

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/homeloans/ 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.

