

**Now Selling! New Homes in Fernley**

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**Beautiful Homes Nestled on 1 Acre Lots in the Peaceful Community of Sage Ranch**

Enjoy the sweeping prairie views in your own sanctuary less than an hour from Reno.

Easy freeway access will let you get to all the local natural beauty in no time.

Starting at the high \$200's, our homes range from 1,785 to 2,997 sq. ft.

**Call Laura York at (775) 544-7198 for a private showing**

[View Community](#)

## Newest Neighborhood in Fernley

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### **Southwest Meadows is Artisan Communities' Newest Neighborhood**

**Starting at the low \$200's!**

Conveniently located less than an hour from the action in Reno,  
this is secluded enough to enjoy the peaceful valley  
yet close enough to get to all the excitement in downtown quickly.  
Homes here are 1,421 to 2,191 sq. ft. with single story floor plans.

**Call Laura York at 775-544-7198**

**to get in on the ground floor of the newest family neighborhood in Fernley**

## Estates at Pebble Creek

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### BEAUTIFUL SINGLE STORY HOME DESIGNS!

Six dramatic home designs from 3,163 to 4,300 sq. ft. with 3 to 6 car garages and options for RV garages. Priced from the high \$400's.

**Features include:**

- Ceramic tile flooring at entry, kitchen and baths
- Spacious high ceilings in living areas (per plan)
- Granite slab countertops in kitchen
- 1 Acre lots

Open daily 10am–5pm; Mondays 1–5pm;  
(775) 424-3984 • [www.ArtisanNevada.com](http://www.ArtisanNevada.com)

Located off Pyramid Highway in Sparks.  
12285 Pebble Bluff Drive, Sparks, NV 89441



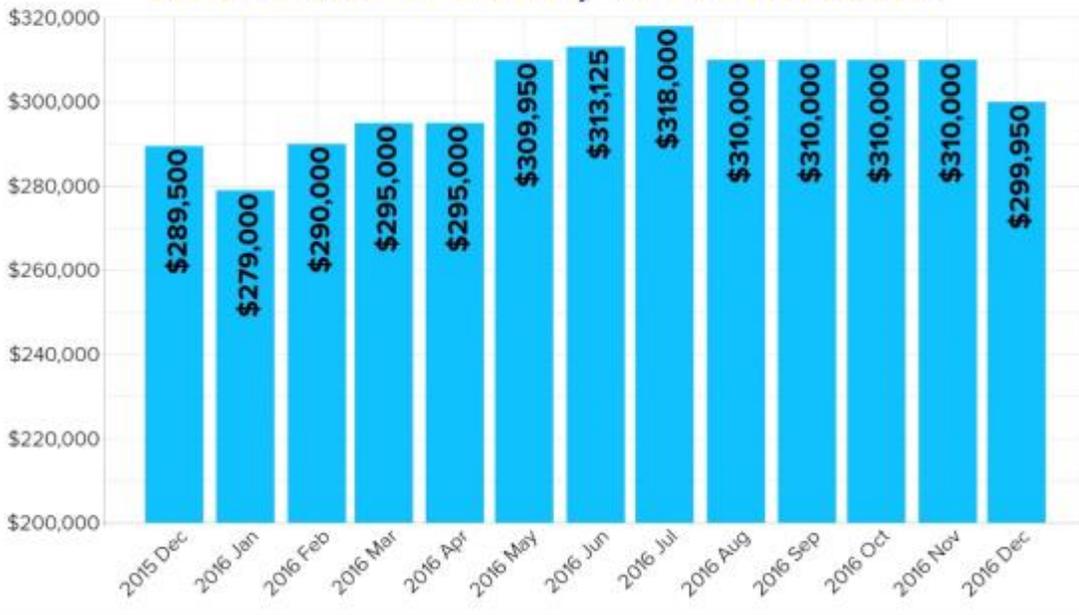
[View Community](#)

## Reno and Sparks Market Report for January 2017

Mortgage rates are now setting at their highest rate in 2 years. The rate for a 30-year fixed mortgage rate sits at 4.32%, and the rate for a 15-year fixed mortgage rate is currently 4.55%. But what does all of this mean for homebuyers and sellers?

Rising mortgage rates, on one hand, can be a cause for concern, as it makes buying a home costlier. However, on the other hand, rising interest rates are also an indicator of a strong economy. Strong economies are generally very good for the housing market. Additionally, it is important to remember that mortgages are still at historically low rates.

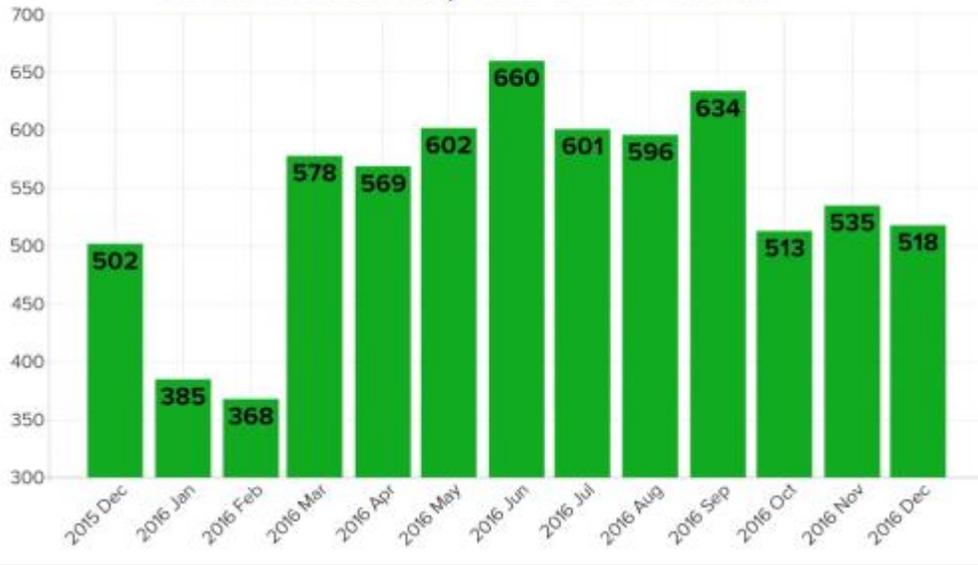
### Median Price, 13 Months



### Reno Median Price for December 2016

The median price for homes in the Reno area stood at \$299,950 for December 2016, which represents a drop of 3.2% over November 2016's number of \$310,000. However, the December 2016 number (\$299,950) is up 3.6% over the December 2015 number of \$289,500.

## Unit Sales, 13 Months



### Reno Unit Sales for December 2016

December unit sales for December 2016 were 518; this is a drop of 3.2% over the November 2016 number of 535. The December 2016 number of unit sales (518) represents a 3.2% increase over December 2015's number of 502.

## New Listings, 13 Months



## **Reno New Listings for December 2016**

New listings for December 2016 stood at 316, which is down 27% over the November 2016 number of 430. December 2016's number (316) is also down 13% from December 2015 (365).

The Reno market firmly remains in a seller's market. Currently the MSI, or month's supply of inventory number, is 3.0. A month's supply of inventory represents the number of months it would take to exhaust the active and pending inventory at the current rate of sales.

Experts believe that 2016 ended on a high note in the area. Overall there was a 9% increase in Reno sales volume. In regards to this increase, Corporate Vice President of Chase International Susan Lowe stated, "I expect the Reno market to continue on this pace. The Reno area is brimming with promise, both economically and recreationally."<sup>1</sup>

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<sup>1</sup> <http://www.nnbw.com/news/reno-home-sales-climbed-steadily-in-2016/>

## Newest Community in Elko

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Homes are now available at Hamilton Stage - Phases 2 & 3



Come see the value of a quality built Artisan home that will surpass your expectations.

**Features Include:**

- Granite Countertops in Kitchen & Baths
- Walk-In Closets in Master Suite
- 2, 3, & 4 Car Garages (varies per plan)

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Contact Joyce Molohon for more information:

**775-778-1190**

Joyce@SellsElko.com | SellsElko.com

## **Your New Rules for Decluttering**

If you are like most people, then you have a busy life. When you're not working, you want to relax, have a good time and unwind a little. This often means that you have little time to deal with or think about "getting organized." Organizing your clutter and getting it out of your way can be a real hassle and, let's face it, real work. As a result, it is understandable if you have trouble getting super excited about rolling up your sleeves and decluttering your life.



### **Rule One-Stay on Top of Your Clutter**

Starting today, have a new attitude towards clutter. Clutter isn't something to deal with later. Instead you should view clutter as something that should be addressed today. It's all about changing your habits.

If there are clothes on the floor, then put them in the washing machine or the hamper. Adopting this approach will not just help you declutter in the here and now, but will also help you maintain your new uncluttered way of life.

### **Rule Two-Sell or Give Away What You Don't Need or Use**

If you are like most people, then the odds are good that a large chunk of your clutter consists of things that you could either sell or give away. Giving away or

selling what you are not using can be as easy as finding a Facebook group dedicated to free stuff or posting a sales ad on Craigslist or a similar website.

Many cities have chapters of the Buy Nothing Group, which is an organization dedicated towards creating communities and relationship through the completely free exchange of goods and services. After all, if you aren't enjoying your belongings, why not pass them on to someone who will?

If you want to give your decluttering mission a major boost, then start by giving away or sell what you don't need. Just remember that before you get rid of any item you should have an idea of what it is worth; after all, no one wants to give away a Rembrandt!

### **Rule Three-Don't Let Your Closets Get Out of Control**

So much of what we commonly refer to as “clutter” can be found hiding out in our closets. Let's face it, opening up your closet doors only to see a wave of clutter will instantly make you feel as though your home is cluttered even if that clutter is mostly hiding. You know it is there and often that is enough to have a negative impact on your thinking. True and meaningful de-cluttering means that you've organized your living space – and that means *all* of your space.

Often people overthink the idea of getting rid of clutter, and it ends up feeling intimidating or even stressful. By keeping things simple and straightforward, you'll increase your chances of having completing a successful decluttering operation!