

Before You Make a Move: Weighing It All Out

Deciding when to move can be a tough decision. If you are thinking about moving, consider the following:

- **Length of time living in your next home** – Would you be there long enough to recoup the initial costs of moving, such as the down payment, closing fees, and moving expenses?
- **Mortgage penalties** – Try to align selling with when your mortgage is up for renewal to avoid a penalty, or negotiate it with your lender. You may also have the option to port your mortgage and take on a blended rate combining your old interest rate with the new one.
- **Your job situation** – If you don't have a secure job this could be an obstacle with a lender.
- **Non-monetary costs** – Would you be moving mid-way through your child's school year, or would they have to give up the sports team they are on if you moved? Consider disruptions to your routine and social connections, along with other stresses in your life, to determine if it's the best time to move.
- **Plans for the new home** – Do you have plans for what you would want to do with your new home, and might there be any restrictions on what you can do (e.g. do you intend to renovate it, run a business out of it, or use it as a short-term rental)?
- **Your future plans** – Would your new home have enough space for your family or future family,



including pets? Consider which schools are nearby if you have kids or plans to start a family.

- **Your day-to-day life** – Consider the neighbourhood you would want to live in, the monthly bills, and the lifestyle you would like to have.

If moving is on your mind and you are looking for advice to help with your decision, remember I'm always happy to help. Call or email today.

Setting the Mood With Colour: Home Buyer Psychology

When selling your home, it's helpful to consider the effects colour could have on potential buyers. Here are some tips to consider when choosing colours:

Neutrals – Some of the colours that fall under this category include shades of **white, grey, and brown**. They promote feelings of **calmness, clarity, peace, and cleanliness**. White also complements any style and works well as a blank canvas to express your style through other furnishings. Neutrals look nice with shifting light, so they are good for rooms during the day, and also can be good for

a **calming effect in bedrooms**.

Pastels – Light shades of **purple, pink, blue, and green** are just some examples of pastel colours that work nicely in a home. The light, airy quality of pastels is thought to **lift spirits**, and like neutrals, these colours can also **promote relaxation**. Pastels can also enhance other colours and encourage expression.

Deep Shades – Dark, bold colours can add drama to a room, and fill it with **energy, creativity, and confidence**. Dark purple and blue, black, and red, are just

some examples of deep colours. These rich colours can also work well on an accent wall for dramatic effect. Since they **raise energy levels**, they are **best used in daytime areas** like dining and living areas, kitchens, and entryways, and should be avoided in places meant for sleep or relaxation like bedrooms.

Of course, the impact of colour on feelings is generalized. Not everyone will feel the same about a certain colour since the feeling evoked by a particular colour will vary from person to person.

Think, Act... Live!

“Vitality shows not only in the ability to persist but in the ability to start over.” [F. Scott Fitzgerald](#)

“With the new day comes new strength and new thoughts.” [Eleanor Roosevelt](#)