



JANUARY 2023



Approach the New Year with resolve to find the opportunities hidden in each new day.

- Michael Josephson



Top 5 Interior Design Trends Expected in 2023

goodhousekeeping.com & housebeautiful.com

Each new year ushers in a variety of new trends, from fashion to technology to interior design. Whether you're looking for ways to spruce up your current home before selling it or you're starting to plan the style of a new home, the upcoming trends forecasted by designers can provide some inspiration. Here are 5 of the top interior design trends you can expect to be seeing in 2023:

- Calming colors. When it comes to paint colors, wallpaper, and décor, homeowners are increasingly preferring warm, neutral hues that evoke a sense of calm and coziness. Colors commonly found in nature—such as muted browns and greens—are always a safe choice, but shades that are deeper yet still earthy (like mustard yellows, the popular accent color Ultramarine blue, or Pantone's color of the year for 2023, Viva Magenta) are finding their place as well.
- Statement rugs. To complement a more neutral color palette, designers are seeing homeowners opt for statement rugs that are both functional and decorative. With bold colors and patterns, these rugs can essentially serve as “floor art.”
- Gold accents. Reflecting the theme of warm over cool tones, gold and brassy fixtures—including lighting, faucets, and cabinet or drawer pulls—will continue to be popular, while brushed nickel has fallen out of favor.
- High-gloss wood finishes. From floors to cabinets, matte wood finishes are being swapped out for high-gloss, which brings a polished, eye-catching look to any room.
- Biophilic design. While this trend is not exactly new, designers expect to continue seeing homeowners seek ways to bring elements of the natural world into their homes. This often manifests in the use of natural, organic materials, such as bamboo, cork, and wood, as well as decorative objects with freeform shapes. Incorporating these items can add warmth and texture to any interior design.



Chickpea Curry

eatingwell.com

Ingredients:

- 1 medium serrano pepper, cut into thirds
- 4 large cloves garlic
- 1 2-inch piece fresh ginger, peeled and coarsely chopped
- 1 medium yellow onion, chopped (1-inch)
- 6 tablespoons canola oil or grapeseed oil
- 2 teaspoons ground coriander
- 2 teaspoons ground cumin
- ½ teaspoon ground turmeric
- 2 ¼ cups no-salt-added canned diced tomatoes with their juice
- ¾ teaspoon kosher salt
- 2 15-ounce cans chickpeas, rinsed
- 2 teaspoons garam masala
- Fresh cilantro for garnish

Directions:

- **Step 1** Pulse serrano, garlic and ginger in a food processor until minced. Scrape down the sides and pulse again. Add onion; pulse until finely chopped, but not watery.
- **Step 2** Heat oil in a large saucepan over medium-high heat. Add the onion mixture and cook, stirring occasionally, until softened, 3 to 5 minutes. Add coriander, cumin and turmeric and cook, stirring, for 2 minutes.
- **Step 3** Pulse tomatoes in the food processor until finely chopped. Add to the pan along with salt. Reduce heat to maintain a simmer and cook, stirring occasionally, for 4 minutes. Add chickpeas and garam masala, reduce heat to a gentle simmer, cover and cook, stirring occasionally, for 5 minutes more. Serve topped with cilantro, if desired.



The Unexpected Costs of Owning a Home

nar.realtor

For most people, buying a home is one of the biggest investments they'll ever make. If you're planning to purchase a home, your budget likely includes the down payment and monthly mortgage payments—yet many buyers, particularly first-time homeowners, find their budgets stretched by unexpected costs. In fact, according to a survey by ConsumerAffairs, 44% of recent home buyers said they had already spent more than they'd planned, with the average over-budget amount exceeding \$10,000. While record-breaking home prices over the past several months have contributed to this trend, new homeowners often find themselves surprised by unexpected costs, such as the following:

- **Property taxes.** Currently, the average property tax rate across the U.S. is 1.1% of a home's assessed value, but this amount can vary greatly based on location and average home prices.
- **Closing costs.** The upfront costs of buying a home include more than just the down payment—at closing, you can expect to pay costs ranging from 2-5% of the home's value. These may include title insurance, mortgage origination fees, surveys, and more depending on your market and lender.
- **Utilities.** For many people moving from an apartment or rented house to a home of their own, the cost of all the utilities they need can be surprising. From the basics like water and electricity to items that you may or may not need depending on your preferences and where you live (such as cable, sewer, and trash collection), utility bills can add hundreds of dollars a month to your home ownership costs.
- **Insurance.** In order to take out a mortgage, you'll need to provide your lender with proof of homeowners insurance, which will cover certain damage to your home and the items within it. This necessary coverage will cost anywhere from several hundred to several thousand dollars per year.



If you are currently working with another Broker please do not consider this a solicitation.

