

# CENTRAL FLORIDA REAL ESTATE NEWS

## Keeping You Up To Date On Housing Trends & The Local Real Estate Market

Provided By: Phil Holliday, Real Estate Specialist

January Edition

### Setting Homeownership Goals for 2025: Dream Big and Plan Smart

Whether you're dreaming of buying your first place, upgrading to your forever home, or improving the one you already have, 2025 is the year to make it happen. Your home is so much more than four walls and a roof. It's where you live your life, build memories, and create wealth. But achieving those big homeownership dreams doesn't happen by accident—it takes smart planning and action. So, let's break it down.

**If You're Buying a Home** - Dreaming of becoming a homeowner this year? Start with your budget. Get clear on your numbers—your credit score, down payment savings, and what you can afford monthly. A good real estate agent (hint: I know someone!) can help you understand the market and what's realistic in your price range.

Set a goal to get pre-approved for a mortgage by a specific date. This one step will move you from "just browsing" to "serious buyer" faster than you think. And remember: it's not just about finding a house—it's about finding the right house for you.

**If You're Selling Your Home** - Thinking about selling? Now is the time to get your home ready. Make a list of small, high-impact upgrades that will boost your home's value and appeal. Set a timeline: when do you want to list? Work backward to

schedule a consultation with a real estate expert (again, I can help!) who can give you an honest assessment and a winning strategy to sell for top dollar.

**If You're Improving Your Home** - Love where you live but want to make it better? Focus on projects that add comfort and value. Create a wish list and prioritize based on budget and impact. Whether it's updating the kitchen, building a home office, or finally tackling that backyard oasis, start with one goal and make it happen.

The best goals are specific, actionable, and have a clear timeline. Whether you're buying, selling, or improving, 2025 is your year to dream big and make it real. Not sure where to start? That's where I come in. Let's turn your homeownership dreams into plans—and your plans into reality. Give me a call, and let's get started!

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# Top Projects to Boost Your Home's Value in 2025

It's January—the time of year when we set resolutions, make plans, and commit to doing things better than we did before. While you're writing down your goals, don't forget one of your biggest investments: your home. Whether you're thinking of selling in 2025 or just want to enjoy your home more while building equity, now is the perfect time to tackle some high-impact projects that will make your home more valuable—and maybe even more enjoyable to live in!

Here's the truth: a little effort today can mean a big payoff tomorrow. Let's dive into a few projects that are worth your time and money this year.

## 1. Start with the Curb: First Impressions Matter -

They say you never get a second chance to make a first impression, and the same is true for your home. A fresh coat of paint on the front door, new house numbers, and modern light fixtures can work wonders. While you're at it, add some winter-friendly landscaping like hardy shrubs or seasonal planters. Even a simple power wash can make your driveway and walkways look brand new. Curb appeal isn't just for spring—it's a year-round opportunity to impress buyers and neighbors alike.

## 2. Make Your Kitchen Shine -

No need to rip out cabinets or take on a massive remodel. Small, targeted updates in the kitchen can deliver huge results. Think about swapping outdated hardware for sleek, modern handles, adding a stylish backsplash, or replacing that tired faucet with something eye-catching. If your appliances are mismatched, consider upgrading to energy-efficient models. Buyers love the idea of lower utility bills, and you'll appreciate the savings, too.

## 3. Brighten Things Up with Lighting -

Good lighting can make or break a room's vibe. Swap out dim, outdated fixtures for something brighter and more modern. LED bulbs are a smart, energy-efficient choice—and they'll pay for themselves over time. Consider adding dimmer switches to main living areas to create an inviting ambiance buyers will love.

## 4. Tackle Energy Efficiency -

If you're serious about adding value, energy efficiency is non-negotiable in 2025. Insulate the attic to keep your home warm in the winter and cool in the summer. Seal up drafts around doors and windows. These are simple steps that won't break the bank but will make your home more attractive to eco-conscious buyers. Want to go the extra mile? Think about adding a smart thermostat or solar panels. Not only do they lower utility bills, but they also position your home as future-ready.

## 5. Refresh the Walls and Floors -

A fresh coat of neutral paint can transform a space, making it feel clean, modern, and ready for new owners. Stick with soft grays, warm beiges, or creamy whites—buyers love a blank slate. Floors are another area where small updates can make a big difference. Refinish hardwood, replace worn-out carpet, or add luxury vinyl planks for a polished, contemporary look.

## 6. Don't Forget the Little Things -

Sometimes, it's the small details that stand out. Fix squeaky doors, replace outdated doorknobs, and make sure all the outlets and switches match. A deep clean, including grout and baseboards, can also give your home that “wow” factor.

Investing in your home now is a win-win. You get to enjoy the upgrades while you live there, and when it's time to sell, you'll stand out in the market. So, what's your home goal for 2025? Whether it's a small upgrade or a big renovation, there's no better time to get started. Need advice on which projects will pay off the most when it's time to to sell? I'd be happy to help! Here's to a more beautiful, valuable home in 2025!

### Quote of the Month

*Setting goals is the first step in turning the invisible into the visible.*

*-Tony Robbins*

## Around Our Town

### What's Ahead for the Central Florida Real Estate Market in 2025?

Happy New Year! As we step into 2025, many of you may be wondering what's next for the Central Florida real estate market. Will home prices continue to rise? What about mortgage interest rates? Here's a look at what we can expect in the year ahead.

#### The Real Estate Market in Central Florida

Central Florida continues to be a hotspot for buyers, thanks to its thriving economy, desirable lifestyle, and strong population growth. However, after a period of rapid appreciation, the market is expected to stabilize somewhat in 2025. While we're unlikely to see the double-digit price increases of previous years, modest gains in home values are still anticipated, particularly in sought-after areas like Orlando, Winter Park, and Lake Nona.

For sellers, this means your home will still hold strong value, though pricing competitively and presenting it well will be more critical than ever. For buyers, a slower-paced market may provide opportunities to find a home without the intense bidding wars of recent years.

#### Mortgage Interest Rates

Interest rates remain a key factor shaping the market. In 2024, we saw the Federal Reserve attempt to curb inflation by raising rates, which impacted mortgage rates. As of early 2025, most experts predict that mortgage rates will remain steady, ranging between 6.5% and 7.5% for the average 30-year fixed mortgage. Some even suggest we could see slight declines later in the year if economic conditions stabilize further.

If you're planning to buy, it's important to work closely with a trusted lender to explore rate options and consider locking in a rate early. Even a small difference in interest rates can significantly impact your monthly payments.

Winter Wonderland													
E	R	G	N	I	D	D	E	L	S	E	K		BLIZZARD
I	C	I	C	L	E	E	S	E	S	T	W		ICICLE
H	S	K	I	I	N	G	N	F	K	A	G		SNOWBALL
N	W	N	K	N	N	N	O	R	A	L	B		FROSTY
D	C	I	Z	I	E	S	W	O	T	O	I		NIPPY
N	D	P	D	W	T	N	F	S	I	C	O		SNOWFALL
A	B	P	R	C	S	O	A	T	N	O	A		FROZEN
L	W	Y	A	L	I	W	L	Y	G	H	R		SKATING
R	N	C	Z	T	L	F	L	N	L	C	E		SNOWFLAKE
E	E	I	Z	D	G	L	A	E	N	T	T		GLISTEN
D	Z	E	I	G	N	A	O	I	D	O	N		SKIING
N	O	C	L	R	B	K	S	B	A	H	I		WINTER
O	R	O	B	S	L	E	I	G	I	B	W		HOT CHOCOLATE
W	F	W	S	N	O	W	B	A	L	L	W		SLEDDING
													WONDERLAND

### Opportunities for Buyers and Sellers

- **For Buyers:** If interest rates level off, this could create more predictability for your budget. With more inventory likely available, 2025 might be the year to take advantage of less competition.
- **For Sellers:** Homes priced right and in good condition will continue to attract interest, especially as Central Florida remains a prime relocation destination for families and retirees alike.

### Local Trends to Watch

- **New Construction:** Expect new developments to continue popping up in Central Florida as builders address high demand. Communities offering energy-efficient homes and amenities like coworking spaces are especially in demand.
- **Investment Opportunities:** With Florida's tourism rebounding, short-term rental properties remain an attractive investment, particularly in areas close to theme parks and beaches.

Whether you're considering buying, selling, or investing in 2025, I'm here to help you navigate the ever-changing market with confidence. Let's make this the year you achieve your real estate goals!

Here's to a successful year ahead!





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PREFERRED  
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## Agent Spotlight

Phil Holliday is a dedicated real estate professional with Preferred Real Estate Brokers, specializing in helping clients buy and sell homes in both Central Florida and Las Vegas. With years of experience in the industry, Phil combines local market knowledge, cutting-edge technology, and a client-focused approach to make every real estate transaction smooth and successful. One of Phil's unique offerings is his Perfect Home Finder program, a personalized service that goes beyond the standard MLS listings. By working closely with clients to identify their precise needs and preferences, Phil uses advanced target marketing to identify pre-listed and off-market properties that perfectly match each client's criteria. This program is especially valuable for buyers who want exclusive access to homes that aren't widely available. Whether you're a first-time homebuyer, a seasoned investor, or looking to relocate, Phil is committed to helping you find your dream home with ease and expertise. Reach out today to experience a superior level of service in Central Florida or Las Vegas real estate.

## Recommended Service Professionals

As a real estate professional, I work with many local professionals and want to recommend those that found to give exceptional service. Here are a few of my top choices, please be sure to tell them I referred them to you

Vince Gaudio  
407-961-2203  
Guaranteed Rate

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Jacob Bonnell  
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