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FALL 2024

Embracing Autumn: Tips for Making Your Home Festive for Fall

As the crispness of autumn settles in, it's the perfect time to infuse your home with the warm, inviting spirit of the season. From cozy indoor accents to charming outdoor touches, there are plenty of ways to make your home feel festive for fall. Here's how you can achieve that inviting autumn ambiance both inside and out.

Indoor Decorating: Cozy and Elegant

Layered Textures: Start with the basics—textiles. Swap out your summer throw pillows for those in rich, autumnal hues like deep oranges, burgundies, and golden yellows. Add a plush, knitted throw or soft fleece blanket to your sofa for an extra layer of warmth. Textured rugs in fall colors can also bring a touch of coziness to your space.

Seasonal Scents: Engage your senses with seasonal scents that evoke the essence of fall. Consider candles or essential oil diffusers with fragrances like pumpkin spice, cinnamon, or apple cider. These scents can instantly create a welcoming atmosphere.



Autumnal Centerpieces: Refresh your dining table or coffee table with a fall-themed centerpiece. A simple yet elegant arrangement of dried flowers, mini pumpkins, or a bowl of acorns can add a touch of seasonal charm without overwhelming the space.

Warm Lighting: As the days get shorter, lighting becomes essential. Opt for warm-toned lighting to create a cozy ambiance. String lights or fairy lights draped over a mantel or around a window can add a subtle, festive glow.



Nature-Inspired Decor: Incorporate elements from nature, such as pine cones, leaves, and branches, into your decor. A vase filled with colorful fall leaves or a bowl of pinecones can bring a touch of the outdoors inside.

Outdoor Decorating: Inviting and Welcoming

Front Porch Finesse: Your front porch is the perfect spot to set the tone for autumn. Start with a seasonal wreath on your door. Look for designs featuring autumn leaves, pinecones, or even a mix of colorful fabric flowers. Pair this with a welcoming doormat that has a fall motif or a warm, seasonal message.



Pumpkin Displays: Pumpkins are a quintessential fall decoration. Arrange a variety of pumpkins and gourds in different sizes and colors on your porch steps, around your front door, or even in decorative baskets. You can leave them natural or paint them for a unique touch.

Festive Lighting: Illuminate your outdoor space with fall-themed lighting. String lights or lanterns can add a cozy glow to your porch or garden. Consider using orange or amber-toned bulbs to enhance the fall vibe.

Seasonal Planters: Refresh your outdoor planters with fall flowers such as mums, pansies, or ornamental kale. These plants add vibrant color and texture to your front yard, creating a welcoming environment.

Scarecrows and Hay Bales: For a touch of whimsy, add a scarecrow to your yard. Combine them with hay bales or a few corn stalks for a traditional fall look. These elements can give your outdoor space a playful, yet festive, feel.

Creating a festive fall atmosphere in your home is all about incorporating elements that evoke the season's charm.

When you focus on both indoor and outdoor decorations, you can achieve a warm, inviting environment that celebrates autumn's beauty. Whether you're hosting gatherings or simply enjoying a quiet evening, these touches will ensure your home feels perfectly in tune with the season.

■ Source: BHHS Fox & Roach Realtors



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Fixed Vs. Adjustable Rate Mortgage



Fixed-Rate Mortgage

This type of loan has an interest rate that doesn't change over the life of the loan, so monthly payments for principal and interest (P&I) do not fluctuate. They typically have a 15- or 30-year term length, though they can be for any length the borrower and lender agree upon.

Benefits:

- Predictable monthly P&I payments allow you to budget more easily
- Protection from rising interest rates for the life of the loan
- May be a good choice if you stay in your home for a long time

Considerations:

- The overall interest paid is higher on a longer-term loan than a shorter-term loan
- Shorter-term loans typically have higher interest rates than longer-term loans

Adjustable Rate Mortgage (ARM)

This type of loan has interest rates that are adjusted periodically based on changes in overall interest rates. If interest rates rise, you can expect to see an increase in what you pay monthly. Your interest rate and monthly P&I stay the same for an initial period of 5, 7 or 10 years, then are adjusted annually.

Benefits:

- Often has an interest rate cap that sets a limit on how high your interest rate can go
- Loans available in a variety of longer terms

Considerations

- Monthly P&I payments may increase when the interest rate adjusts
- Monthly P&I payments may change every year after initial fixed period is over

■ Source: Prosperity Home Mortgage

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Tips for Selling with Pets

If you own a pet, you're likely to consider them part of the family, but potential homebuyers may not share your sentiments. Even homeowners with the most beautiful home could face negative feedback from buyers who view a pet as a distraction or nuisance.



Just as you may stage your home to remove some of your personal belongings, it's important to remove evidence of your pets when potential buyers come for a showing. Here are a few tips on how to hide the potentially unpleasant side effects of having a pet in the home.

Nix all odors

Be extra diligent about cleaning your home to remove any foul odors. Mildew and animal feces are the most common turnoffs to buyers. After you've thoroughly cleaned your home inside and out, ask a friend to give your house the sniff test.

Remove hair and dander
According to the Asthma and Allergy Foundation of America, approximately 10-20% of the population is allergic to dogs and

cats. Therefore, you'll want to remove as much pet hair and dander as possible. Get your carpets and upholstered furniture professionally cleaned and also consider getting your air ducts cleaned.

Fix the damages

If your pet has caused visible damage to your home or yard by digging holes in the ground or chewing furniture, you should fix the problem, replace the damaged item or remove it from view. You don't want to give your buyers a reason to wonder what other damage your pet may have done to the house.

Hide pet items

While it's not necessary to remove dog houses or catios, you should

stow all pet clutter from the home like toys, beds and food dishes during a showing. Just like kids' toys or office papers, hiding the daily clutter of your life will help provide a clean look and better show the home space.

Find a reliable pet sitter

It's also highly recommended that you remove your pets from the home during a showing or open house. Many boarding kennels offer daily "daycare" rates for dogs and cats, so your pets can remain safe, and potential buyers can tour your home without any distractions. If you must leave your pet in the home, keep them contained in a kennel, and make sure that the real estate agent and buyer know your pet is home.

■ Source: Edina Realty

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