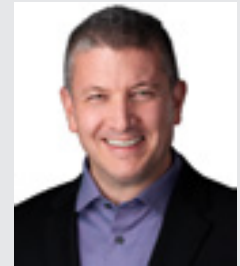


Realty in Review™

Courtesy of Dan Brown



DAN BROWN

778-215-5671
danbrown@royalpage.ca
www.danbrownrealty.com

5 Tips to Warm Up Your Winter!

The weather outside may be cold and dreary, and while we can't do anything about the not-so-great outdoors, our indoor spaces can be warmed up beautifully with just a few, small decorating nudges. Here are five ways to invite some sunshine into your home!

1. Roll on the warmth. White walls can look elegant, but they can also look cold, especially when right outside those walls is a matching vision in white. Consider painting one of your white-walled rooms in a warm shade, like a muted terracotta or a subtle cream, to instantly eliminate the chill.

2. Cozy up with some softies. Plush throws, cozy cushions and soft, snuggly bedding can all act as warm hugs on a cold day. Mix in some vibrantly coloured patterns to inject uplifting

energy into the room.

3. Boost your mood through reflection. Placing mirrors in strategic positions, like across from the windows, allows them to catch natural light and bounce it around the room. Consider metallic accents to extend the glimmer.

4. Fake the bake. No natural sunlight? No problem! Switch out your current light bulbs for soft white LED bulbs, which will make your home brighter while saving on your energy bill.

5. Add some flower power. Treat yourself to fresh cut flowers and arrange them in vases throughout your home. You don't have to break the bank at the florists — your local grocery store probably offers a cheap and cheerful selection. To save even more throughout the winter, check for markdowns immediately after Valentine's Day!

Happy New Year! The calm that follows the holiday frenzy often allows time for reflection. If 2023 is the year you're considering upsizing, downsizing, or living in a different area, you'll want advice on how to make the best move.

Set your New Year in motion by calling today for your complimentary home evaluation, along with valuable local market updates!



DAN BROWN
FAMILIAR NAME. SUPERIOR SERVICE

NOVEMBER 2022 MARKET UPDATE

Statistics Courtesy of the Association of Interior REALTORS®

November	2022	2021
Avg. Sales Price	\$672,018	\$696,331
Avg. Sales Activity	396	713
Avg. Days on Market	69	54

Type	Avg. Price	Volume
Detached	\$814,637	169
Semi-Detached	\$707,019	18
Townhouse	\$607,316	41
Condo	\$447,425	83

Together Time



Valentine's Day is in sight, and with it, a focus on new and renewed relationships. For couples living together, sharing a home means not only sharing the love, but also sharing a bathroom, a bedroom closet, and maybe even a home office.

Here are some renovation ideas to make your shared spaces work.

• **Bathroom buddies.** If you're both on the same schedule, you may find yourselves competing for bathroom

sink space at the exact same times. Sink some attention into the matter by replacing your existing vanity with

The goal is to maximize the existing space for each of you.

a two-sink model. While you're at it, create clearly defined storage space for each of you so your personal items

don't cross the line into your bathroom buddy's territory.

• **Closet companions.** You and your partner may be inseparable, but when it comes to shared closet space, you'll need to set some boundaries. Investigate DIY closet organization systems or even invite a custom closet designer into your home for a consultation. The goal is to maximize the existing space for each of you with dedicated closet zones and organized shelving, racks, and drawers.

• **Workmates.** If you and your partner share home office space, the atmosphere needs to be both pleasant and productive. Discuss how much space you each need, and what your most comfortable and effective workspace looks like. While some workers need only a laptop and a small table, others may need a larger desk for multiple screens, and areas for files and supplies. Don't forget to take noise into account. Consider laying down thick rugs to help muffle work conversations from broadcasting throughout the home, and investing in good noise-cancelling headphones to block out your coworker's conversations and keep you each in your own zone.

Of course, if renovations won't solve your space issues and you'd like to investigate moving instead, simply pick up the phone to review your many options!

Today's Homeowner Tip:

Remove Salt Stains from Carpets

When winter road salt makes its way into your home and onto your carpets, you'll want to tackle the salt stains quickly, before they set in. Try this easy, chemical-free technique.

If the salt has already dried on the carpet, first use a stiff nylon brush to loosen the salt, then vacuum it up. Mix equal parts vinegar and warm water in a spray bottle. Spray the salt stain, then gently scrub the area with a small brush. Blot the area with a clean, dry cloth, and then repeat the spray, scrub and blot process until the stain is gone. Allow the cleaned area to air dry, then vacuum or lightly brush the carpet with a hard-bristled brush to revive the carpet fibres.



5 Steps to a Better Credit Score

New year, new (better) credit score! With mortgage rates skyrocketing over the past year, homeowners requiring mortgage renewals are doing everything they can to get the best rate possible. Improving your credit score is an excellent first step, and here are five ways to move forward on it.

1. Pay those bills! The most important indicator of your credit worthiness is your payment history. For example, even if you can't cover your full monthly credit card balance, make the minimum payment, and make it on time.

2. Use credit wisely. Having a ton of available credit doesn't mean you should use it all. The more of your available credit you use, the more lenders will perceive you as a risk.

3. Credit the past. The longer you have a credit account open, the better a lender can predict your risk profile, which can reflect favourably on your credit score.

4. Limit your credit applications. Lenders conduct credit checks on borrowers looking for loans. Too many credit checks on your credit



report raises suspicions about your financial stability.

5. Spread out your credit. Using only one type of credit product, such as a credit card, may lead to a lower score. It's better to show different types of credit, such as a credit card, a car loan, and a line of credit. Of course, be sure to pay back any money you borrow, otherwise your plan will backfire.

Remember, the higher your credit score, the higher your chances of a more favourable mortgage renewal rate!

Quote of the Month:

“Every age can be enchanting, provided you live within it.”

~

Brigitte Bardot



Good Plan!

A study conducted by the Canadian Association of Accredited Mortgage Professionals found that each year, approximately 620,000 Canadian families move into a new home. As a homeowner yourself, you well know that when it comes to moving it's always prudent to think one step ahead of the

life stage you're currently in.

If you're planning to start or expand your family soon, for example, you'll find yourself assessing your current housing situation with a more focused eye. You'll want to evaluate not only the size and setup of your current living space, but also the location. Suddenly,

you'll be more closely monitoring the safety of your neighbourhood, checking the location and reputation of the schools, scouting out recreational facilities, and measuring the proximity to parks.

While a growing family may be looking to upsize, empty nesters and retirees will also be assessing their future needs, whether that means home renovations to make it easier to age in place, or deliberating downsizing options.

Of course, people move for a multitude of other reasons, from relationship changes to job relocations to financial shifts, and more.

Whichever direction you're going in, you'll want to give yourself time to make your decisions diligently and methodically. And that starts with a no obligation call between us to review the latest updates on today's real estate activity, to find out how your current home compares within that movement, and to exchange thoughts about how your personal goals best align with today's housing market.

