

THE MONTHLY BUGLE

The Official Newsletter of Coldwell Banker Antlers Realty, Inc.



5 ★ RATING

We've completed several real estate transactions with Rick as our representative. Rick has consistently proven to be extremely professional and knowledgeable in real estate transactions and the local market. Rick's drive for client satisfaction leaves no stone unturned in pursuing fulfillment of his client's interests, goals, and success.

- La Reiter

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Staging Tips to Sell Your Home This Spring

Written by Gustavo Gonzalez of CBBlueMatter

Before listing your property, consider that proper staging is one of the most important factors in enhancing your home's appeal and most flattering features.

Whether on television, at an open house or on the pages of a magazine, we've all seen stunningly outfitted estates that deliver a true wow factor – and listing price – that properties without staging just cannot match. Buyers quickly fall in love with homes that have a strong character while wordlessly conveying the lifestyle they would enjoy if they lived there. Before listing your property, consider that proper staging is one of the most important factors in enhancing your home's appeal and most flattering features.

First Things First

In order to entice potential buyers, you must think outside the box – but to start, examine what needs to be done to get your home in showplace shape. Check under older carpets for lovely hardwood, survey the ceiling for cracks or leaks to seal and focus on boosting your curb appeal. Once your home is a clean slate, you are ready to begin.

Neutral Rules

When using achromatic tones on painted walls and furniture, ensure that the staging pieces do not distract from the form of the home. When staging for luxury, color psychology can signal buyers that they're working with a discerning seller who has elevated the home to its full, indulgent potential.

In the world of interior design, fashion and luxury vehicles, neutral colors have always made a recognizable statement of power, sophistication and confidence. Once you're prepared to stage your home, you'll want to highlight those qualities with the crème de la crème of design – blacks, grays and whites.

While buyers will always notice houses with splashy displays, that doesn't necessarily mean they will find them appropriate for their tastes. Staging experts often use furniture, rugs and paint in neutral hues (also consider beige and pale, cool colors) to help buyers overlay their own creations onto the scene and more easily discover the home could be the perfect fit.

Character Is King

Often, a seamless introduction to the home involves pairing décor with architectural personality. When hiring an interior designer to get the job done, seek out a professional with not only expertise, but also an imaginative mindset. Now to address spatial issues. For smaller sitting rooms, offices or charming nooks, instead of cluttering the area to make it appear as if much can be done with the layout, take a more minimalist approach to ensure that each individual piece has room to breathe and directs attention to the space itself.

On the other hand, if you have a cavernous room, think about creative ways to section it off and separate it into more manageable areas with rugs or furniture in unique arrangements. The same approach can be applied to unusually shaped rooms.

Attractive Accents

In order to strike that oh-so-delicate balance between sensible furnishings and handsome décor, decorate with stylish accents that lend a perfect finish to any lifestyle. Any artwork on display should be minimal and tasteful, so buyers can easily picture how they will customize the space on their own, and personal items like family pictures, sports memorabilia and other personal items should be stored. When a buyer enters your front door and explores the home room by room, they'll be thinking about how they will personalize it with their own touches, and how much of a transformation might be needed to get it suited for them. With beautiful furnishings in place and just the right level of flair, they won't have to work very hard to visualize their new life – and that gets them one step closer to making your house their new home.



1001 23rd St, Cody



Convenient location, short distance to City Park, Schools and shopping. 3 bedrooms, 1 bath, large eat in kitchen. Back door opens to a fenced in back yard with mountain views. A lot of potential with this property! MLS# 10019759



Listing Broker: Rick Brasher
Email: rick@codyproperty.com
Cell #: (307) 272-5757

FOR SALE

Industry Highlight

The Federal Reserve is likely to hike interest rates again. What that means for you.

The Federal Reserve is widely expected to announce its eighth consecutive rate hike at this week's policy meeting. This time, Fed officials likely will approve a 0.25 percentage point increase as inflation starts to ease, a more modest pace compared with earlier super-size moves in 2022. Still, any boost in the benchmark rate means borrowers will pay even more interest on credit cards, student loans and other types of debt.

"The good news is that the worst is over," said Yiming Ma, an assistant finance professor at Columbia University Business School.

The U.S. central bank is now knee-deep in a rate hike cycle that has raised its benchmark rate by 4.25 percentage points in less than a year.

Although inflation is still above the Fed's 2% long-term target, pricing pressures have "come down substantially and the pace of rate hikes is going to slow," Ma said.

The goal remains to tame runaway inflation by increasing the cost of borrowing and effectively pump the brakes on the economy.

Credit Cards

Since most credit cards have a variable interest rate, there's a direct connection to the Fed's benchmark. As the federal funds rate rises, the prime rate does, too, and credit card rates follow suit.

After rising at the steepest annual pace ever, the average credit card rate is now 19.9%, on average — an all-time high. Along with the Fed's commitment to keep raising its benchmark to combat inflation, credit card annual percentage rates will keep climbing.

Households are also increasingly leaning on credit to afford basic necessities, since incomes have not kept pace with inflation. This makes it even harder for the growing number of borrowers who carry a balance from month to month.



Mortgages

Although 15-year and 30-year mortgage rates are fixed and tied to Treasury yields and the economy, anyone shopping for a new home has lost considerable purchasing power, partly because of inflation and the Fed's policy moves.

"Despite what will likely be another rate hike from the Fed, mortgage rates could actually remain near where they are over the coming weeks, or even continue to trend down slightly," said Jacob Channel, senior economist for LendingTree.

The average rate for a 30-year, fixed-rate mortgage currently sits at 6.4%, down from mid-November, when it peaked at 7.08%.

Still, "these relatively high rates, combined with persistently high home prices, mean that buying a home is still a challenge for many," Channel added.

Adjustable-rate mortgages, or ARMs, and home equity lines of credit, or HELOCs, are pegged to the prime rate. As the federal funds rate rises, the prime rate does, as well, and these rates follow suit. Most ARMs adjust once a year, but a HELOC adjusts right away. Already, the average rate for a HELOC is up to 7.65% from 4.11% a year ago.

Auto Loans

Even though auto loans are fixed, payments are getting bigger because the price for all cars is rising along with the interest rates on new loans. So if you are planning to buy a car, you'll shell out more in the months ahead.

The average interest rate on a five-year new car loan is currently 6.18%, up from 3.96% at the beginning of 2022.



749 Go Around Loop, Cody



This three-bedroom, two-bathroom house is practically brand new! Built in May 2022, it offers a plethora of desirable features, such as new appliances, a fenced-in backyard and an unfinished basement that provides extra storage. It also has great curb appeal with its modern exterior, tasteful landscaping and generous driveway.

Inside, the house boasts a bright and spacious open-plan layout and plenty of living and dining space. The modern kitchen is well-equipped with stainless steel appliances and plenty of counter space for meal preparation.

\$2000 per month.



Property Manager: Gena Lawson
Email: admin@codyproperty.com
Office #: 307-587-5533

FOR RENT

COMMUNITY CONNECTION

SENIOR SPORTING CLAY SHOOT

Shooting for the Future

Sporting Clay Shoot

Sporting Clay Shoot proceeds to benefit the 2023 Cody High School senior class party



May 6th, 2023
10 a.m. Start Time
Cody Shooting Complex

5 Person Teams
Individuals Welcome
\$70 per shooter - Awards & Lunch

Sponsored by



COLDWELL BANKER
ANTLERS REALTY, INC.

802 Canyon Ave
Cody, WY 82414
307-587-5533
www.CodyProperty.com

Contact - 587-5533
for registration information



The Cody Shooting Complex hosts the Coldwell Banker Antlers Realty Shooting for the Future Sporting Clay Shoot at 10 a.m., Saturday, May 6th, 2023.

Proceeds from the Sporting Clay Shoot will benefit the 2023 Cody High School Senior Class Graduation Party.

Organizer Rick Brasher Broker/Owner of Coldwell Banker Antlers Realty, Inc., said the eleventh annual Sporting Clay Shoot will feature 5-person teams and individual shooters are welcome. The cost is \$70 per shooter, and the registration includes awards and lunch.



"We started this Sporting Clay Shoot in 2013 for the young people of Cody High School, and we have raised nearly \$81,125," Brasher said. "It's exciting that we'll break the \$90,000 threshold in this year's shoot." "Our future is our youth and contributing to an event that keeps them safe the night of graduation is an honor."



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DID YOU KNOW?

Staged homes sell 25% faster than non-staged ones

happy groundhog day



Happy
valentine's
day



The wife and I had to postpone our divorce since neither of us can qualify for another mortgage.



COLDWELL BANKER
ANTLERS
REALTY, INC.

802 Canyon Ave.
Cody, WY 82414
307-587-5533
codyproperty.com

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