## THE MONTHLY BUGLE

The Official Newsletter of Coldwell Banker Antlers Realty, Inc.





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## MONTHLY AGENT HIGHLIGHT

### Mike Creel

Raised right here in the Cody area, I spent my time working, hunting, and skiing in the hills. I attended Northwest College studying natural resource biology and worked as a Wildlife Biology Technician before joining the Army in 2017. After many years around the country or overseas, I separated from 5th Special Forces Group (Airborne) so I could pursue my passion for real estate. After moving my family back to this great town, I'm looking forward to engaging with this great community and helping others with all their real estate needs.



## Long Distance Moves: What to Know

Written by Gustavo Gonzalez of CBBlueMatter

We often get asked: what moves are considered long distance moves? Long distance moves are any move that crosses a state line. They can also be called interstate moves.

Once you decide on the new state you are moving to and are ready to move, here are the elements to be aware of and consider when moving long distance:

### Factors that affect the price of long distance moves

- · How far are you moving?
- When are you moving? Think of it like airplane tickets, the busier the time, the more expensive the ticket.
   Usually, moving companies are the busiest at the end of the month and in the summer.
- · How much stuff are you moving?
- Will you pack yourself? Or, is the moving company packing for you?

### Consolidated shipping

Instead of sending a giant semi truck across the state line with only your belongings onboard, check to see if your moving company can consolidate your long distance move with other clients' shipments. This method of consolidated shipping allows everyone to receive the lowest rate for long distance moves.

If you need to move quickly, or have a large amount of items to move, you can always pay full price for an entire truck.

### **Delivery windows**

Sometimes for long distance moves, moving companies give a delivery window and not an exact arrival date. They know conditions like weather and road closures can often slow down the moving truck. And, if your belongings are part of a consolidated shipment, it takes time for the movers to pick up and deliver other clients' shipments along the way.

### Accessorial charges

Does your move involve any extra circumstances like flights of stairs? An elevator? Will the truck have to park far from your front door? By the way, the moving lingo for "extra circumstances" is "accessorial charges".

#### Storage

Will your belongings need to be in the moving company's storage while you're getting your new place ready?





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## Industry Highlight

## Sliding Rates Cut \$140 From Monthly Mortgage Payments

Home buyers can expect more savings as borrowing costs continue to decline from their peak in late 2022.

Lower mortgage rates are giving buyers a boost at the start of the spring homebuying season. The 30-year fixed-rate mortgage dropped to 6.28% this week, the fourth straight week of declines, Freddie Mac reports. While rates are still higher than they were a year earlier, they've gradually scaled back from a 7% peak at the end of 2022.

"Compared to the recent 7% peak, the latest rate saves \$140 per month for a home buyer on a \$300,000 loan," says Lawrence Yun, chief economist for the National Association of REALTORS®. "Though week-to-week rate changes can move up and down, the longer-term prospect on rates is for further improvement, with a clear possibility of rates going under 6% by the year's end."

Market dynamics are setting the stage for Yun's prediction. Robust apartment construction in recent years has led to rising vacancies, which likely will temper rent growth and inflation, Yun says. "The Federal Reserve can, therefore, stop tightening," which could ease the pressure on mortgage rates, he adds. "With lower rates, more home buyers will steadily appear. That is why it is critical to ensure more housing supply to help meet the recovering demand."

Housing inventory remains at historic lows. As such, even in a slower housing market compared to 2022 levels, multiple offers and bidding wars are still present in many places as buyers scramble for limited choices.

Freddie Mac reports the following national averages for mortgage rates in the week ending April 6:

- 30-year fixed-rate mortgages: averaged 6.28%, falling from last week's 6.32% average. Last year at this time, 30-year rates averaged 4.72%.
- 15-year fixed-rate mortgages: averaged 5.64%, rising from last week's 5.56%. A year ago, 15-year rates averaged 3.91%.



# Staycation Innovation – Make Home the Only Place You Want to Be



If your own backyard is likely to be your leisuretime destination this summer, you may as well daydream some plans to amp things up out there. Ponder these fun and fabulous ideas that just might get your wheels turning and help make your home the best getaway of all.

### Alfresco Pizzeria

Patio kitchens have already impressively elevated the concept of cooking outdoors by incorporating sinks, refrigerators, warming drawers and even wine coolers. Consider a novel component that will really kick things up a notch. If you love crispy brick-oven pizza, what better way for you and the family to enjoy a piping hot slice than in the fresh air and under a twinkling canopy of stars? Conduct some online research and sketch a few layout options that make sense for your space. With a touch of imagination and an investment in a bit of creative masonry, you and the whole troop could soon be sinking your teeth into an alfresco-prepared, pepperoni-covered creation that deliciously celebrates the season.



### **Tranquility Space**

The peacefulness of a water feature is the perfect addition to a budding backyard oasis, and an ideal focal point that complements both small and larger spaces. Wonderfully delightful options include waterfalls and fountains that produce the pleasant sound of trickling water, vibrant koi fish for visual appeal, or the addition of native plants and flowers to attract wildlife such as chirping birds and frogs. Be the architect of your very own happy place. Add a hammock or stylish swing chair to the tableau and you've just found your new favorite book nook — so you can tackle that summer reading list in blissful comfort.

### **Gaming Arena**

Whenever the family is gathered for some quality time together, a little lively competition can go a long way. Any number of nifty games can be set up and enjoyed right on your own lawn. A rousing round of bocce ball, croquet or even traditional cornhole will be enough to liven things up at home and get everyone joining in the fun. The key is to create a dedicated recreation space. For something like classic horseshoes, for instance, you can jazz things up by incorporating special features like retaining walls and backstops to make the arena feel official, and bordering landscaping to help separate the area as a designated gaming spot. Once you're all set up, choose your teams carefully and let the tournament begin!

### **Entertainment Hub**

If you envision whiling away the lazy days of summer poolside or out on the patio, rest assured that you won't have to give up your favorite technologies at the same time. It's possible to sing along to the musical hits of the 80s and even binge watch that hot new drama everyone's talking about as you kick back and enjoy the great outdoors. Wireless connectivity has become increasingly advanced, including hidden speakers and waterproof flat screen TVs that offer perfect sound and image quality while seamlessly blending in with your natural outside space. Introduce such high-tech conveniences to your out-of-doors living area and benefit from the very best of both worlds.

## **COMMUNITY CONNECTION**

### SENIOR SPORTING CLAY SHOOT



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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?

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