

THE MONTHLY BUGLE

The Official Newsletter of Coldwell Banker Antlers Realty, Inc.



5★ RATING

Donny rocks!! We went through him to buy our house, and again down the road to sell it. He was great both times!! His experience and drive was unmeasurable and he was so compassionate. I felt like we had a personal experience and we were very pleased with the outcome! If you want someone to help you with buying OR selling, if you're looking for someone to take you seriously and actually care about your future in a home, Donny's it. I'm so glad we found him!!

- Chelsea Hucks

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When Is the Right Time to Start Decorating for Christmas?

Written by Ashley Chalmers of the spruce.com

How soon is too soon to start decorating for Christmas? If Mariah Carey is to be believed, the answer is at the stroke of midnight on November 1st—but according to our experts, it's not that simple or straightforward.

Around Halloween

Jennifer Derry, the chief merchandising officer of Balsam Hill points out, when it comes to your outdoor decor, late October is just fine. "Christmas lights are versatile and can go up as early as Halloween," she says. "Clear lights look great any time of the year, while multicolored ones create a more festive ambiance. You can also choose customizable lights, which make it easy to change colors to match the season."

Before Thanksgiving

Lizzie McGraw, the author of *Creative Style*, tells us, that she starts preparing for Christmas decorating in November. "In my home, you will notice glass jars filled with antique ornaments and the outdoor lights on in November," she shares. "It sets a tone that family time is coming. It's also great to have the yard lit in a festive way for impromptu gatherings."

"Switch out your fall wreaths and garlands for winter greenery in late November," Derry says. "If they're not explicitly Christmas-themed, you can put them up even before Thanksgiving. Hang them on the front door, mantel, and outdoor spaces."

After Thanksgiving

If you're looking for the most popular time to decorate, the Friday immediately following Thanksgiving into the weekend after is most definitely it.

Jasmine Williams, the founder of decor brand SUNNY&TED, wholeheartedly agrees. "One of my favorite family traditions is to put up our Christmas tree the day after Thanksgiving," she says. "This allows us to enjoy the tree all Christmas season and gives us something to do over the long Thanksgiving holiday weekend. Plus, if you buy a real tree, you get to enjoy that fresh pine smell longer."

Early December

While Williams says her tree goes up every year on the Friday after Thanksgiving, she slowly rolls out the rest of her decor into December. "Wreaths, garlands, Christmas pillows, and holiday flatware are added in around our house by the first week of December," she tells us.

Indoors First

Bria Hammel, the CEO and Creative Director of Bria Hammel Interiors tells us that, no matter when she begins, she prioritizes her indoor decor over her outdoor decor. "We really go all out for the holidays at my home, so it's sometimes hard to decorate both inside and out in one week," she tells us. "Dedicating one weekend indoors and one weekend to the outside of our home is more manageable. I'm sure my husband would like to just crank it out in one weekend, though."

John McClain of John McClain Design agrees, noting that he always decorates his indoors on Black Friday but saves the outdoors for the next day. "After a full day of decorating my interior, I'm usually ready for a movie and a cup of holiday hope, (read: pitcher)," he says. "But no fear, Black Friday is always followed by a full weekend of decorating."

On the 25th

Even if you've decorated your whole home, indoors and out, there are a few items that experts say can—and maybe should—be held until the big day has arrived.

"I'll do fresh greenery and florals on the day of," Hammel says. "That way, they aren't dried out or dead by the time guests arrive."

While designer Ginger Curtis of Urbanology Designs says they hang all of their decor just after Thanksgiving, there is one thing she saves for Christmas Eve. "The handmade knit stockings my grandma made for all of my kids," she shares. "I also pulled out the knit green one she made me when I was 5 years old. These all get generously stuffed with Christmas goodies, and then my husband and I set them out in front of the tree."



763 Road 1AB, Clark



Welcome to your private, remote home located at the base of the Beartooth Mountains. Borders BLM. Tucked up against the hills, gives complete privacy and solitude. Elk frequent the area! Recently remodeled home, constructed with large square logs; New flooring, kitchen, doors, lighting, cabinets, bathrooms, and newer shop. Tiled showers, soaking tub. All new wiring and plumbing. The shop has water and electricity.

. Tongue and groove pine throughout the home. Covered front deck as well as a deck off the back with views of the surrounding mountains. If you want remote and privacy, look no further. You can also drive up to the sunroom and enter that way if you do not want to do the stairs from the garage. Minutes to the Clarks Fork River for fishing.



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FOR SALE

Industry Highlight

How Rising Mortgage Rates Are Changing the Housing Market

Higher interest rates have forced the housing market into a “difficult correction” that should force it into balance after years of exuberant demand and limited supply.

That was the takeaway from Federal Reserve Chairman Jerome Powell after the central bank announced its third consecutive rate hike of three-quarters of a percentage in September. While the Fed’s key short-term rate doesn’t directly change mortgage rates, the cost to borrow to buy a home has already roughly doubled this year because of the same high inflation the Fed is fighting.

Those higher rates have crushed demand for homes because buyers are now paying significantly more to get a mortgage on the same-priced home. Home prices have started to fall on a month-to-month basis — from a record \$413,800 for the median existing home in June to \$389,500 in August, according to the National Association of Realtors (NAR) — although they’re still up significantly compared to the same time last year.

“The deceleration in housing prices that we’re seeing should bring housing prices in line with rents and other housing market fundamentals. That’s a good thing,” Powell told reporters after the Fed’s September meeting. “For the longer term, what we need is supply and demand to get better aligned so that housing prices go up at a reasonable pace and people can afford houses again.”

The goal is for demand to more closely align with housing inventory, which has been limited for a variety of reasons, including years of underbuilding and “rate lock,” in which potential sellers are hesitant to move because they’ll lose a good mortgage rate from the past few years.

“From a business cycle perspective, this difficult correction should put the housing market back into better balance,” Powell said.

The Housing Market is Changing

It was incredibly difficult for buyers to get a home at the beginning of the year. That’s still the case, but for an entirely different reason. When mortgage rates were near record lows in January, the homebuying market was incredibly competitive, with prospective buyers offering well over the asking price and waiving inspections and appraisal contingencies just to get a chance at winning.

Now, with mortgage rates well above 6% for the first time since 2008, the difficulty has shifted to being able to afford a home to begin with.

“The housing market tends to be driven more by demand, where consumers like you and I are saying, ‘Hey can we afford this mortgage?’ And as housing prices increase over time, we want the mortgage to be more reasonable,” says Shang Saavedra, personal finance blogger at Save My Cents, LLC. “But in an environment where the Fed raises rates, mortgages are becoming more and more unaffordable. And so, we’re starting to see home sales coming down, and rents going up.”

Homebuyers Still Have Opportunities

Higher mortgage rates mean it’s more difficult to afford a home now, but the reduced demand also means less competition. That gives buyers the opportunity to get a home for less than list price, or have sellers contribute toward closing costs — or pay mortgage points to bring down those high rates a bit.

“The housing market is currently rebalancing so we’re facing a situation where mortgages are significantly higher than they were a year ago, but we’re also seeing house prices decelerate,” Kushi says.

5 Budget Kitchen Update To Help Sell Your Home

When it comes to selling your home for the best possible price, how you present the space matters. To make the best impression you can on potential buyers, you may need to invest a little time and cash into updating a few key areas with big selling power, such as your kitchen.

To help you do this effectively without eating into your profit margins, we're serving up a platter of budget-friendly kitchen updates – helping you to maximize your kitchen's aesthetic appeal without having to spend a small fortune.

Banish unwanted clutter

The first step on your budget kitchen update journey is to banish any unwanted clutter from countertops and open shelving.

In order to boost your kitchen's appeal among potential buyers, you'll want it to have that clean, blank canvas look so prospective buyers can easily visualise themselves using the space. This means tidying away any items that don't need to be on show. We're talking bulky appliances, overflowing utensil pots, groceries, glassware and more. You don't have to throw them out, but rather simply put them away in a cupboard so they're out of sight when viewings are taking place.

Install new splashbacks

Splashbacks are an integral feature of modern kitchen design, protecting kitchen walls from everyday spills and splashes while also delivering a stylish design feature.

For homeowners on a tight budget, installing a new splashback could be a quick, affordable way to give this culinary space a fresh, modern update – assuming the rest of the kitchen is in good condition. From a material point of view, you have plenty of options – patterned tiles, plain tiles, tempered glass, stainless steel and more.

Apply a fresh coat of paint

Repainting your kitchen may feel like a hassle at the time, but it's important never to underestimate the power of a fresh coat of paint. Not only will paint cover up those dirty prints and marks, but it can also brighten up a room – making a space instantly feel fresher and more inviting.

To maximize the power of paint in your kitchen, we'd suggest opting for a pale, neutral shade such as white, cream or pale beige. These shades have an evergreen, universal appeal – plus, they can be paired with a huge choice of other complementary accent colors to bring some welcome character to the space.

Replace kitchen hardware and accessories

When it comes to kitchen updates, they don't always need to take the form of large-scale refurbishments. Sometimes, the smaller details can be equally as impactful.

This is definitely the case when it comes to your kitchen hardware and accessories. Making a few low-cost yet considered replacements and upgrades can go a long way towards giving your kitchen a high-end, contemporary feel. Start with your cabinetry and replace old door handles with new designs – this can even extend to other fixtures like light fittings and faucets if you have the budget.

For accessories, swap out mismatched old food containers, utensils and dish cloths with new alternatives that don't cost the earth. For a chic, cohesive look buyers will love, we'd suggest picking an accent color and design theme – making sure all of your accessories are coordinated, of course.

Getting your home sale-ready does require some effort on your part, but it doesn't have to mean spending a huge amount of money or time. With these simple, pocket-friendly kitchen updates, you can spruce up the heart of your home at minimal cost and create an attractive kitchen space that buyers won't be able to resist.

COMMUNITY CONNECTION

REALTORS FOR KIDS



The Northwest Wyoming REALTORS For Kids shall be organized for the purpose of helping children who are: victims of abuse, neglect, or abandonment, have either temporary or ongoing medical condition that requires money beyond what the child's primary caregivers are able to provide, wish to participate in school and community programs and do not have the fund to do so, and/or seek funding for advancement in an academic or social program. All recipients must be legal residents of Park County or Big Horn County of Wyoming and must be under the age of eighteen.

Check them out below on Facebook or on their website!



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DID YOU KNOW?

The average person is likely to move 12 times in their lifetime.



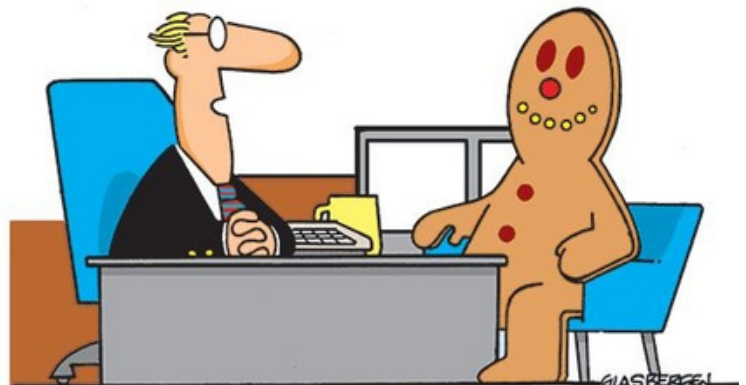
**HAPPY
New
Year**



Christmas will always be
as long as we stand
heart to heart
and hand in hand.

DR. SEUSS

REAL ESTATE



"You're in luck. We just listed a lovely
3 bedroom, split-level Tupperware!"



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