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What to look for in this letter:

- Recapping 2013 Goal: Settle-In**
- A Look at the Twin Cities Market**
- Changes Ahead: Financing & Disclosure**
- Goal Theme for 2014: Moving Forward**
- Statistics from the Minneapolis Area Association of Realtors**
- 2013 Sales Numbers**

Recapping 2013 Goal: *Settle-In*.

For many of you who have received this letter before, you know that instead of New Year's Resolutions, I set personal and professional goals for myself that revolve around a theme. If this is your first time getting a year-end letter from me, welcome! Please go to my website, find "about Chris" and look at years past letters I've written: www.christopherdeming.com. My goal theme in 2013 was "*Settle-In*". The idea came to me after a year or two of moving around, living with friends while trying to find a home for myself. I wanted to plant my feet into one place and get settled. For those that have traveled for work or just moved around a lot, you know that there is really something to be said to having your own space. Judy Garland was right, "there's no place like home." So, what this accomplished? In a different way than I planned...it was! A little over a year and a half ago, I was introduced to this amazing woman. She flew into town for a friend's wedding, living in a different state, we met...I have been smiling ever since. We got engaged this past October at the very restaurant where we were introduced, Cavé Vin...great spot to try! Now planning our wedding! I would say that falls right into the settle-in theme, wouldn't you?

As for my profession side of the goal, I was looking to get more involved in the St. Anthony Park Community. As I stated last year, my partner Steve Townley has been located in The Park for over 30 years! He is well known and well established in this wonderful neighborhood. Each year I try to soak in more of this great community. They put on a lot of fun things throughout the year: Park before Dark, Shop for the Holidays, 4th of July Parade, and so much more! On top of that, a lot of the businesses do things as well: Speedy Market has Ice Cream Days in the summers, The Little Wine Shop does tastings, Peapods' wonderful sidewalk sale, All Seasons Cleaners monthly specials, and the list goes on. Please go to the local business site for more information: www.SAPCC.org.

A Look at the Twin Cities Market.

2013 was a crazy year for real estate in the Twin Cities. As you'll see in the statistics I have from the Minneapolis Area Association of Realtors on Page 3 as well as my personal sales, it was a very good year. My last year's letter indicated that there was a beginning of swing in the real estate power from a buyer's market to a seller's market. That certainly continued throughout 2013. We saw the good houses, at the right price, in good shape, sell fast! Many of my listings sold in the first weekend of being on the market, lots of multiple offers, and my favorite...smiles at the closings!





Changes Coming in 2014.

There are some changes that are starting Jan 1st, 2014. On the buying side of things, FHA financing has new loan limits. The previous limit was \$365,000 on a single-family home. That will now be capped at \$318,500. Multiple-family properties have new limits as well. Please contact myself or your loan officer for more details.

On the selling side, there is a new disclosure form in regard to awareness of Radon. The past couple of years the interest of this topic has grown and now moving into 2014 there will be a disclosure for sellers to provide their level of knowledge about radon in the home. There are already several disclosures that sellers provide (lead paint, well disclosure, etc), so don't be too alarmed. However, if you have reports or knowledge of radon in your home, it is something that will now be passed along to the new buyers.

Goal Theme for 2014: Moving Forward

Trying to come up with a theme is sometimes a challenge. Although, when I stop what I'm doing and reflect on what's going on around me, it always seems to come. I was thinking about what this next year will bring; both professionally and personally I'm already in the midst of planning things that will have an impact on my future. At the same time, looking back on what I have accomplished past couple years, there seems to be some momentum there. My 2012 goal was to simplify things in my life, 2013 was to settle-in, and looking ahead...my 2014 goal is going to be *move forward!*

My fiancé, Madelon and I already knee-deep in wedding planning: venues, dates, locations, and so on. Over the years I have attended several wedding and have been lucky to be in quite a few as well...I never really knew how much effort, thought, and

planning went into them. I feel I should go back and give an extra hug and congratulations to the couples that have pulled off some amazing weddings! So, with that, I/we will be moving forward into an exciting future!

How does this goal relate to my business model? Every year my business seems to grow: more clients, more sales, more responsibilities. I am very thankful and very blessed to be as successful as I have been. At the same time, I need to grow and change a little bit of how I operate my business. So in order to help make things more efficient, to focus my time, effort and energy into my clients, I am bringing on an assistant. He or she will help make workload seem more manageable by taking on tasks that can free me up to handle the growing business! I'm excited to take on this new challenge and keep providing my clients with quality service.

A Look at All of Chris' Sales in 2013: That's \$6 Million in Property Value!

The last part of this newsletter is a list of my sales. Best year yet! Thank you to my clients and network for continuing to trust me to handle your biggest decisions.

I hope your holidays are filled with joy, family, friends, and lots of laughs! Happy New Year!



◀ **7311 Amber Lane**
Eden Prairie, MN



◀ **10784 Thone Road**
Woodbury, MN



◀ **11323 Chisholm Circle N.E.**
Blaine, MN



Call Chris at **612.414.2785** or email at: Chris.Deming21@gmail.com



◀ 5912 Josephine Avenue
Edina, MN



◀ 373 Maple Lane Court
Roseville, MN



◀ 4348 15th Avenue S.
Minneapolis, MN



◀ 472 Warwick Street S.
St. Paul, MN



◀ 4415 Meadowood Circle
Vadnais Heights, MN



◀ 539 Hiawatha Avenue
Mendota Heights, MN



◀ 5239 4th Street N.E.
Columbia Heights, MN



◀ 665 Skillman Avenue W.
Roseville, MN

The Latest Statistics from the Minneapolis Association of Realtors:



◀ 1370 Sheldon Street
St. Paul, MN



◀ 1411 Goodrich Avenue
St. Paul, MN



◀ 7205 Franklin Ave W.
St. Louis Park, MN

KEY METRICS	YTD 2012	YTD 2013	+ / -
# New Listings	63,055	69,450	+10.1%
# Closed Sales	45,926	49,581	+9.5%
# Days on Market	118	83	-29.7%
Median List Price	\$195,000	\$219,900	+12.8%
Median Sales Price	\$167,900	\$192,000	+14.4%
% of Original List Price Received	94.0%	96.2%	+2.3

All of Chris' Sales for 2013 is continued on the next page...



All of Chris' Sales in 2013 (cont'd)



◀ 1608 St. Albans St. N.
St. Paul, MN



◀ 2047 Iglehart Avenue
St. Paul, MN



◀ 1619 Saunders Avenue
St. Paul, MN



◀ 2112 Spruce Place
White Bear Lake, MN



◀ 1946 Dupont Avenue S.
Minneapolis, MN



◀ 3125 Olive Lane N.
Plymouth, MN



◀ 2017 Laurel Avenue
Saint Paul, MN



◀ 3347 Ridgestone Drive
Woodbury, MN



◀ 11600 42nd Court North
Plymouth, MN



◀ 4304 Nokomis Avenue
Minneapolis, MN

**Whether Buying or Selling
Give Me a Call!**

612.414.2785

