

at HOME

January 2023

5

New Year's Resolutions To Help You Buy a Home

What Are The Best Paint Colors To Sell a House?

4 Tips For Selling Your Home in The Winter



MICHELLE GALLAGHER

NUMBER OF HOMES SOLD

271 Homes sold in 2022

VIEWINGS CARRIED OUT

2915

LIST TO SOLD PRICE RATIO

98.6%

OUR AVERAGE DAYS ON MARKET

27

NUMBER OF BUYERS REGISTERED

2622

FIVE NEW YEAR Resolutions

TO HELP YOU BUY YOUR DREAM HOME IN 2023

1

AVOID SWITCHING JOBS

Employment history and income are two of the most important factors considered by lenders when evaluating a mortgage application. A new job may be a good career move, but if you plan to buy a home in the new year, keep in mind that job hopping can be a red flag to some underwriters – especially if you're changing industries. If you get a new job while house hunting, notify your lender as soon as possible. It doesn't mean you won't be able to get a mortgage; just be prepared to provide additional documentation.

2

RESTRICT MONTHLY SUBSCRIPTION SERVICES

Monthly subscription services are convenient, but they can quickly add up. Even if you pay off your credit card every month, if your credit report is pulled mid-cycle, you could be penalized for high credit utilization. If you plan to buy a home this year, keep your monthly subscription services to a minimum.

3

ESTABLISH A STRONG CREDIT HISTORY

Your credit history is one of the first things a lender will look at. Lenders prefer borrowers who have a track record of paying off credit cards and other debts on time because it shows that you're a responsible borrower who poses less of a risk. If you don't have credit, getting a home loan will be much more difficult and time-consuming, but it's not impossible.

4

CHECK YOUR CREDIT REPORT

Your credit score can have a large impact on your ability to purchase a home. A low credit score can reduce the amount of money a lender is willing to lend you as well as your interest rate. Several percentage point differences in interest rates can cost you thousands of dollars over the life of a loan. If you're unsure about your credit score, many financial websites provide credit score monitoring.

5

REFRAIN FROM MAKING SIGNIFICANT PURCHASES

Before purchasing a home, avoid incurring significant debt, whether it be for a car or a costly holiday. Even if you are already preapproved, you should still do this. The amount of money a lender is willing to loan you depends largely on your debt-to-income ratio, or how much money you make in comparison to your total debt. The process of buying a property can go much more smoothly if debts are kept to a minimum.

WHAT ARE THE

BEST PAINT COLORS TO SELL A HOUSE?

My role is to help you
to achieve the best
price for your home.



HORIZON
BENJAMIN MOORE

SOFT CHAMOIS
BENJAMIN MOORE

PALE OAK
BENJAMIN MOORE

AGREEABLE GRAY
SHERWIN WILLIAMS

LIGHT FRENCH GRAY
SHERWIN WILLIAMS

According to one home painting company, painting the exterior of your home yields a 55% ROI in terms of value increase. This means that if you're selling your home, you most definitely want to consider giving it a fresh coat of paint before putting it on the market. White is always a safe choice. Why not try something more elegant?

TWO-TONED OLIVE

Two-toned olive paint can give a home's exterior a sophisticated look. The two colors can complement each other and create an elegant effect. The darker color can also make the house look more stately and regal. In addition, two-toned olive paint can be used to highlight architectural features or to downplay problem areas.

BEIGE & GRAY

Beige and gray paint is a mixture that looks good on the exterior of a home for a number of reasons.

First, these colors tend to be very neutral, making them a good choice for homes that are located in busy neighborhoods or areas with a lot of foot traffic. Additionally, beige and gray paint can help to hide dirt and stains, making it easier to keep the outside of the home looking clean. This can be a selling point when you speak to potential buyers.

Is painting your house even necessary?

Before thinking about the best colors to paint a house or browsing through some of the best house paint color boards on Pinterest, it pays to calculate the current value of your home. You might be surprised to find that your home's current value is fine as is and you don't need to paint it.

JANUARY HOME MAINTENANCE



Clean under and behind any appliances, and in all cupboards. This will keep dust to a minimum, which in turn can prevent bad odors and reduce the occurrence of pests and allergies.



Check your gutters for any fallen leaves. This will help prevent any unwanted leaks and damp issues



Clean out the kitchen and pantry. Remove everything from the pantry, toss out stale and expired foods and wipe down the shelves before putting everything back.

5 TIPS FOR SELLING YOUR HOME IN THE WINTER

1. LIGHT UP YOUR HOME

To make your property stand out for winter home sales, open your curtains and raise the blinds. Additionally, you should think about turning on all of the lights in the house, including your lamps and even the appliances.

2. MAKE EVERYTHING GLISTEN

The other most crucial tasks are removing all the cobwebs and dusting your furniture and light fittings. If necessary, you should also re-caulk your sinks, showers, and tubs and bleach any stained grout. Next polish your chrome taps and mirrors.

3. TURN UP THE HEAT

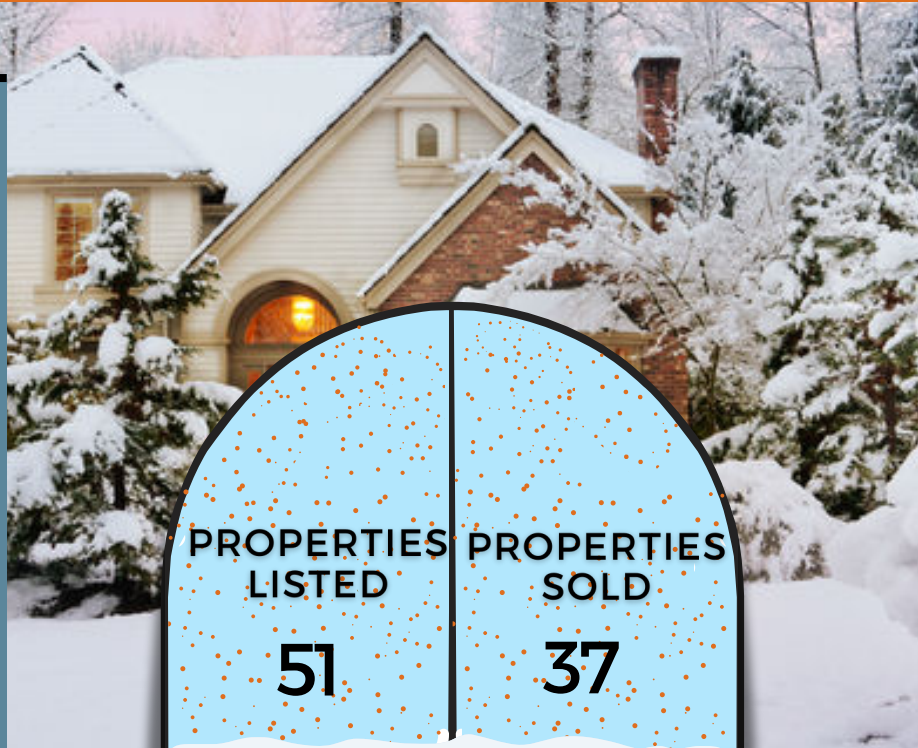
If you want to successfully sell your home during winter, you will need to turn up the heat. The best thing to do is to nudge up your thermostat a few notches to ensure that you provide a comfortable temperature inside.

4. HOME STAGING

An important part of staging a home is depersonalizing every room, which can be tough if you're not aware of how to appeal to other buyers. It can be hard for homeowners to look at their property objectively, but luckily, your estate agent can help you with that!

5. CREATE AMBIENCE

When trying to sell a house, the atmosphere is crucial. Your rooms should be warm, comfortable, and inviting.



LANCASTER MARKET STATS DECEMBER

Feature Neighborhood:

LIVING IN FAIRFIELD

If you love the environment and you're looking for the ideal place to call home, consider investing in a home in Fairfield. Fairfield is one of the greenest area's of our city. It's home to the protected Nature reserve and Millenium Park. It's known for it's fabulous sense of community spirit

School District:
Dallas Road Primary
School

Close To:
The City Centre and Train
Station

