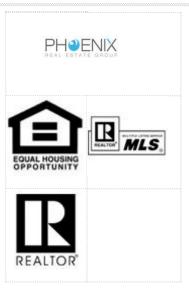




## **Bryan Deboda**

- Phoenix Real Estate Group
- 602-317-1334
- Bryan@phxregrp.com
- azphoenixrealestategroup.com





Your present circumstances don't determine where you can go. They merely determine where you start.

#### - Nido Qubein



New Year's Ideas to Keep You on Track to Hit Your Goals

For many people, the fresh new year is the perfect time to set fresh new goals and start fresh new habits. Unfortunately, it may be less than 10% of people keep resolutions through the entire year. When you're feeling stuck, see if any of these ideas help you continue to reach for your goals throughout the year.

- Pick something you really want, not something you think you should want.
- Set realistic goals or you'll wear yourself out too soon to see any results. 15 minutes per day adds up to over 90 hours in a year. 1% improvement every week for a year is a 66% improvement. Small efforts add up to amazing results.
- Don't give up, just pick it back up. You didn't make any time to read today, so what? Missing today doesn't erase all the books you have read. Just pick it up again tomorrow like missing a day didn't matter because it doesn't.
- Schedule it, but don't over-schedule it. Blocking off time in your calendar for family night is a great way to save time for it, just be careful not to book yourself so solid that there's no time for variety and unexpected changes.

- Take stock regularly, and don't ask, "What's wrong with me?" instead ask, "What's not working? What could I try differently?"
- Change what you measure. Instead of measuring results, try measuring action. For example, don't measure how much money you've saved, instead measure how many paydays you actively reviewed your budget and put some money into savings.
- Track your wins and remind yourself of them often. Look back at how far you've come.
- Make it easier. Would it be easier to lay out your clothes the day before or use a meal prep service? What is making this hard? What can you do to make it easier?
- Make it more fun. Turn up the tunes, light your favorite candle, and wear the snazziest outfit. You could watch your favorite new series on the treadmill or sign up for a dance class instead. Practicing public speaking? Try an improv class instead of rehearsing speeches in the mirror.
- Tie new or changed habits to another activity or event. If you're used to picking up your phone every time you sit down, try setting the phone down away from your chair and instead keeping a book, fidget toy, or puzzle next to the chair.
- Take a friend. Try calling a friend and chatting on the phone while you both make a healthy dinner, sign up for a class together, or meet for a walk at lunch.
- Create a routine. It takes some dedication to establish new routines, but over time they become second nature, making your good behavior easier to maintain.
- There's an app for that. Digital notifications, reminders, and tracking can help you keep up with your new goals from drinking more water to finance to volunteer time.
- Reward yourself. If you struggle with resistance or procrastination, it's okay to bribe yourself with a fancy coffee, a walk at your favorite park, or that new sweater you've been eyeing. Make rest a priority. Everything you do will be better and easier if you're getting enough sleep.

Source: driveresearch.com



# New Recipe SPINACH ARTICHOKE DIP PASTA

## Ingredients

- 8 ounces whole-wheat rotini
- 1 (5 ounce) package baby spinach, roughly chopped
- 4 ounces reduced-fat cream cheese, cut into chunks
- 1/2 cup grated Parmesan cheese, plus more for garnish, if desired

- 2 teaspoons garlic powder
- 1/4 teaspoon ground pepper
- 1 (14 ounce) can artichoke hearts, rinsed, squeezed dry and chopped
- 3/4 cup reduced-fat milk

#### Directions

- 1. Bring a large saucepan of water to a boil. Cook pasta according to package directions. Drain.
- 2. Combine spinach and 1 tablespoon water in a large saucepan over medium heat. Cook, stirring occasionally, until just wilted, about 2 minutes. Transfer to a small bowl.

- 3. Add cream cheese and milk to the pan; whisk until the cream cheese is melted.
- 4. Add Parmesan, garlic powder and pepper; cook, whisking until thickened and bubbling.
- 5. Drain as much liquid as possible from the spinach. Stir the drained spinach into the sauce, along with artichokes and the pasta. Cook until warmed through.

Source: <u>eatingwell.com</u>



Tips to extend the life of your carpet

Carpeting is such an important part of your home's interior, improving air quality, reducing noise, and providing warmth and comfort underfoot. You'll want to take proper care to extend the life of your carpet and keep it looking and performing its best. Below we've listed some tips to keep your carpet in its best condition.

## Vacuum regularly

Vacuum carpeting at least once per week, more if you have pets or children, to keep dust and soil from setting

into the carpet fibers. You can use a rubber squeegee to help collect pet hair, and vacuum high-traffic areas a couple of times.

#### Treat spills immediately

The sooner you clean and treat a stain, the more likely you can remove it. Blot and soak up wet spills (don't scrub) and use the edge of a dull knife or spatula to lift away solids like mud or food. If it makes sense, use a shop vacuum to suck up the mess without working it further into the carpet.

After pulling as much of the spill out of the carpet as possible, treat the area. Depending on the type of stain, you might use water, club soda, or a commercially available cleaner. (Always test products in a hidden place to make sure they won't damage your carpet.) Again, blot, don't scrub. It may take repeated treatments, so be patient. Avoid walking on the area until it has dried completely.

#### **Deep Clean**

Depending on the traffic in your home, you'll want to deep clean your carpet every six to eighteen months. You can do it yourself or hire professionals – it costs less to do it yourself, but professionals have access to more effective equipment and cleaners, as well as specialized knowledge and training. As always, follow the carpet manufacturer's instructions.

After the carpet has been deep cleaned, avoid all traffic until it is completely dry. Once it's dry, vacuum to catch any loosened soil or fibers before moving the furniture back in.

## **Bonus prevention tips**

- Reduce the dirt and wear and tear on your carpeting by placing doormats outside and inside all entrance doors to trap soil or remove shoes at the door to avoid tracking in dirt.
- Change HVAC filters to trap dust before it lands on the carpet.
- Brush and bathe pets regularly.
- Keep your vacuum in good working order so it will maintain suction and clean your carpeting well.

With these tips, you'll keep your carpet looking and performing its best for years to come.

Sources: thespruce.com & familyhandyman.com



What's Happening in the North Phoenix Real Estate Market This December?

As the year winds down, the North Phoenix real estate market is showing some notable trends and opportunities for both buyers and sellers. December may be a festive season, but it also offers strategic advantages for those looking to make a move in real estate. Here's a breakdown of what you need to know this month.

#### Market Snapshot: Steady Demand Meets Lower Inventory

In North Phoenix, the demand for homes remains steady, especially in family-friendly neighborhoods like Deer Valley, Desert Ridge, and Moon Valley. However, inventory levels have dipped slightly, which is typical for the holiday season. This means:

- Sellers: With fewer listings on the market, now could be a prime time to list your home and attract serious buyers who are ready to act quickly.
- Buyers: While there may be fewer options, competition tends to ease during December, potentially giving you more negotiating power and less pressure from bidding wars.

#### **New Builds in the Spotlight**

The growth of new construction communities continues to shape the North Phoenix market. Developments in areas like Norterra, Sonoran Foothills, and Anthem are attracting buyers with modern amenities, energy-efficient designs, and community-focused living. If you're considering a new build, December is a great time to lock in current pricing before potential increases in the new year.

## **Interest Rates and Buyer Trends**

Interest rates remain a key factor for buyers. While rates have hovered around 7% recently, there's anticipation of potential easing in early 2024. Some savvy buyers are taking advantage of rate buydown programs and adjustable-rate mortgages (ARMs) to secure more affordable monthly payments.

For those hesitant about current rates, remember: "Marry the house, date the rate." You can refinance when rates drop while locking in your dream home today.

## Why December is a Unique Time to Buy or Sell

## December offers some unique advantages:

- Motivated Buyers and Sellers: People active in the market during the holidays are often highly motivated, leading to quicker decisions and smoother transactions.
- Less Competition: Fewer listings and fewer buyers mean less competition, allowing for more personalized negotiations.
- Tax Benefits: Closing before the end of the year can provide tax deductions for mortgage interest, property taxes, and loan points.



## This Month's Real Estate by the Numbers

- **85050:** The median home value is approximately \$623,000, reflecting a 3.5% increase compared to December 2023.
- **85032:** The median home value is \$435,000, showing a slight dip of 1.2% year-over-year.

- **85085:** The median home value stands at \$615,000, marking a 4.1% rise from last year.
- **85022:** The median home value is \$475,000, a modest increase of 2.3% year-over-year.

#### **Market Trends**

- Homes in these North Phoenix zip codes are spending an average of 42 days on the market compared to 39 days last December. This slight increase means buyers have a bit more time to make decisions, but the market remains active.
- **Sales Volume:** In August 2024, there were 1,846 homes sold in North Phoenix, down from 1,982 in the same month last year, representing a 6.9% decrease in sales volume.
- North Phoenix: The median sale **price per square foot** is \$297, showing a 0.3% increase since last year.

• The North Phoenix housing market is somewhat competitive, with homes receiving an average of 2 offers and selling for about 2% below list price



## MARICOPA COUNTY STATS MARKET STATISTICS

## 2023

Data from 12/01/2023 - 12/12/2023

• Total Sales: 1,605 · Sales Per Day: 134

. Avg Days on Market: 59 Avg Sales Price: \$562,103

## 2024

Data from 12/01/2024 - 12/12/2024

• Total Sales: 1,834 · Sales Per Day: 153 · Avg Days on Market: 70

• Avg Sales Price: \$654,409

Active Listings: 20,931

Single Family Homes 15,864

Land For Sale 5,959

## December 2024

Compared to December 2023

- · + 229 More Total Sales
- +19 More Daily Sales
- + \$92,306 Avg Price Increase
- . + 11 More Days on Market

The Maricopa County real estate market in December 2024 shows notable growth and activity compared to the same period in 2023. From December 1st to December 12th, 2024, there were 1,834 total sales, an increase of 229 sales compared to the 1,605 sales during the same timeframe in 2023. Additionally, the number of daily sales rose from 134 per day in 2023 to 153 per day in 2024, reflecting stronger buyer activity despite the holiday season, which typically sees a slowdown.

The average sales price also saw a significant increase, rising from \$562,103 in 2023 to \$654,409 in 2024 — a jump of \$92,306. However, the average days on market increased from 59 days in 2023 to 70 days in 2024. This indicates that while properties are taking longer to sell, they are ultimately closing at higher prices, suggesting that demand remains steady even with slightly longer sales cycles.

As of December 12, 2024, there are 20,931 active listings in Maricopa County, broken down into 15,864 single-family homes and 5,959 land listings. The current listing status shows 552 properties "Coming Soon," 2,204 under contract, and 3,948 pending sales. These numbers reflect a healthy and active market with significant movement, indicating that both buyers and sellers are engaged.

The average sales price trends also show positive momentum. The annual average sales price in 2023 was \$556,082, and by November 2024, the monthly average sales price had risen to \$577,568. This upward trend highlights the strength and resilience of the Maricopa County housing market, making it a promising area for both investors and homeowners alike.

## Surprise, AZ is Booming

How TSMC's Expansion is Driving New Housing Opportunities

The city of Surprise is experiencing a significant residential housing boom, largely driven by the expansion of Taiwan Semiconductor Manufacturing Company's (TSMC) facilities in the Phoenix area. This development is expected to have a profound impact on the local housing market and economy.

## TSMC's Expansion and Employment Impact

TSMC has announced substantial investments in Phoenix, including a \$12 billion commitment in May 2020 to build an advanced semiconductor manufacturing facility. In December 2022, the company increased its total investment

to \$40 billion with plans for a second fabrication plant. This marks one of the largest foreign direct investments in Arizona's history.

As of the first quarter of 2023, TSMC had hired over 900 U.S. workers for its Arizona semiconductor factory, with plans to begin production of its N4 process technology in late 2024. The company aims to create approximately 1,600 high-tech jobs upon the facility's completion.

#### PulteGroup's NorthPark Development

In response to the growing demand for housing near TSMC's facilities, PulteGroup Inc. has submitted plans to develop a 6,355-acre master-planned community called NorthPark, located just south of TSMC's plant in north Phoenix. The proposed development includes 19,247 dwelling units, comprising detached single-family homes and apartment rentals. The land, currently held by the Arizona State Land Department, requires a public auction before development can proceed, and no auction date has been set yet.

#### **Broader Housing Initiatives Near TSMC Facilities**

Adjacent to TSMC's Phoenix facility, a \$7 billion project named Halo Vista is planned, encompassing nearly 30 million square feet of mixed-use space. This development will feature hotels, residential areas, and educational facilities, aiming to create a comprehensive community that supports the semiconductor industry. Halo Vista is expected to generate 10,000 permanent jobs and an additional 80,000 jobs in surrounding areas, further boosting housing demand.

#### Conclusion

The expansion of TSMC's operations in Arizona is a catalyst for substantial residential growth in Surprise and the greater Phoenix area. The development of new housing communities and large-scale projects like NorthPark and Halo Vista are set to accommodate the increasing workforce and stimulate the local economy, marking a transformative period for the region.



## **Unlock Your Home's Potential**

## **Get Your Free Homebot Report!**

As a valued client, we're excited to introduce you to Homebot, a cutting-edge tool designed to help you maximize your home's value and build wealth through informed homeownership.

#### What Is Homebot?

Homebot is an innovative platform that provides personalized, actionable insights into your property's value, equity, and market trends. By delivering monthly reports, Homebot empowers you to make informed decisions about refinancing, home equity utilization, and potential investment opportunities.

#### Key Features:

- Automated Home Value Updates: Receive accurate estimates of your home's value, updated regularly to reflect current market conditions.
- Equity Tracking: Monitor your home equity and explore options for leveraging it to achieve your financial goals.
- Refinancing Scenarios: Evaluate potential refinancing options with personalized calculations to determine possible savings.
- Market Comparisons: Access data on neighborhood trends to understand how your property compares within the local market.
- Investment Opportunities: Identify opportunities for property investments based on real-time market data.

#### Why Sign Up?

By enrolling in Homebot, you'll gain a deeper understanding of your home's financial potential and receive guidance tailored to your unique situation. This service is designed to keep you informed and empowered, whether you're considering selling, refinancing, or simply want to stay updated on your property's value.

#### How to Get Started:

Signing up for Homebot is simple and free for our clients. Click the link below to enroll and start receiving your personalized home value reports.

#### Sign Up for Homebot

We believe Homebot will be a valuable resource for you, providing insights that can lead to smarter homeownership decisions. If you have any questions or need assistance with the sign-up process, please don't hesitate to contact us.

Empower your homeownership journey with Homebot today! Use this QR Code to sign up.

