations, and designs vary and are subject to changes or substitution without notice. Items shown may contain options that are not standard on all models or not included in the purchase price. Availability may vary. Garage size may vary from home to home and may not accommodate all vehicles. Models/lifestyle photos do not reflect racial or ethnic preference. Pleases eyour New Home Consultant and home op urchase agreement for actual features designated as an Every thing's Included feature. This is not not not fer in the Lennar, the Lennar logo. Every thing s Included and the Every thing's Included logo are U.S. registered service marks of Lennar Corporatio n and/or its subsidiar less. CalAtlantic Homes of Utah, Inc. 6/20



Article: 70% Regret Their Home Purchase

6 Mythbusters

7 : Infographic: Real Estate Stats

8 : At the Point Home Values







70% REGRET THEIR HOME PURCHASE



By Jacob Crist

According to Scotsman Guide, a mortgage trade publication, 70% of homebuyers had at least one regret about their homebuying experience.

Three of the top four regrets were tied to money:

- 22% overpaid for their home
- 22% underestimated the maintenance required
- 18% underestimated the total cost of homeownership
- 20% bought too quickly
- 27% struggled with anxiety overbidding
- 23% competed with cash buyers
- 43% struggled to find a home within their budget

Don't be one of these regretful homebuyers! How you may ask? It all comes down to preparation and this is how you do it.

First, consult only with real professionals. Of the many real estate agents and lenders out there, some are good, some are not. We can help you find the best ones!

Second, take your time. Anyone who rushes or pushes you into making a decision, may not be looking out for your best interest.

Third, in a competitive market, you will need to act fast. So, get prepared to act but only when you are ready. This is where awesome professionals come in.



A successful home buying experience can be achieved.

We work with clients every day.



Mythbusters

Myth

Your monthly payment is just principle and interest



Truth

Your monthly payment includes principle and interest, mortgage insurance, homeowners insurance, and taxes



Myth

Cash buyers are the only accepted offers right now.



Truth

Traditional loan offers can be just as competitive as cash offers



Myth

A higher down payment increases your odds of getting an offer accepted



Truth

A strong pre-approval makes every down payment viable.



Did you know?

Brick by Brick provides credit repair and financial planning.

Text "FINANCE" to 385-352-3892 for more info

Real Estate Stats



Bluffdale City

MONTHLY STATS

(Data pulled for sold homes Mar 10, 2022 for last 30 days)

Average Sales Price For Single Family Homes

\$1,150,056



Homes Sold In Last 30 Days



Median Price





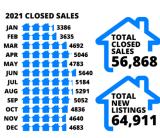
2021 CLOSED SALES

UtahRealEstate.com

HOUSING MARKET STATS January 2022



2021 AT A GLANCE



TOTAL NEW LISTINGS

64,911

Utah's Source of Property Listings









15,154,146 Listing Alerts





Median Days on Market



Price



MEDIAN SOLD PRICE \$530,000

\$403,000

RESIDENTIAL INVENTORY

3,330 Listings 0 **Entered**

Listings 0 Entered



Brick By Brick Monthly Report

To subscribe to a monthly neighborhood statistic report Text "BBB REPORT" to 385-352-3892



At The Point Home Values



Single **Family Homes**

Average Days on Market (For sold homes)

26.28

Average List Price

\$705,400

Median Price Per Sq. Ft. (Sold)

\$201

Average Sold Price

\$662,214



Town Homes

Average Days on Market (For sold homes)

21.80

Average List Price

\$480,680

Median Price Per Sq. Ft. (Sold)

\$208

Average Sold Price

\$481,921

Data pulled Mar 10 from utahrealestate.com for past 30 days

Want to know how much YOUR home is worth?

Join Independence at the Point Real Estate Facebook Group and receive a FREE CMA.

facebook.com/groups/realestateatthepoint





GET THE SCOOP ON

BUYING A HOME WITHOUT INCOME

By Brian Crist

"I can afford this home, but I can't show enough qualifying income. By the time I can qualify for a mortgage loan, home prices will be out of reach."

As a mortgage lender, we hear this story frequently. Many people can actually afford a home, but for one reason or another, simply cannot prove their income in a way that satisfies mortgage lenders. Some would purchase a home with parents or other relatives but they also are unable to document their income or employment. Others gave up a salary in favor of a higher-paying commission position. And those who started their own businesses less than two years prior, have been left out altogether.

As a result of the Great Recession of 2008, The Ability-to-Repay (ATR) rule was created by the Dodd-Frank Act. This rule requires that lender consider a borrower's ability to repay the mortgage before extending credit. In particular, the ATR rule requires lenders to make a "reasonable and good faith determination" of a borrower's ability to repay the loan, including documenting and verifying income and assets, as well as other factors.

What does this mean? In short, to purchase a home that will be used as your primary residence, you must be able to demonstrate that you have sufficient income to cover your monthly mortgage payment. Even though you can easily afford the home, not fitting in the "ATR box" eliminates many potential homebuyers.

However, the law does allow a specific exception. It's referred to as the Community Development Exemption. This means that the mortgage loan is exempt from the ATR rule. In fact, under this exemption, the borrower is not required to show any employment or income at all. Rather than income, the lender relies on the value and quality of the home, verified funds, and credit history.

Do you qualify?

This is not a down-payment assistance or grant program. And you do not need to be a first-time homebuyer.

All it takes is one phone call.

*These loans are in high demand, so the sooner you reach out, the better.

Brian and his team can be reached at 435-862-9000.



1 1 Local Events & Activities

13 Poll Stats: Your Point of View

Local Events & Activities

We are excited about this month's Easter Event!!

<u>Please donate!!</u> 100% of the donations from you, vendor registrations, and advertisements go toward these community events.

Last year we had over 350+ people register for the event and were able to offer \$100 cash prizes, spa massage giveaways, swig gift cards, and so much more.

This year we hope to make it even bigger and better!









Nearby Attractions



Tulip Festival 2022

April 8th - May 7

Homeschool Day

May 4 | 11 am

Fairy Talke 5k

June 23 | 2 PM

For more events and details, visit thanksgivingpoint.org/calendar/



My First Book Club

Rabbit and Robot: The Sleepover Riverton Library All Day | April 04 & 11

Family Activity Night

Draper Library April 11 | 7-8 pm

Kids Discover - Red Cross

*Draper Library*April 13 | 4-5 pm

PokemonGO Walking Club

Draper Library
April 16 | 11am - 12 pm

Lego Club

Draper Library April 20 | 4-5 pm

Kids Coding

Draper Library 4-5 pm

For more events and details, visit: events.slcolibrary.org/events



Yoga with the Sharks

April 11 + May 9 | 6:30

Nature Story Time

April 12 + May 10 | 9 - 10 am

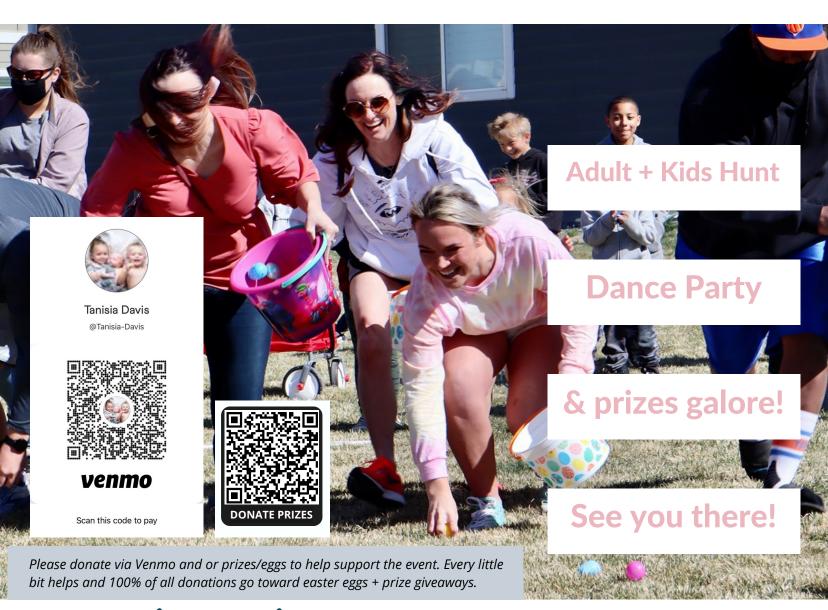
Teen STEM Futures

April 19 | 4 - 6 pm

For more events and details, visit thelivingplanet.com/events/

BBB EGG-Stending Easter Egg Hunt

April 23
10:00 am
(on the dot)
Independence Park



Hosted by Brick by Brick

We want to make sure we have enough eggs!!

Please **RSVP** for the event here:





OUR PARTNERS

Partner With Us!!



Want to promote something?

Contact us about a full page, 1/2 page, 1/4 page, or banner ad in our next issue.

⊠ contact@bbbrealestate.com





If you're going to get a house... MAKE IT YOUR OWN!

> Your dream home awaits! Get in touch to get started.



Emily Rowley Loan Officer, NMLS#271927 emilyr@firstcolonymortgage.com 801-367-6407

2100 W. Pleasant Grove Blvd. #100 Pleasant Grove, UT 84062



THE FRONT CHURCH SUNDAY, APRIL 17th 10AM

FRIDAY, APRIL 15th 7PM

www.thefrontchurch.com 14942 S 560 W, Bluffdale, UT 84065

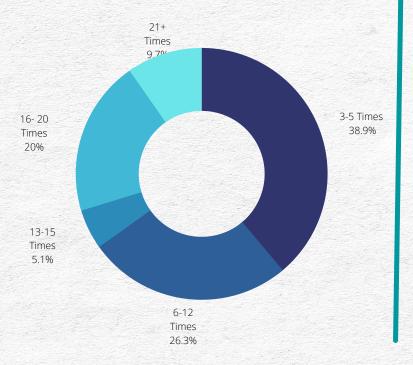
Community Polls POINT OF VIEW

Past

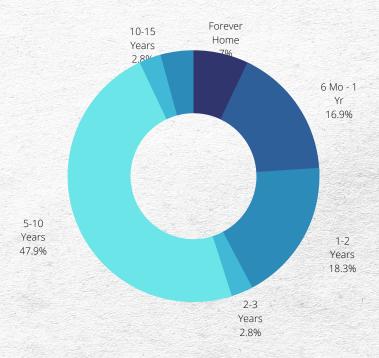


FUTURE

How many times have you moved in the past?



How long do you plan on living in your current residence?







Private Facebook group members also enjoy:

- Viewing local real estate listings
- Receiving updates on prison & new construction
- Staying informed about upcoming community events
- Entering FREE giveaways
- And MORE!!!





@binshowered



801-341-9626



info@binshowered.com

RESOURCES & LOCAL BUSINESS

Useful Resources for Navigating YOUR Unique Community:

Everything you need to know about your area is <u>RIGHT HERE!</u> Submit below the businesses you love and support!

EXAMPLES:

Dentist & Pedodontist

Local dental office that cares about their patients' experience.

Automotive

Highest voted Auto Repair in your surrounding area

Date Night

Fun activities in your area to enjoy on a night out.

Kids Corner

Fun things to do with your kids right around the corner!

Coming Soon





SUBMIT A BUSINESS FOR YOUR COMMUNITY



17 : Jr. Businesses

19 At The Point Directory

21 Local Business Spotlight: "This & That" Crafts by Beckie











JR. BUSINESSES





BAILEY BABYSITTING

Hi, my name is Bailey Pearson. I am 12.5 and a soon-to-be 7th grader at Hidden Valley MS. I love music, dance, and soccer. I've been babysitting family for a few years now but started babysitting for friends of my parents for about a year. I really enjoy baking, doing crafts, and watching movies with the children I babysit.



801.889.3666

2



CAROLINE'S SIMPLY SOAPS

Meet Caroline! She is twelve years old and is making 100% natural quality soaps. She has been experimenting with different colors, molds, and scents for a few months and has a few different varieties available! Send her a text or visit her Facebook page to order!



385.223.0678

3



DEREK'S DIRTY JOBS

Derek is doing "dirty jobs" around the neighborhood to earn money! He is a hard worker and stands by ready to help. Give him a call today to get scheduled!

413.464.6141



4



EVERLIE'S HANDMADE JEWELRY

Hey, I'm Everlie. I'm 15 years old and am always looking for ways to express myself. Making jewelry started out as a hobby but has since become my passion and profession. I love working with different colors, textures, and techniques when creating new pieces for my collection. Follow me on Instagram @evs_jewelry_shop and DM me if you're interested in any of my pieces or for special requests.



Direct message me at @evs_jewelry_shop











Our Mission:

Brick by Brick Real Estate wants to share junior businesses to empower young entrepreneurs! Building a small business is a huge accomplishment and we feel you are never too young to start. Brick by Brick wants to be a resource to anyone at any stage of their goals.





HEATHER'S CHILD, ANIMAL, & YARD CARE

Heather loves animals and is ready to help! She has been walking dogs (and picking up after them) for years. If you need someone to look after your pets (or plants) while you are away, she's here for you. She does yard pick-up, weeding, and window well clean-outs. She is also available for babysitting.



Text 385.335.4245







KAYLEE & KACIE DOG BOARDING/DAYCARE

Young entrepreneurs at heart and animal lovers. Kaylee & Kacie are offering doggy daycare and boarding for dogs under 20lbs for \$25/day.



208.521.6696





PIPER'S PRODUCE

Hi, I'm Piper and I run Piper's Produce! I'm a fun, creative, outgoing girl that loves softball, reading, and school. I'm an A+ student. I have been helping on my family's farm for many years and ready to start making some extra money selling farm-fresh produce and eggs! Let me know what I can pick fresh for you and your family!





Do you have a Jr. **Business owner** at home?

We would love to support your junior entrepreneur. Register a new business.







AT THE POINT

3D Printing

Andy Johnson

801-819-9829

Advertising

Tayler & Brittany Larsen

970-456-2076

Ryan Bennion

208-709-5567

Auto

Mitch Peterson

Rock Chip Repair 385-388-9084

Branding

Halsey Trimarco

317-979-6075

Beauty

Tanyail Wilson

Eyelashes @lashnaps 801-368-9462

Brittany Sorenson

Cosmetics/Skin Care 435-201-1295

France Jensen

Braids

385-223-0210

Austin Buchan

Waxing, Tinting, Eyelash 801-664-3502

Anneliese Liddle

Spray Tans

385-219-0997

Brittany Bezzant

Microblading, Eyelashes, Brow Wax/Tints, & Lash Lifts/Tints 801-414-0093

Amy Hawkins

Botox & Dermal Filler 559-351-4620

Amv Sehloff

Skincare 248-917-1405

Sara Guernsey

Nails

801-915-3425

Tamara Snell

Waxing, tinting/lift, facials, peels 801-360-1447

Kencie Bitter

In Home Hair 801-719-9426

Baking (Cakes+Cupcakes)

Heather Earl

801-662-8041

Ashley DeHart

801-518-5076

Sarah Alder

Cinnamon Rolls 801-360-8978

Baking (Cookies)

Aubrey Kennedy

702-757-5742

Iamie Cornella

801-440-2385

Cleaning

Christine Loy

House/Commercial 801-558-7719

Marci Memmott

House

435-558-0532

Steve Snow

Carpet Cleaning 801-573-6665

Shane Snow

Air Duct & Tile Cleaning 801-674-9509

Nikki Fellows

House & Business 801-425-2961

Holly Crabtree

Norwex

801-696-6046

Kristin Boyle

Norwex

801-400-3657

Perla Bermudez

House

801-709-9921

Bianca Pace

Cleaning Service 801-604-7428

Kevin Liu

Garbage Can Cleaning 801-341-9626

Crafting

Beckie Windell

Vinvl

801-358-2513

Caylee Gundersen

Embroidery 702-588-8677

Madison or David Wilding

Shirt Printing 801-262-2009

Amanda Messam

Flower Preservation 801-915-5540

Chelsea Moore

Custom Tumblers 801-663-4613

Chelsey Gooch

Multi-Media, Fine Arts, and **Portraits**

801-604-4476

Jaree C. Gaskin-Housley

Custom Quilts 801-718-6752

Dog Walking/Sitting

Anne Marie

805-990-5235

Max Rav

406-381-1868

Taylor Anderson

801-884-2420

Taylor Munson

Proper Paws - Website

Editing Essays, Resumes, Etc.

Iana Iohnson

801-602-5299

Ashley DeGraff

253-720-0200

Andy Christensen

801-673-9612

Electronic Repair

Jordan Farmer

541-659-5257 Rob Ghaderi

801-971-6048

Financials

Danielle Hales

Mortgage Lender 801-903-8855

Jake Hardman

VA Specialized Mortgages 801-472-4940

Cody Zahler, EA

Taxes/ Payroll/ Bookkeeping/ Setup

801-259-4601

Firearms/ Permits

Matt Terry

Licensed FFL and Certified Instructor 801-999-0056

Fitness

Frank DeVito

Trainer/Coach 801-347-2099

Angie Briggs

Trainer/Coach 801-915-5540

Jenny Wade Weilacher

Nutrition/Weight

801-718-6534

Lizz Parker Dance Fitness Instructor 801-661-5020

Genealogy/Family History

David Tyler

703-789-2443

Graphic Design

Halsey Trimarco 317-979-6075

lesse lohnson

801-725-5233

Jonathan Orlofsky

801-938-5661

Jordan Bennion

208-380-2393 **Melissa Coombe**

801-810-6671

ur Meighbor

Handyman

Grant Hiltbrand

Garage Epoxy Flooring 949-939-4865

Spencer Riley

Backflow Testing & Sprinkler Repair 801-455-0149

Taylor Jensen

General Contractor: Cabinetry & Drywall 801-243-6945

DW Utah

Electrician & General Contractor 801-556-9956

Shane Snow

Air Duct & Tile Cleaning 801-674-9509

Tom Moser

Blue Steel Electric 801-557-8004

Rob Windell

Sprinkler Winterization 915-497-2977

Brayden Dimond

BMD Electric - Master Electrician 801-518-7194

Drew Jones

801-648-4850

Ricardo Gonzales

United Contractors 801-918-3011

Mario Matute

Interior/Exterior Painting and Power Washing 801-678-0888

Health

Brooke Marcinek

Health Coach 801-362-4580

Lawn Treatments

Iessica Ball

801-209-7760

Lessons

Morgan Smith

Violin Lessons 801-694-5859

Audrey Mathison-Tueller

Cheer/Gymnastics Tumbling 801-867-0611

Halee Young Ballash

Voice, Acting, Dance 801-980-4804

Marketing

Halsey Trimarco

317-979-6075

Anne Marie

805-990-5235

Jonathan Timothy

801-824-3050

Massages

Sara Anderson

801-884-2420

Mortgage Lender

Kayelle Brown

385-557-7811

Notary

Jeanette Parker Smith

801-209-2517

Kristin Boyle

801-400-3657

Madison Wilding

801-557-6181

Rupesh Patel

801-722-5007

Pest Control

Brian Swindlehurst

801-471-3618

Jessica Ball

801-209-7760

Photographer

Spencer Atamanczyk

801-824-8066

Tayler & Brittany Larsen

970-456-2076

Alex Pizarro

702-801-2940

Property Inspections

Hayden Hoffman

801-455-8620

Real Estate

Tanisia Davis



Creator of At The Point Magazine

> O: (385) 352-3892 C: (385) 208-2710

Shanna Pearson-Buresh

801-889-3666

Matt Luikart

801-899-6017

Security Systems

Mitch Peterson 385-219-3548

Video Rec. /Editing

Clifford Wilkinson

801-493-5971

Spencer Atamanczyk

801-824-8066

Alex Pizarro

702-801-2940

Usborne Books

Children's Book Distributor

Holly Peterson

801-885-7354

Other

Gift Delivery

Krista Humphrey FB: Zap Zap Gifts

Teeth Whitening

@simplywhitebyjenna

Event DI

Jordan Farmer Birthday, Weddings, & More 541-659-5257

Local Appraiser

Matt Luikart 801-899-6017

Farmers Insurance

Rov Dickworth 801-542-7026

Silicon Slopes Broadband

Stephen Kempler 801-903-1044

Want to be added to this list for FREE?

Contact us if you are a member of the community & would like to be added to or edit an entry on the directory.

385-352-3892

LOCAL BUSINESS Spotlight







THIS & THAT CRAFTS BY BECKIE

Local entrepreneur and business owner, Beckie has been creating for most of her life. Loving all things Disney and crafty she started making shirts and accessories for her family. She later opened an Etsy shop and started servicing people and their projects in the neighborhood and surrounding areas.

Her most popular product last year was customized popsicle holders and is ramping up to fulfill orders just in time for Easter baskets. She loves making shirts, sweaters shirts, and even etched mugs and cups. Contact her with any custom family reunion shirt, family Disney trip apparel, or other project needs. She'd love to help create whatever you're looking for!

Check out "This &That" Crafts By Beckie. on Instagram, or Facebook and customize your own vinyl craft today!

- 801-358-2513
- Beckie.windell@gmail.com
- @totescrafty



RECOMMEND A LOCAL BUSINESS TO Spotlight





Meet Cur Staff

Tanisia Davis

I am a DIY junkie! I am also a mom to three incredible kids and love to stay active. Brick by Brick is my dream and I love helping clients chase theirs! I created this magazine to bring together the community and create an environment both myself and my family would want to be a part of.

Tawnie Moore

I am an experienced marketing professional who enjoys creating growth strategies and creating traditional and social media content for small businesses. Outside of work, I run a photography and wood-burning design business and I am also a professional hurdler training for the 2024 Olympic trials!



Fearless Leader



Social **Enthusiast**



We are growing Nationwide

If you are looking to volunteer and give back to THIS community or if you are in Real Estate and looking to kick start your career would love to have you!

Text "Volunteer" 385-352-3892 to find ways to give back in your local community or scan the link to the right to join Brick By Brick Real Estate.





At Brick by Brick Real Estate

Your Preams Matter



MADDY & WESLEE

We played with the idea of selling our house and buying a new one for probably 2 years before finally pulling the trigger. We decided to use BBB Real Estate because Tanisia is local to the neighborhood and we are big on using local. It was the best decision we could have made! She handled everything for us, it was such smooth sailing. All we had to worry about was packing up and getting out. Now we are building a beautiful home, that she helped us find, and keeping one of our main goals of staying close so our kids could stay at Summit! Thanks Tanisia and the team at BBB!



CINDY & FRED

Looking at Tanisia's market analysis on her page At The Point Real Estate made us realize what our townhouse was worth in this crazy market. We almost couldn't believe it. After approaching her with our financial position we realized our dreams could quickly become a reality. Tanisia made every step easy for us to understand and helped us feel at ease during stressful times. We ended up quickly selling our house at almost top dollar! When we found the house of our dreams we were able to put a strong offer on the table thanks to Tanisia's knowledgeable experience and guidance. We have been here a month now and are still so happy we chose to

work with Tanisia.



JULIE & KEVIN

We bought an investment property with BBB a few months ago. Tanisia helped us find a house within our price range in the area I wanted and she convinced the seller to accept our offer even though it was \$30K less than some of the other offers. She guided us through the process of calculating our monthly cashflow, gave us advice on adding an A/C unit, and shared her past experience with her investment properties. The experts on her team really helped with the financial and legal side, and her speed and knowledge saved us a lot of money.

Need help living your dream of home ownership? Contact me today.

Tanisia Davis

☐ 385-352-3892 | Macontact@bbbrealestate.com

