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Home *Guide*



Merry Moments at Home

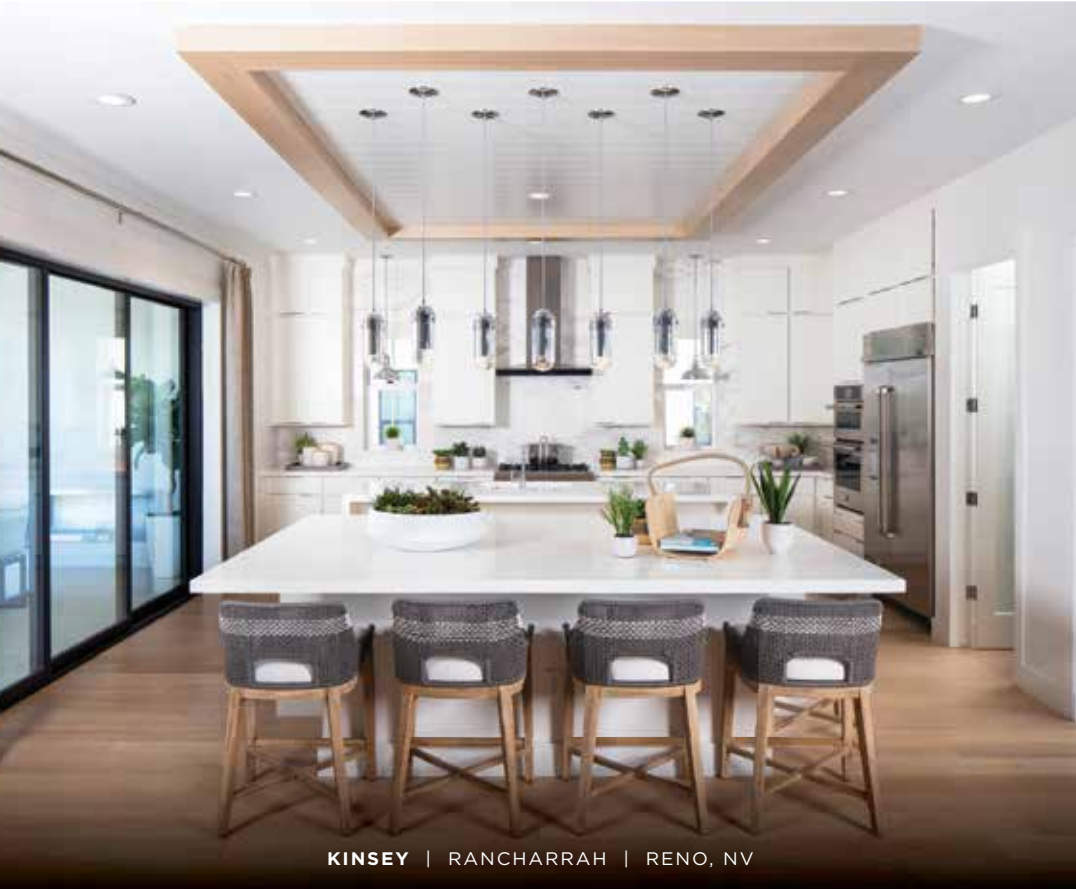
Enjoy the season with insights from those who know best.

WRITTEN BY HEIDI BETHEL

'T is the season for holiday gatherings and creating lasting memories in the home. Whether you are looking to perfect your furniture layout, take advantage of declining interest rates, incorporate more sustainable elements in your abode, or head out of town for a charmingly festive event, consider these helpful tips from some of our area experts.



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Holiday Flow

Homes with open floor plans, versatile lofts, basements, and flexible rooms offer versatility, so you can make the most of your space. There is no question your main living spaces, such as the great room or kitchen, tend to get the most traffic in both everyday life and when entertaining. In these spaces, it's important to consider both aesthetics and function.

"When it comes to furniture placement, consider foot traffic patterns and allow for ease of movement throughout," says Donna O'Connell, division president of Toll Brothers in Reno. "Create symmetry by choosing furniture that doesn't overcrowd the space and complements a primary focal point, such as the fireplace in your living room or the island in your kitchen."

O'Connell suggests maximizing the space by removing furniture when hosting a large holiday event, to allow guests to move about freely and you, the host, to feel engaged with all your guests at once.

"Plus, you'll have the space to add accent furniture pieces that create small vignettes for more intimate conversation," she says.



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Blank Slate

When it comes to selling a home during the holidays, Betsy Caron, Realtor with Chase International Real Estate in Sparks, sees value in keeping your home free of furnishings when it is being shown to potential buyers.

"When buyers enter an undecorated space, they can truly see its potential," she says. "Even if it's the holidays, an empty home allows them to imagine how they would make it their own."

While festive decorations can create a warm atmosphere, a vacant home encourages buyers to focus on the space itself. It provides an opportunity for creativity, helping them visualize their future in the home and inspiring a sense of possibility during the holiday season.

Interest Rate Movement

In September, the U.S. Federal Reserve lowered interest rates more than anticipated, prompting many banks to adjust their rates. For example, the rate for a 15-year conventional, owner-occupied mortgage dropped to 5 percent.

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"If you currently have an interest rate around 7 percent, now is the time to explore refinancing options," advises Karen Walker Hill, residential specialist at Ferrari-Lund Real Estate in Reno. "With rates this low, you could save significantly on your monthly payments." Homeowners should take advantage of these favorable conditions to potentially reduce their financial burden and enhance their overall financial health.

Sam Olson, team lead and owner of The Olson Group of RE/MAX Professionals in Reno, explains that the Federal Reserve does not directly control mortgage rates; it influences the overnight rate, which has a loose connection to the mortgage industry.

"Mortgage rates are more closely tied to the 10-year treasury note than to the Fed's actions," Olson says.

He notes that immediate effects from the rate cuts are unlikely, as market rumors often have a greater impact than the actual changes. Looking ahead, if economic conditions lead to a recession, it could present a prime opportunity for homebuyers.



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"I anticipate we'll see rates in the high 5 percent to low 6 percent range in Q1 and Q2 of 2025," Olson adds, suggesting it may be a favorable time to enter the market.

If entering the market is your plan, Meredith Martin Fischer, a broker associate at Compass, which has offices in Reno, Incline, and Truckee, offers this caution for homebuyers: Zillow's home pricing estimates can be unreliable, often producing surprising inaccuracies. Because Zillow uses a proprietary algorithm, its estimates can fluctuate dramatically. For example, a recent "Zestimate" search showed a \$147,000 difference in a home's price within just 30 minutes of the property being added to the Multiple Listings Service database.

"Zillow hallucinates," she says, highlighting the inherent unpredictability of these online valuations. "This mirrors experiences with artificial intelligence tools such as ChatGPT, which can also generate incorrect information confidently. You wouldn't rely solely on a chatbot for critical decisions, so you should consult a real estate professional for trustworthy insights into home values. Don't let misleading estimates guide your real estate choices, and always seek expert advice."



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Winter is a time when friends and family come together over warm meals and long conversations. It's also an excellent time for homeowners to complete interior repairs and improvements to make their homes the spaces they desire. How about updating a bathroom or kitchen, painting with a trendy wall color, or finally organizing the garage? Likewise, it's the perfect opportunity for buyers to review their purchase budgets and timing.

"At Sierra Sotheby's International Realty, we are honored to guide every homebuyer and seller to success," says president and corporate broker Jenny Johnson. "From under-the-radar opportunities to recommending the best home repair specialists, we provide our clients with tools and insight for every phase of homeownership."

Beneath It All

Shaun Klein, director of business development at Nova Tile & Stone, which has stores in Reno, Sacramento, Minden, and Fernley, encourages readers to consider heated floors in a remodel or new build.

"Nova provides a variety of options for electric floor heating that can be installed underneath tile," he says. "These systems can be paired with decoupling membranes that greatly reduce the likelihood of tile and grout cracks due to wood subfloor movement. By pairing a decoupling membrane with an ambient heating system, you can increase the warmth and comfort of your tiled or stone-clad surfaces as well as the integrity of the installation long term. In-floor heating systems can be paired with smart thermostats to adjust heat based on the weather or to maintain the temperatures you prefer."



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Evaluate Your Energy

Sol-Up, a leader in Nevada’s renewable energy sector since 2009, has installed solar systems on more than 14,000 homes, significantly lowering the owners’ utility bills and reducing their reliance on fossil fuels. The company advocates for consumer protection, notably supporting SB293, which requires solar sellers to hold valid contractor licenses.

“This legislation helps combat unethical practices by third-party sellers and empowers regulatory bodies to enforce accountability,” says Steve Hamile, the chief operating officer of Sol-Up. “Additionally, Sol-Up has established Nevada’s only solar showrooms, providing consumers with a comfortable space in which to learn about solar technology, benefits, tax incentives, and warranties, moving away from aggressive sales tactics.”

Shining Brightly

This holiday season, bring cheer to your home and festivities with Zafferano cordless, rechargeable lights. Zafferano lights are the perfect addition to your holiday décor, adding warmth and elegance to any setting.

“These lights have been the most popular gift item in the store since the day we opened,” notes the owner of Reno’s LCDmodern, Linda Demers. “Customers often come back and buy one for themselves after purchasing one as a gift.”

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Zafferano cordless, rechargeable lights, Olivia collection. Available at LCDmodern.

Designed with portability in mind, the lights can easily transition from indoor dining to outdoor gatherings, making them versatile for any occasion. Their sleek, modern aesthetic complements a variety of styles, while the rechargeable battery ensures convenience and sustainability.

New Appliance Time

November marks the 50th anniversary of Sargent's Appliance Sales and Service Center in Sparks, and it's a significant milestone for the company. As the holiday season approaches, its team anticipates an influx of calls during the Thanksgiving and Christmas periods.

"This is the perfect time for anyone considering a new appliance or searching for a thoughtful gift for their significant other," says Samantha McGlaughlin, co-owner and general manager of Sargent's. "That appliance they've been hinting at for years could be the ideal present!"

McGlaughlin also notes that Black Friday is a particularly advantageous time for purchasing appliances, as retailers often conduct major inventory purges to make room for new models. "If you're in the market, there's no better time to buy!" she emphasizes.

Holiday Magic

The Graeagle Holiday Festival, held on Dec. 7, promises a magical experience for all. From 1 to 5 p.m. in the town park, attendees can enjoy a delightful tree lighting ceremony featuring a grand pine tree at the center of the festivities.

An advertisement for Sargent's Home Appliance Center. The background is a blue-tinted image of a kitchen with a refrigerator. The text is in white and yellow. At the top, it says "Buy Right the 1st time". Below that, "SARGENT'S HOME APPLIANCE CENTER" in large white letters. Underneath, "New & Used Appliance Sales & Service". At the bottom, there are two columns of bullet points: "Locally Owned", "50 Years In Business", "New and Used Appliances", and "We Service All Major Brands". The address "1190 Rock Blvd Sparks, NV 89431" and phone number "(775) 358-4246" are listed, along with the website "www.SARGENTSOUTLET.com".

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A business card for Karen Walker Hill, Realtor. The card has a dark red background. On the left is a headshot of Karen Walker Hill, a woman with short brown hair, smiling. To the right of the photo, her name and title are written in white serif font: "Karen Walker Hill, Realtor®". Below that, her contact information is listed: "Ferrari-Lund Real Estate", "3770 Lakeside Drive, Suite 100, Reno", "775-688-4000 work", "775-830-1770 cell", and "Walkerhill@saturnnet.com". At the bottom, the "Ferrari-Lund Real Estate" logo is displayed in a large, white, ornate serif font. Below the logo, the text "Nevada License #S.14934" is written in a smaller white font.

Karen Walker Hill,
Realtor®

Ferrari-Lund Real Estate
3770 Lakeside Drive,
Suite 100, Reno

775-688-4000 work
775-830-1770 cell
Walkerhill@saturnnet.com

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RESOURCES

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Chaseinternational.com

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(Meredith Fischer)**
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Czyz's Appliance
Czyzsbrandsource.com

**Ferrari-Lund Real Estate
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Leah West, Realtor/owner at Graeagle Associates, shares her excitement about the annual experience.

"It's a wonderful community event where local merchants sponsor the celebration, offering their specialties like hot chocolate, mulled wine, and even moose milk," she says.

The festival transforms Main Street into a charming open-house atmosphere, complete with free horse-drawn sleigh rides and photo opportunities with Santa and Mrs. Claus.

With a big bonfire, delicious food, festive music, and a joyful spirit, this beloved attraction draws locals and visitors alike, making it a highlight of the holiday season.

"It's truly a sweet and charming celebration that everyone looks forward to!" West adds.

As the holiday season unfolds, let the warmth of your home and community inspire cherished memories. Whether you're optimizing your space for gatherings, exploring refinancing options, or planning festive outings, the insights from local experts can guide you to make the most of this magical time. Here's to a season filled with joy, creativity, and connection! ❖