

LYNCHBURG

LOCAL LIVING

YOUR LOCAL MARKET UPDATE

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the Current Climate



SHOP LOCAL
PAGE 7

2023 HOME
RESOLUTIONS
PAGE 10

COMPLIMENTS OF



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Hello from Shanner Realty!



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Welcome to the Lynchburg Local Living magazine!

This magazine allows me the opportunity to showcase the best aspects of life in beautiful Lynchburg, VA, and stay in touch with my clients who I have had the pleasure of working with over the years. It also gives me the chance to introduce myself to others in the area and give you an overview of my services. Each issue includes advice for homeowners, a list of local businesses and vendors, delicious recipes, real estate market updates, and so much more.

Lynchburg is a beautiful place all year long, but winter is a particularly charming time of year. From snowboarding and tubing at the Snowflex Centre to walking the Blackwater Creek Trail, there's so much to enjoy.

As the New Year begins, many people are looking to find their next home. If you or anyone you know is looking to buy or sell, please give me a call. I'm ready to assist you with all your real estate needs.

I sincerely hope you enjoy reading this publication, and that you find the articles to be engaging, informative, and that they give you some insight into the incredible lifestyle afforded to you here.

Please feel free to reach out with any questions you may have, and I encourage you to share this magazine with your friends and colleagues. I would love to hear from you soon!



Get a **FREE** analysis of your home. Find out your home value, home equity, and more!

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White Bean Chili Verde with Seared Scallops



Stacey Shanner, a real estate agent and owner of Shanner Realty in Lynchburg, Virginia, was riding high with her new business when disaster struck: four of her agents, including his top three, quit. She reveals how that lead to soul-searching and a new business approach.

I had a great plan, or so I thought. I was determined to bring on fifty agents to change their lives and live their dreams. But in 2021, it all blew up in my face.

By the end of the year, four of our eight agents had moved on—and three were pretty heavy hitters. As a business owner, there are plenty of times that you just want to cry in the corner. In this case, we had recently purchased our first commercial space, so we were branching out a little bit on our own. I had just gotten married. My wife kept telling me, “You’re working too much,” and yet my business was falling apart. Everything pretty much crashed down at once. I can’t tell you how heavy the weight felt at that time; it was crushing. Honestly, I wondered if it was worth the pain I was going through.

To fix things, I went back and asked myself, “What do you actually want in life?” That gave

me clarity. Also, in such situations, a victimhood mentality tends to creep in for everyone. What helped me overcome that was honesty. Instead of blaming the people who left or my circumstances, I just admitted that everything that happened was my fault.

By doing that, I create the capability of fixing the mistake—if I created the problem, then I could find the solution. So what was the problem? We had become way too systems-heavy and had veered off on the wrong mission. Or, specifically, I cast the wrong vision for the team. I had gotten so hyperfocused on that number—fifty agents—that I left the team feeling like it wasn’t about them but all about the mission of the fifty. So I focused on emphasizing what produces, and that solved the problem. In all, it was only three months of painful recovery, but at the time it seemed to last forever.



Today we’re kicking butt. We have sixteen people on our team, and our vision is to impact as many agents’ lives and create as many six-figure producers as possible. This improved vision statement has also trickled down, as some agents are sending referrals for other agents who should be on our team. Repeat and referral business is stressed; it’s where 80 percent of your business is going to come from. Most of all, it’s about a glass-half-full mindset, especially in real estate: you should

never look at what’s being taken out of your pocket but always look at what’s going into your pocket and be open to learning—especially about yourself.

OUR MARKET PREDICTIONS.

Buying activity has yet to really slow down even though interest rates continue to creep up; buyers want to purchase now before this increase hinders their buying power. Although the market is still bustling year-round, we are seeing its typical seasonal ups and downs.

Looking to 2023, I anticipate the real estate market will remain relatively stable—perhaps leveling off a bit due to an increase in interest rates. However, I do not foresee a drop in home equity. In fact, the greater Lynchburg area continues to see a rise in equity. I also expect to see supply and demand balance out, giving both buyers and sellers a fair shake in the marketplace.

OUR PHILOSOPHY.

Attitude is everything. As real estate agents, we

are in the business of problem-solving for our clients by finding the best solutions for their real estate needs and always remaining positive even when there are bumps in the road. I believe this is one of the key factors that separates us from our competition. Finding the right and best solutions for our customers gives me tremendous satisfaction. I owe a lot of my people skills to my father, who is a pastor. He has taught me to always be a good listener, empathetic, and kind.

Shanner Realty is committed to providing the best service to our buyers and sellers, giving them the tools they need to have a positive and rewarding experience throughout the buying and selling processes.



LOLA'S MEXICAN CUISINE & CANTINA

3025 Old Forest Road
lolasmexcuisine.com

POK-E-JOE'S

4925 Boonsboro Road
pok-e-joes.com

WILLIAM & HENRY STEAKHOUSE

712 Church Street
williamhenrysteakhouse.com

THE NEIGHBORS PLACE

104 Paulette Circle
theneighborsplace.com



BOOKSHOP ON THE AVENUE

3407 Memorial Avenue
bookshopontheavenue.com

BLOOM BY DOYLE'S

4925 Boonsboro Road
bloombydoyles.com

FARM BASKET

2008 Langhorne Road
thefarmbasket.com

LEXIE & LEE

1220 Main Street
lexieandlee.com

THE LOVING CO

901 Jefferson Street
facebook.com/thelovingco2021



FOREST FARMER'S MARKET

Second Saturday of the Month,
9:00 a.m. to 12:00 p.m.,
15583 Forest Road

An indoor market with local produce and artisanal goods, this is a family-friendly event you won't want to miss.

Visit forestfarmersmarket.com for more information.

SATURDAY MARKET DAY

Every Saturday, 8:00 a.m. to 1:00 p.m.
Downtown Lynchburg

Spend your day shopping for fresh produce and local items at the Lynchburg Community Market, one of the oldest markets in the nation.

Visit lynchburgcommunitymarket.com for more information.

FIRST FRIDAY AT THE ACADEMY CENTER OF THE ARTS

First Friday of the Month, 5:00 p.m. to 8:00 p.m.,
Academy Center of the Arts

On the first Friday of every month, join the Academy Center of the Arts as they unveil their newest gallery exhibits. This free event offers a first look at a variety of art from local and national artists.

Visit academycenter.org for more information.

ACRYLIC AFTERNOONS

January 19, February 16, and March 16,
1:30 p.m. to 3:30 p.m., Templeton Center

Develop your acrylic painting skills with the help of a skilled instructor. With a \$32 registration fee, each month's event covers a new subject and includes all necessary supplies.

Visit lynchburgparksandrec.com for more information.

BEETHOVEN SYMPHONY NO. 7

March 11, 7:30 p.m., Historic Academy Theater

Sit back and listen as the Lynchburg Symphony Orchestra presents Beethoven's seventh symphony, which has been called "the apotheosis of the dance." Ticket prices range from \$30 to \$100, depending on your preferred seating in the theater.

Visit academycenter.org for more information.

Our Recommended & Trusted Contractors

ELECTRICIANS

COMPANY	CONTACT NAME	PHONE
BP HVAC & Electrical	Bryan Painter	(555) 555-8972
Ideal Comfort	Scott Hensley	(555) 555-2028
Shanner Electrical	Dan Shanner	(555) 555-5001

ROOFERS

COMPANY	CONTACT NAME	PHONE
BTB Construction	Brad Barber	(555) 555-4892
Cenvar Roofing	Holton Walker	(555) 555-8898
Shanner Roofing	Dan Shanner	(555) 555-5001

PAINTERS

COMPANY	CONTACT NAME	PHONE
Happy Hound Painting	Happy Hound Painting	(555) 555-9577
21st Century Painting	Leonard Davidson	(555) 555-5520
Shanner Painting	Dan Shanner	(555) 555-5001

Out with the old, and in with the new! When you're thinking through your goals for the months ahead, make your home a priority too. The following ideas can help you set resolutions to improve your living space.



2023 home resolutions

written by:
RACHEL STEVENS

MAKE SAFETY A PRIORITY

Everyone is guilty of forgetting to turn off an appliance or blow out a candle from time to time, but this year, take these steps to keep your home's safety top of mind.

POST AND SET REMINDERS

You'll be less likely to forget important safety measures if you post sticky notes throughout your home, like *Clean the lint screen* near the dryer and *Lock the door* by the front door. You can also set reminders on your phone for tasks that you might not do every day, such as changing batteries in your smoke detectors.



CLEAN YOUR DRYER

According to a National Fire Protection analysis, over 13,000 dryer fires are reported each year on average, and the leading cause of these fires is a failure to clean out the dryer vent and lint screen. Make sure you clean the lint screen after each use, and have your dryer vent cleaned at least once a year, if not twice a year if you have a larger household that uses the dryer a lot. If you can't remember the last time you or a professional cleaned the ductwork, then make sure you clean it as soon as possible.



INSPECT AND TEST YOUR DETECTORS

Checking your smoke detectors, carbon monoxide detectors, radon detectors, and other safety devices is one of the best things you can do to help prepare you and your household for an emergency. Depending on the type of devices you have, you may need to change their batteries as often as every six months.



DEVISE A HOUSEHOLD SAFETY PLAN

It's important to prepare your household, especially children, for emergency scenarios, such as a power outage, house fire, or robbery. Type and print a list of emergency phone numbers and procedures for everyone to keep in their bedrooms and the central locations in your home. Don't forget little details, too, such as making sure you prep the second floor of your home (or rooms with a high elevation) for an emergency exit with collapsible ladders. No one likes to think about worst-case scenarios, but you'll be glad you did in the event of an emergency.



You don't have to clear all your clutter in one day.

It takes time to part with items and find homes for what you're keeping, but there are a few ways to help spread out the decluttering process.



DOWNSIZE CLUTTER

Clutter can make your home feel chaotic and suffocating. However, getting rid of it can be challenging. Try these strategies to control your clutter once and for all this year.

PACE YOURSELF

You don't have to clear all your clutter in one day. It takes time to part with items and find homes for what you're keeping, but there are a few ways to help spread out the decluttering process. For example, the one-a-day method requires you to let go of only one item per day. You can also try the KonMari Method, which breaks down your household items into categories and asks you to reflect on whether each item sparks joy for you. By using these strategies, you can control the number of items you must sort through over time.

FOCUS ON ONE ROOM AT A TIME

Make a list of the rooms in your house, and order them from most to least cluttered. Start from the top of your list, and tackle each room using your preferred method. By the time you get to the bottom of the list, the tasks will become easier and less time-consuming.



PLAN FOR THE EMPTY SPACES

Once you find better places for your items, you should be left with uncluttered places in your home. While you'll breathe a sigh of relief at first, it might be tempting to let clutter overtake those areas again. To combat this, fill your empty spaces with useful pieces. For example, if you have a corner of the living room that piles up with junk, put a plant in that corner instead. Avoid adding new furniture with flat surfaces, as it can be tempting to start filling them with objects again.

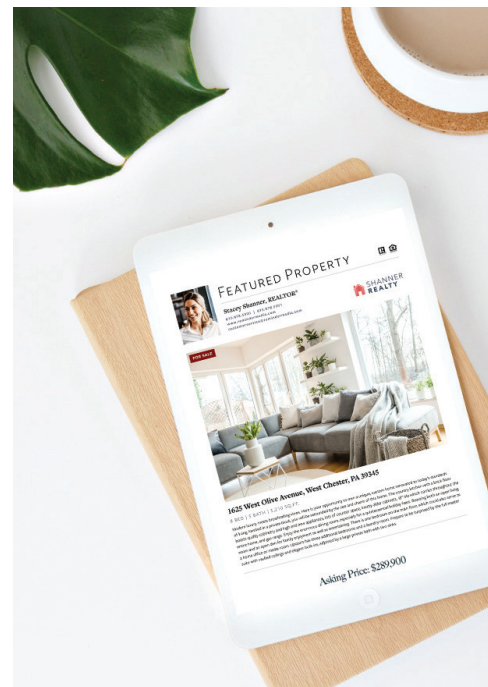
By using these strategies, you can feel confident in your ability to keep your home safer and less cluttered this year.

So how did we do it? How did we sell 300+ homes in 2021?

WE ARE ...



**PRICE
EXPERTS**



**MARKETING
GURUS**



**SKILLED
CREATIVES**

SKILLED CREATIVES

We want to help your home *stand out*.

Staging

We work closely with one of the best stagers in town, which helps us keep your cost down.

PERK:
Paid at
Closing!



Professional Photography & Videography

PERK:
No cost
to you!

Don't let anyone tell you different, pictures matter. One of the differences in homes that sell for the top of market value, and ones that don't is they have great representation online! Our photographer that we work with will showcase how awesome your home is!

SHANNER REALTY | @REMINDERMEDIA

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These homes sold in your community!

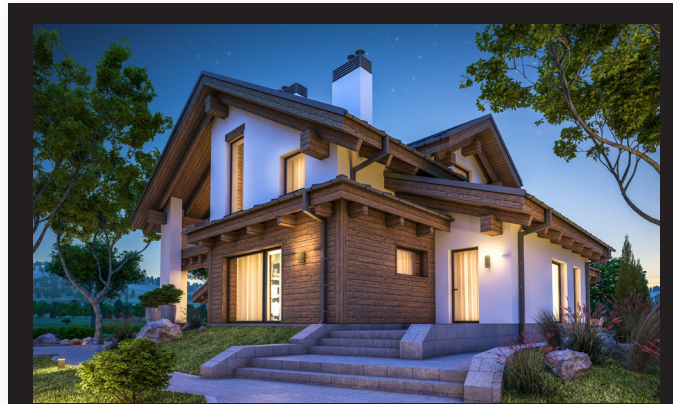
LYNCHBURG, 24501



5487 Rambler Road, Lynchburg, VA

**SOLD FOR
\$539,000**

Listing Provided By: Shanner Realty



58 Level Street, Lynchburg, VA

**SOLD FOR
\$510,000**

Listing Provided By: Shanner Realty



89 Fischer Avenue, Lynchburg, VA

**SOLD FOR
\$667,000**

Listing Provided By: Shanner Realty



443 McPhee Lane, Lynchburg, VA

**SOLD FOR
\$610,000**

Listing Provided By: Shanner Realty



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We are a full service mortgage lender with our corporate headquarters located in Lynchburg, Virginia. Whether you are buying a home or refinancing, we can help you realize your dream of home ownership.



Refinancing?

We offer a wide range of refinance options designed to best meet the needs of local borrowers. If you're looking for cash out, or to just get a better rate and term, we can assist you.



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written by: CHRISTY MURDOCK EDGAR

7 real estate market trend

PREDICTIONS FOR 2023

Real estate markets everywhere have seen unprecedented changes in recent years. What's up next, and how will it affect your plans and finances in the years to come?

from place to place without giving up the comforts of home or the advantages of homeownership.

Renting to own

Renting to own sounds like an old-fashioned notion, but some property technology companies are adding a more modern twist to the concept. Investment companies like Divvy Homes are making some of their inventory available as rent-to-own properties and then helping renters purchase those homes by setting aside part of their rent payments as down payment funds.

With record-high home prices and affordability struggles in every major market, innovative solutions can help buyers put together a financial strategy that works for them. It's not just convenient—it's good for families who may have had their savings impacted by the economic challenges of the pandemic.

House-hacking growth

Real estate investment is exciting, but not everyone has the means to finance a portfolio of homes. Enter house hacking, a popular shortcut to real estate investment designed for those who are willing to put a little more personal time and effort into achieving their investment goals.

There are a variety of ways to house hack—from purchasing a home and renting it out to roommates or on Airbnb to buying a duplex, triplex, or quad and living in one unit while renting out the others. Some house hackers buy a home

The past several years have been filled with enough change and upheaval for several lifetimes, and the best-laid plans of both buyers and sellers have frequently fallen by the wayside. That's why predicting the future in this market moment feels particularly fraught with peril and pitfalls.

All of that said, there are some trends on the horizon and a few safe bets about the housing market for 2023. While we'll no doubt see plenty of continuing challenges, there are always opportunities to be had if you know where to look.

Home sharing

For those who are footloose and fancy-free thanks to remote work, settling down in one place may not be in the cards. Home-sharing options are becoming more popular, with Pacaso leading the way in shared ownership of second and vacation homes. It's an idea that's been around for a while among digital nomads and renters, and it allows people to move



with an accessory dwelling unit (ADU), such as a garage apartment or pool house, and rent out the extra space or, on occasion, rent out the larger space and live in the smaller one.

Essentially, house hacking involves using OPM (Other People's Money) to pay down the mortgage and then using the equity to buy another house and another after that. Houses can be hacked year after year until you've built up the portfolio you want to manage long term.

The return of the downsized home

With record-high home prices, some older homeowners may be unable to resist the lure of selling their big family home at a premium and then buying a smaller home or simpler-to-maintain retirement condo. This could be especially tempting for people in preretirement whose careers were disrupted by the pandemic or for those who find themselves with insufficient income in retirement.

In addition, the Great Relocation may mean that many families find themselves with less need for a large space to gather. If the kids and grandkids are now living farther away, many retirees and preretirees may once again be thinking about downsizing.



Multigenerational living

On the other side of the equation, some extended families may have decided to blend their households. This offers a way of dealing with the challenge of affordability and allows older family members to retire in place.

Making a home suitable for multigenerational living may mean making alterations to the home's interior to improve accessibility, adding space on the main level, splitting up an open-concept home into discrete spaces, or adding a dedicated exterior entrance. Work together to ensure the changes you make are agreeable for everyone and that everyone has input on the transition.

Fixer-uppers and additions

During the buyers' market of the late 2000s and early 2010s, buyers came to expect that they would be able to demand turnkey homes in their neighborhoods of choice. They got used to having everything on their wish lists, including laundry lists of repairs following the home inspections. In most cases, those days are over, and buyers may now need to put in some work to create their dream homes.

From adding space to doing their own repairs and upgrades, buyers will find more to choose from in a low-inventory market if they're willing to contribute some elbow grease. If you're thinking about buying a fixer-upper, talk to a trusted real estate professional to find a reliable contractor or reach out for a highly rated and well-reviewed gig worker on platforms like TaskRabbit.

Exceptional outdoor spaces

Outdoor spaces have been at a premium throughout the pandemic, and there's no sign of this slowing down. Whether you're looking for a single-family home with a big backyard or a balcony attached to a city condo, everyone wants a little spot for alfresco living. Spending two years indoors seems to have given everyone a new appreciation for wide-open spaces, wherever they can be found.

If you're thinking ahead to your next move, a real estate professional has the guidance and insight you need to see what's coming up on the road ahead and can help you prepare for it.

Some house hackers buy a home with an accessory dwelling unit (ADU), such as a garage apartment, and rent out the extra space or rent out the larger space and live in the smaller one.



white bean chili verde with **SEARED SCALLOPS** | SERVES 4

written by: PATTERSON WATKINS photos by: SHANA SMITH

INGREDIENTS:

Soup:

- 2 tablespoons olive oil
- 3 garlic cloves, peeled and minced
- ½ cup yellow onions, peeled and minced
- ½ cup poblano peppers, chopped
- 2 cups tomatillos, peeled and chopped
- 2 teaspoons ground cumin
- 1 teaspoon ground coriander
- 4 cups vegetable broth
- 1 cup fresh cilantro, chopped
- 3½ teaspoons salt
- 1½ cups white beans, drained and rinsed
- 1 pound scallops

Chipotle oil:

- 1 tablespoon chipotle peppers in adobo, chopped
- 3 tablespoons olive oil

INSTRUCTIONS:

1. In a medium soup pot, heat 1 tablespoon of oil over medium-high heat. Sauté the garlic, onions, peppers, tomatillos, cumin, and coriander until vegetables are tender. Pour in the broth, stir, cover, and reduce heat to medium-low. Cook for 15 minutes.
2. Remove from the stove, and let cool slightly. Carefully pour soup into a blender, and add in the cilantro and 3 teaspoons of salt. Blend until smooth. Return to the pot, and stir in the beans. Keep warm until ready to serve.
3. In a large skillet, heat the other tablespoon of oil over medium-high heat. Sear scallops on both sides for 3–4 minutes, or until golden brown, and season with remaining salt. Set aside.
4. Stir together the chipotle peppers with oil until blended.
5. Ladle the soup into bowls, add the scallops, and drizzle with the chipotle oil before serving.





Shanner Realty

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**FIND OUT HOW MUCH
EQUITY YOU MAY
HAVE GAINED.**



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**The average homeowner in the United States
GAINED \$56,700 in equity over the past year.**