

**December 2024
COMMUNIQUE**

happy holidays / hap-ee hol-i-deyz

A greeting used to recognize the celebration of many holidays, including Hanukkah, the Winter Solstice, Christmas, Kwanzaa and New Year's Day.



DWELLING™ | REAL ESTATE

'Tis the season...

Dear Value Clients, Friends, Family and Dedicated Team!

No matter what holiday you observe, as we approach this festive holiday season, we want to take a moment to express our heartfelt gratitude for your continued support and trust.

I also want to acknowledge the hard work of my expanded team and agents who joined us in 2024.

This year went by so quickly that I didn't complete everything on my to-do list for 2024; however, I have learned over time that you get done what you get done, and I'm satisfied with this year's achievements and successes.

What I did not finish will continue into the new year and will become priority as we reveal some exciting things in the year!

During this season, may your holidays be filled with joy, peace and warm cherished moments with loved ones as we ease in 2025!

Happy Holidays!

A handwritten signature in black ink, appearing to read "Robert Cipolloni". The signature is fluid and cursive, with a large initial "R" and "C".

Robert Cipolloni

DWELLING™ | REAL ESTATE

CEO, President and Broker of Record

Greater Palm Springs Metro | Los Angeles Metro



Happy Holidays!

Embrace the moments of the holiday season and allow it to infuse your spirit with amazement and wonder. Hope you enjoy every moment with the people you love!

Holiday Season Facts



Many people's favorite carol, "Jingle Bells," written in 1857, was actually written for thanksgiving and was called "on horse open sleigh!"

Milk and cookies derive from an Old Dutch tradition of leaving food for St Nicholas on feast day.



One of the central themes of Hanukkah is the miracle of the oil.

Hanukkah lasts for eight nights. Hanukkah begins on the 25th day of the Jewish month of Kislev and concludes on the second or third day of Tevet.



The Mishumaa Saba, seven candles representing the Seven Principles, are held in the Kinara, a candle holder.

Kwanzaa is celebrated between December 26th and January 1st. Kwanzaa plays out like a seven-day symphony, a rhythmic journey from December 26th to January 1st, with each day focusing on one of the Seven Principles. Umoja, the inaugural day, kicks off the celebration with a focus on unity.

COME INSIDE™



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WELCOME OUR NEWEST DWELLING™ | REAL ESTATE TEAM MEMBER!

David is an accomplished real estate broker and appraiser with an extensive background in real estate.

He truly enjoys helping people who are experiencing life changes. Whether they are upsizing, downsizing, or investing, his hands-on approach will guide you through the real estate process.

David conducts complex, high-exposure appraisals for multifamily, single-family, cooperative, new construction, condominium and planned unit development properties. He has also worked with sellers on effective strategies to promote properties. His clients include private individuals, banks, trusts, estates and mortgage firms.

Over the past two decades, David has completed more than 5,000 appraisals for properties valued up to \$20M. Prior to that David oversaw residential and commercial valuations for properties valued as high as \$45M.

DAVID WAGNER

DWELLING™ | REAL ESTATE

BROKER ASSOCIATE / AGENT

Palm Springs & Greater Coachella Valley



**During this season, may your holidays
be filled with joy, peace and warm cherished
moments with loved ones as we ease in 2025!**

Sell Your House During the Winter Sweet Spot

A lot of people assume spring is the ideal time to sell a house. And sure, buyer demand usually picks up at that time of year. But here's the catch: so does your competition because a lot of people put their homes on the market at the same time.

So, what's the real advantage of selling your house before spring? It'll stand out.

Historically, the number of homes for sale tends to drop during the cooler months – and that means buyers have fewer options to choose from.

Each time, the supply of homes for sale dipped during these cooler months. And then, after each winter lull, the inventory started to climb as more sellers jumped into the market closer to spring.

While inventory is higher this year than it's been in the last few winters, if you work with an agent to list now, it'll still be in this year's sweet spot. So, while other sellers are taking their homes off the market, you can sell before the spring wave of new listings hits, and your house will have a better chance of standing out.

Why wait until spring when you can get ahead of the curve now?

Fewer Listings Also Means More Eyes on Your Home

Another big perk of selling in the winter? The buyers who are looking right now are serious about making a move.

During this season, the window-shopper crowd tends to stay busy with other things, like holiday celebrations, and avoids looking for homes when the weather's cooler. So, the buyers out looking aren't casually browsing—they're motivated, whether it's because of a job relocation, a lease ending, or some other time-sensitive reason. And those are the types of buyers you want to work with. Investopedia explains:

“. . . if your house is up for sale in the winter and someone is looking at it, chances are that person is serious and ready to buy.”

Bottom Line

Don't wait until you have to deal with more competition and higher prices – you already have the chance to buy a home while we're in the sweet spot today. If you have any questions or need expert advice, don't hesitate to reach out to me.

Make Your House the Top Thing on Every Buyer's Wish List This Season

With the holidays right around the corner, homeowners planning to move have a decision to make: sell now or wait? Some may even consider taking their house off the market until next spring. But is that the best choice? Because at this time of year, your home can really stand out. Here's the thing: there are plenty of buyers out there who want to be in a new home by the holidays, and your house might be just what they're looking for. As an article from Redfin says:

“. . . there is typically less inventory in the housing market this time of year, allowing your home to easily stand out among the available inventory. And though there are technically fewer buyers overall, the homebuyers that are looking are far more serious about finding a home within a specific timeframe. . . selling your home during the holidays might be your best present this year.”

Here are four key reasons you may not want to wait to sell your house.

1. Serious Buyers Are Looking Right Now

The holiday season doesn't put a pause on the desire to own a home. Sure, some buyers might delay their search until next year, but others have a reason they need to move now. These buyers are highly motivated and ready to make a serious offer. As Investopedia says:

“Anyone shopping for a new home between Thanksgiving and New Year's is likely going to be a serious buyer. Putting your home on the market at this time of year and attracting a serious buyer can often result in a quicker sale.”

2. You Have an Inventory Edge

While there are more homes coming to the market right now, overall, the number of houses available to buy is still low. So, what does that mean for you? If you work with a trusted agent to price your house right, it could still sell pretty quickly. That's because today's buyers are on the hunt for quality options – and your home may be exactly what they're searching for.

3. You Have Control Over Your Showings

Selling during the holidays doesn't mean constantly disrupting your schedule. You have the flexibility to set up showings at times that work best for you. This is especially helpful during a busy season, and many buyers are likely to be more flexible with their schedules since they often have extra time off around the holidays. Now, it's always better to offer more flexible access to your house. But the reality is, you don't have to stop the process entirely – especially when you have a great agent to help you navigate each step along the way.

4. Holiday Décor Can Make Your House Shine

For many buyers, a tastefully decorated home can create a warm, inviting atmosphere. It's easy for them to imagine holiday gatherings and cozy nights in a space that feels just right. Keep your choices simple to let your home's charm shine through. An article on holiday home-selling advises:

“If you're selling around a holiday and have decorations up, make sure they accent—not overpower—a room. Less is more.”

Bottom Line

There are plenty of good reasons to put (or keep) your house on the market during the holidays. Reach out to me and see if this is your moving season.

Why Owning a Home Is Worth It in the Long Run

Today's mortgage rates and home prices may have you second-guessing whether it's still a good idea to buy a home right now. While market factors are definitely important, there's also a bigger picture to consider: the long-term benefits of homeownership.

Think of it this way. If you know people who bought a home 5, 10, or even 30 years ago, you're probably going to have a hard time finding someone who regrets their decision. That's because over time, home values usually grow – and that means a homeowner's net worth does too. Here's a look at how that can really add up over the years.

Home prices increased by over 57% in just five years.

Some regions are slightly above or below that average, but overall, home prices saw a big uptick in a short time. The benefit of homeownership — and the drastic gains homeowners made over the years — become even more clear.

Over a roughly 30-year span...

Home prices appreciated by an average of more than 320% nationally.

So the typical homeowner who bought a house about 30 years ago saw their home triple in value during that time. And that's a major reason so many homeowners who bought their homes years ago are still happy with their decision today.

Bottom Line

There's no denying today's market is complex. But if you're ready and able to buy right now, get in touch with me and I will talk through how you can still make your move happen. That way you can take advantage of the long-term advantages that come with homeownership, like your ability to build wealth as your home value rises.

When Will Mortgage Rates Come Down?

One of the biggest questions on everyone's minds right now is: when will mortgage rates come down? After several years of rising rates and a lot of bouncing around in 2024, we're all eager for some relief. While no one can project where rates will go with complete accuracy or the exact timing, experts offer some insight into what we might see going into next year. Here's what the latest forecasts show.

Mortgage Rates Are Expected To Ease and Stabilize in 2025

After a lot of volatility and uncertainty, the most updated forecasts suggest rates will start to stabilize over the next year, and should ease a bit compared to where they are right now.

As Lawrence Yun, Chief Economist at the National Association of Realtors (NAR), says:

"While mortgage rates remain elevated, they are expected to stabilize."

Key Factors That'll Impact the Future of Mortgage Rates

It's important to note that the timing and the pace of what happens with mortgage rates is one of the most challenging forecasts to make in the housing market. That's because these forecasts hinge on a few key factors all lining up. So don't be fooled, because while rates are expected to come down slightly, they're going to be a moving target. And the ups and downs of ongoing economic drivers will likely stick around. Here's a look at just a few of the things that'll influence where they go from here:

Inflation: If inflation cools, rates could dip a bit more. On the flip side, if inflation rises or remains stubbornly high, rates may stay elevated longer.

Unemployment Rate: The unemployment rate also plays a significant role in upcoming decisions by the Federal Reserve (the Fed). And while the Fed doesn't set mortgage rates, their actions do reflect what's happening in the greater economy, which can have an impact.

Government Policies: With the next administration set to take office in January, fiscal and monetary policies could also affect how financial markets respond and where rates go from here.

Remember, these forecasts are based on the best information available right now. As new economic data comes out, experts will revise their projections accordingly. So, don't try to time the market based on these forecasts alone.

Instead, the best thing you can do is focus on what you can control right now. Work on improving your credit score, put away any extra cash for your down payment, and automate your savings. All of these things will help you reach your homeownership goals even faster.

And be sure to connect with a trusted agent and a lender, so you always have the latest updates – and an expert opinion on what that means for your move.

Bottom Line

If you're planning to move and want to stay informed about where mortgage rates are heading, connect with me as your trusted agent..

Thinking of Buying or Selling?

Reach out to me.



DWELLING™ | REAL ESTATE WEBSITE

Our DWELLING™ | REAL ESTATE public facing website is built on one of the best search engine platforms. It is highly dynamic and can support device responsiveness and mobile compatibility.

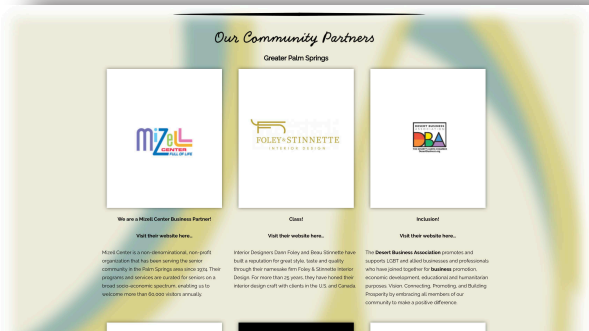
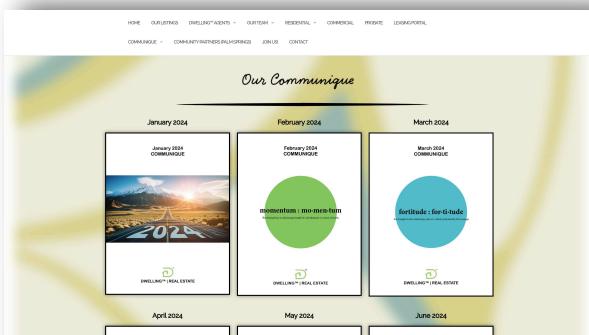
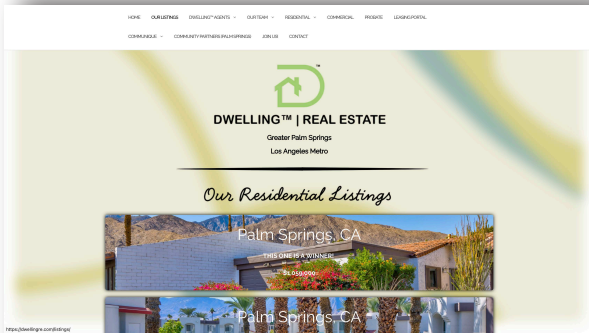
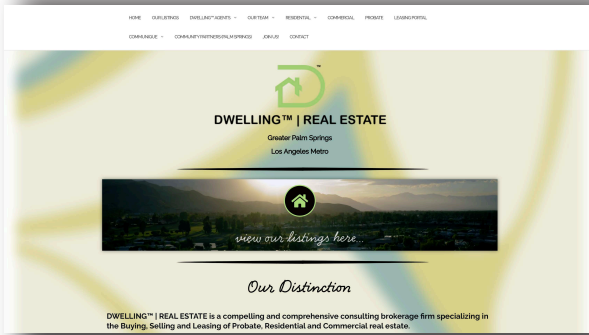
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