

Preparing for Showings With Kiddos

If you have kids, you know that it's nearly impossible to keep your house clean and tidy all the time. So, it's a challenge, to say the least, when you have showings, sometimes at a moment's notice. Here are some suggestions on how to navigate this tricky situation:

- While it's obvious to tidy up and declutter if you have a lot of bulky items like toys and small furniture that you can't easily store away, consider renting a storage unit temporarily until your house is sold.
- Store away personal items such as family photos, kids' artwork, and trophies. It's okay to have a few pictures and mementos, but too many personal items will make buyers feel that they are in someone else's home. You want buyers to imagine *themselves* living there.
- Clean those kid-height fingerprints off windows and walls.
- Minimize your mess as much as possible (e.g., only use one bathroom, use a robot vacuum, cook one-pot or microwavable



meals for easy clean up).

- For that last-minute showing, keep your children in one room while using a couple of bins to place any clutter into and store in the trunk of your car. Take pre-prepared "grab-and-go" bags for your kids with snacks and activities while you are out. Playgrounds and libraries are good bets for quick escapes during showings.

Good luck!



House Poor: How to Avoid It

High housing prices, interest rates, and inflation, among other reasons, leave many people vulnerable to being house poor – where a large portion of your income is spent on housing costs, and you are short on cash for everything else.

So how can you avoid ending up house poor?

Start by saving for the **biggest down payment you can afford**, so the monthly payments are smaller.

Then, consider opting for a **fixed-rate mortgage**, so you can budget with no surprise interest hikes.

Budget for **no more than 28 per cent of your gross income to be spent on housing**. Factoring in other debts, your total debt amount should ideally be no more than 36 per cent of your gross monthly income.

Finally, keep a **savings account for unexpected costs** or sudden changes to your financial situation.

Despite all your best efforts, life can still pull the rug from under you. If, for one reason or another, you do end up house poor consider picking up a side job, renting out part of your property, finding ways to cut costs elsewhere, or looking into whether re-financing your mortgage would save costs.

The last thing you want is to be forced to downsize, or worse foreclose on your mortgage, but with a little forethought, you will be best prepared to avoid either happening, and instead absorb any unexpected costs as they arise.

From A to B: 7 Long-Distance Moving Tips

A long-distance move can be complicated, especially if it involves a lot of variables. For tips on simplifying a long-distance move, read on.

1. **Hire a credibly insured, affiliated, and licensed moving company** – One that specializes in long-distance moves, including shipping vehicles if necessary.
2. **Before you pay to move it...** – Do a purge and get the measurements of your new home to ensure all your existing furniture will fit.
3. **Pack with thought** – Label boxes by room with your contact information so your stuff doesn't get lost (trucks often combine multiple moves on the same truck), and ensure fragile items are packed well.
4. **Entertainment plan for kids and pets** – Pack their favourite toys and activities for while in transit and during the move-in.
5. **Keep your essentials with you** – In case your delivery window is longer than expected, if possible, have everything you need to live comfortably for 1 month with you.
6. **Plan your route** – Don't forget to also plan for accommodation if need be.
7. **Consider the parking situation** – If there's no place for the moving truck to park at either end of the journey, there may be an extra charge for shuttling your items to and from the truck.



Of course, you can't dodge all the curveballs, but with a little pre-planning, you can prevent or be prepared for most of them.