



# 10 New Year's resolutions for homeowners

Bring in the New Year with these helpful housing resolutions:

1. Create an annual budget for your mortgage and home improvement needs. Consider increasing your monthly mortgage payments this year – try 10% – to shorten the life of your loan.
2. Set up autopay for your mortgage payments.
3. Cut down your energy use. Consider replacing old insulation and installing energy-efficient light bulbs.
4. Inspect your smoke and carbon monoxide alarms to ensure they're functional.
5. Declutter your home. Adding extra storage will make reorganizing a breeze.
6. Reduce your water use by installing low-flow showerheads and toilets, and planting drought-tolerant landscaping.
7. Add some color to your yard by planting a garden. Try your favorite vegetables and a variety of flowers.
8. Make a list of all the maintenance issues around the house, then complete two of them each month.
9. Spruce up your home by giving it a new paint job or re-staining your cabinets. New decorative pillows, window treatments and wall décor also add color to your home and make it more inviting.
10. If this is the year you're ready to move, call me to set up a listing appointment!



**Happy New Year!**

