

New Year, New Home Goals

A new year is a traditional time to review and set new goals. It's also a great time to take stock and ask yourself, "Does my home still suit my needs?"

Homeowners have
43x the wealth
of non-homeowners.

Most homeowners
have at least
\$307,000
in equity.

Over the last
40 years, the
median price of
houses grew by
408%.

Home values continue
to grow in spite of
market valuations
(in most areas).

Knowing what your home is worth today
This can help you plan
upgrades, refinancing, or
future goals. I'd be happy
to run a free, no-pressure
comparative market
analysis for you!

When goals become reality

RENOVATE

NEW HOME

Start with
these questions:

1. What works?
2. What doesn't?
3. What can you easily change?
4. Is a major renovation worth the time and cost?



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The Perfect Time to Make a Move...

...is when it's right for you. As rates start to shift, more buyers and sellers will enter the market. If you're thinking about making a move in 2026, it's worth it to start the process now.

Take These 4 Steps:

1. **Assess your finances**
2. **Clear up any credit issues**
3. **Research home buying options**
 - First-time buyer programs
 - Government-sponsored enterprises Fannie Mae and Freddie Mac
 - Specialized loan programs such as the V.A. Loans or the Good Neighbor Next Door program
 - Homebuilder buydowns
 - Loans or gifts from family members
4. **Ask me!**

No matter where you are in the process, I'd be happy to meet with you and offer some advice.

If you need a referral for any other type of professional, I can connect you to a great one in my network. And oh, by the way... I'm never too busy for any of your referrals!

SOURCES:
1. cotality.com/press-releases/home-equity-growth-stalls-q2-2025 2. statista.com/chart/34534/median-house-price-versus-median-income-in-the-us/ 3. realtor.com/news/trends/home-owners-renters-net-worth-study/ 4. Fanniemae.com 5. FreddieMac.com 6. benefits.va.gov/home loans/ 7. hud.gov/helping-americans/good-neighbor#openModal

Let the Festivities Begin!

'Tis the season for joy, games, and a touch of holiday magic!

Scan the QR code to find festive favorites that bring people together — from cozy family nights to lively holiday parties.

Simple, printable, and guaranteed to make spirits bright.

