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It seems this time of year I am reminded how fast time marches onward! We just changed our calendars and now our first month is over! Let's get off the sofa and take a walk in our neighborhood and of course catch up with any neighbors, it's good for your heart!
All the best,
Margie

heart-healthy NEIGHBORHOODS



Living in a friendly neighborhood may be good for your heart, per a recent study by psychologists at the University of Michigan. In fact, the more social connections you have among your neighbors, the less likely you are to die from a heart attack.

The study analyzed the social connections of more than 5,000 adults in urban, suburban and rural areas over a four-year period. Researchers controlled for factors like age, race, income, marital status, education, mental health, optimism and other known health-risk factors associated with heart attacks, such as diabetes, obesity and high blood pressure. By the end of the four years, 148 of the individuals studied had suffered a heart attack.

Maintaining friendly relationships with your neighbors may be good for your health because neighbors are more likely to check on each other and notice any potential health problems, share resources and health information, and lend money. They can also offer emotional support, which can be a buffer during times of stress.

Conversely, other studies have shown that negative aspects of a neighborhood can have a detrimental effect on a person's health. For example, living in areas with violence, noise, poor air quality and access to too many fast food restaurants can have a negative impact on a person's health. Further, a study at the University of Pennsylvania finds



that living in areas with abandoned buildings can lead to isolation and hamper social relationships, which can lead to poor physical health of residents who live nearby.

Being helpful and neighborly is not only good for your health, it's good for the health of the neighborhood.

WHEN TO APPEAL THE APPRAISAL

Home appraisals are a mandatory part of the home buying and selling process so lenders can determine a home's "official" value. Unfortunately, an appraiser may find that your home's value is less than what you expected it to be. The good news? You can appeal the appraised value if one of the following situations occurs, according to themortgagereports.com:

When the appraiser uses outdated "comps"

This happens frequently because local home sales aren't immediately reported to the public record. A real estate agent can help you find the most recent comparable (comps) sales, or if you're aware of a recent sale, notify your lender.

When the appraiser omits home improvements

If an appraiser omits key home improvements you've made, it's usually because they aren't aware of these updates. The easiest solution is to be on-site with the appraiser, then review the appraisal when it's completed.

When the appraiser doesn't know the local area

When an appraiser is unfamiliar with your neighborhood, he or she may rely more heavily on data from public records to reach your home's final valuation. If you feel this to be the case, notify your lender as soon as possible.

When the appraiser makes a mistake

Always review your home appraisal for errors, such as incorrect information about the square footage, or the number of bedrooms and bathrooms; or omitted features, such as fireplaces and patios. Be prepared to show evidence of the mistake when you make your appeal.



WINTER whites



↘ The new year is a perfect time to add some winter whites into your home to create a fresh, clean look. However, white decor isn't the easiest to keep clean, especially with kids and pets. So rather than opting for a big, white couch, HGTV suggests incorporating the winter neutral with one of these elements instead:

Lighting accents

White diffused light fixtures or a sculptural statement lighting piece can be the perfect pop of white in any room, and will create a cozy glow in darker spaces.

Painted brick

Rather than all-white walls, painting a brick fireplace or accent brick wall can make a space seem larger and brighter. Plus, they will allow for other color pairings throughout the room.

Texture and patterns

Add touches of white with a faux-fur throw or rug in the living room, or layer different patterns, such as a duvet and pillows in the bedroom. These items will add depth to a space, and they can be easily removed or washed if anything is ever spilled on them.

Drapes

White linen drapes are not only great accent pieces, they help diffuse outside light and are easy to clean.

Marble

White Carrara marble is a beautiful accent, but it comes with a large price tag. Rather than have the entire kitchen or bathroom outfitted, choose a smaller area, such as a breakfast nook or vanity, to fit the space and your budget.

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DID YOU KNOW?

During winter the sun is lower in the sky, thus making it more of a direct stream into your home. Too much direct sun can fade wood and dull finishes in your kitchen. Diffuse the light with protective window coverings that block the sun's damaging rays.



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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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