



your



Tips and trends for homeowners, buyers and sellers



Should You Sell Your Home Before Retiring?

Selling your home before retirement can be a strategic move, but it's not always the right choice for everyone. On one hand, cashing in on your home's equity could boost your retirement savings, eliminate mortgage debt or fund lifestyle upgrades like travel or hobbies. Downsizing may also reduce ongoing expenses, making your retirement budget stretch further.

On the other hand, selling has risks. Emotionally, leaving a longtime home can be tough. Financially, the housing market could work against you, especially if prices are down or rents are high where you plan to live next.

Consider these pros and cons:

Pros:

- ▶ Access to equity
- ▶ Lower housing costs
- ▶ Easier to maintain a smaller home

Cons:

- ▶ Emotional ties to your current home
- ▶ Unpredictable housing market
- ▶ High costs to buy or rent again

Before making a move, evaluate your long-term plans, budget and lifestyle goals. Talk with a financial advisor to explore how selling might affect your retirement security. With careful planning, this decision could help you simplify your life and maximize retirement freedom.

Drywall Repair 101: Fixing Holes the Right Way

Drywall damage happens—kids, doorknobs, plumbing work and accidents all leave behind unsightly holes or dents. Fortunately, most drywall repairs are easy enough for a DIY fix if you have the right materials and a little patience.

The repair method depends on the size of the hole. For small spots (like nail holes), a little spackle and touch-up paint does the trick. Medium holes can be patched with mesh kits and joint compound. Larger holes, though, may require cutting out the damaged area and installing a new piece of drywall.

Repair methods by damage size:

- ▶ **Small (nail holes):** Fill with spackle, let dry, then sand and paint
- ▶ **Medium (2–6 inches):** Use a patch kit with joint compound
- ▶ **Large (over 6 inches):** Cut drywall, insert patch, tape and compound
- ▶ **Cracks or seams:** Use drywall tape and apply multiple coats

Let each coat of compound dry before sanding and applying the next. Always check behind the wall for wires or plumbing before cutting. With the right tools and a little time, your walls can look smooth and flawless again—no contractor needed.

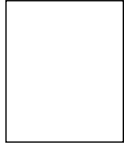


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DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.

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Installing a Breakfast Bar: A Stylish, Functional Upgrade

A breakfast bar is a smart way to add seating, storage and style to your kitchen. It creates a casual space for meals, morning coffee or even working from home. Best of all, it can often be added without major renovation.

Start by deciding where your breakfast bar will go—attached to an island, peninsula or a half wall are popular options. Choose materials that complement your kitchen, like butcher block for warmth or quartz for a sleek look. Depending on your layout and desired seating style, support the bar with base cabinets, brackets or a short wall.

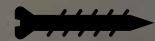
Key things to consider:

Space: Allow for 24–30 inches of width per seat and 12–18 inches of overhang



Height: Match counter height (36") or bar height (42") for your stools

Support: Use strong brackets or cabinetry to hold up the countertop



Lighting: Add pendant lights for both task lighting and ambiance

A breakfast bar can be a great weekend project for handy homeowners or a quick upgrade with help from a contractor. Done right, it boosts both your kitchen's function and appeal.



Buying or selling a home can seem like an overwhelming task. A Certified Residential Specialist (CRS) can make the process easier—and more profitable. A CRS, with years of experience and success, will help you make smart decisions in a fast-paced, complex and competitive marketplace.

To earn the CRS Designation, residential real estate specialists must demonstrate outstanding professional achievements—including high-volume sales—and pursue advanced training in areas such as finance, marketing and technology. Contact your CRS today!