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REAL ESTATE



ROLAND
HAWKINS



Holiday incentives for buyers

Are you tired of paying rent? Homebuilders are offering incredible incentives for those in the market to buy a home over the holidays.

For many homebuyers, Christmas may arrive a lot sooner than Dec. 25. Between Thanksgiving and Christmas you will probably see incredible purchasing incentives offered by most homebuilders.

If you desire a new home, this holiday period may be one of your best times to get your best deal. Ask your realtor to get copies of your local builders' homes inventory list. Builders are more motivated to make deals on their inventory homes, especially during this time of the year.

In today's real estate market it is quite common for homebuilders to pay the buyer's closing costs. A builder however, might require buyers to use one of the builder's preferred lenders for this consideration.

During the next 30 days, some new construction incentives will become more attractive. For example, one local builder is offering to pay down your interest rate in addition to paying closing costs at most of their Charlotte home locations. Where else can a person purchase a newly built home and get in it with little or no money.

Most new homebuilders still use the popular Nehemiah plan to attract potential buyers. As you may recall, the Nehemiah plan allows a seller/builder to provide a gift to a buyer for the required down payment. This plan helps potential homebuyers who are working with little or limited cash to purchase a home. In addition to providing a gift for the down payment, builders can also pay a buyer's closing costs.

Some of these entry-level homes are priced so inexpensively that it appears that they are giving them away. Some entry-level home builders are offering several promotions that give homebuyers' down payment and closing costs assistance in addition to other monetary allowances.

Again, most homebuilders will require you to use one of their preferred lenders in order to take advantage of these incentives. When builders and lenders compete for your business, you win. This is a great time to be a qualified homebuyer.

Most new homebuilders recognize buyers' agency. Builders understand that every buyer is entitled to employ a buyer's agent to represent their home buying interest. It's your buyer's agent responsibility to look out for your interest in the home buying process.

Many now understand that builders and real estate agents work closely when helping homebuyers. A builder's business is not limited to that generated by their representatives sitting in the model home waiting for qualified buyers to walk in. Builders also rely on their relationships with buyers' agents to bring qualified customers to their home sites.

These holiday incentives may only be available for a limited time, so don't miss out on this opportunity. Your local realtor can provide you with information about the various builders' close-outs deals and promotions that are available today.

All home buying incentives and promotions are subject to change without notice.

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WONDERFUL SEASON TO DECORATE



PHOTO/ARA CONTENT

Tips for decking halls with holiday villages

ARTICLE RESOURCE ASSOCIATION

When decorating to celebrate the season, the days of simply hanging a wreath on the door and stringing popcorn around the tree are gone. Today, homeowners are creating miniature winter wonderlands with the help of a home décor festive favorite – holiday villages.

"The popularity of holiday villages continues to grow each season," said Pamela Graves, editor-in-chief of Home Fashion & Furniture Trends magazine. "Homeowners have embraced the fun of collecting and decorating with miniature towns and scenery and have found unique ways to display their creativity in their homes."

This season, holiday home decorators can add the spirit and charm of the beloved town of Bedford Falls to holiday décor with the

new *It's A Wonderful Life Illuminated Village*. The eight-piece decorative collection features the most memorable – and famous – scenes from the American classic holiday movie. *It Takes A Village* This delightful village scene takes a familiar step right into George Bailey's hometown with miniature replicas of the *You Are Now In Bedford Falls* sign and *Martini's-Angel 2nd Class* – earns his wings. Other exclusive pieces in the two-series set include the *Bedford Falls Bridge*, where George contemplates jumping into the frigid, rushing waters below; *Ma Bailey's House*; *Bijou Movie Theatre* and *City Hall*. Handcrafted from porcelain, each piece in the wintry, movie-set scene contains a sprinkling of iridescent glitter and sparkling, fresh-fallen snow that

shimmer with holiday-light illumination. The movie-inspired village set is sure to bring a bit of nostalgia to your home and evoke warm memories of watching the magical classic. *Simple Steps To Deck The Halls* For those interested in starting a holiday village decorating tradition, Graves suggests selecting collectibles with personal meaning. "Perhaps it's a rustic village reminiscent of a family camping trip or a replica of Bedford Falls from the family holiday classic, *It's A Wonderful Life*," Graves continues. Whether displaying a tiny tinselled town or a merry metropolis, Graves offers the following step-by-step advice on how to deck the halls with a festive holiday village this season.

• **Front and center**
Make the miniature master-

pieces a focal point by displaying the tiny town in a prominent location such as the fireplace mantel, bookshelf, under the tree or on a windowsill. According to Graves, another way to make a holiday village the center of attention is by creating a village tablescape down the center of the dining table. Simply use a table runner as the backdrop and creatively arrange village collectibles.

• **Elegantly elevated**

Rather than displaying the holiday village on a flat surface, Graves suggests using a variety of household items to elevate each piece. Simple items such as shoeboxes, plastic storage containers or cereal boxes can showcase each piece at varying levels.

• **Snow much fun**

Please see TIPS/6C

Updating accessories in bath is quick and simple in time for holidays

ARTICLE RESOURCE ASSOCIATION

'Tis the season ...for turkey, eggnog, sugar plums, mistletoe ...and holiday guests. While many homeowners will soon be sprucing up their homes in preparation for family and friends, most will concentrate on traditional areas such as dining rooms, family rooms and living rooms. However, they often overlook the one room holiday guests frequent most – the powder room.

"We all go to great lengths to give our homes a fresh look for the holidays, but the one room that gets the most traffic typically receives the least attention," said Jennifer Rowell, senior product manager at Creative Specialties International, a leading designer and manufacturer in the bath accessory marketplace. "And because the size of the powder room is typically smaller than other rooms in your home, it allows you the opportunity to be a bit more creative in your decorating style – allowing you to tap into the warmth of family traditions and nostalgia of the holiday season."

One of the quickest – and most simple – ways to update your bathroom's style is by replacing the accessories. For less than \$75, an entire set of new accessories can be purchased – including towel bars, paper holders and towel rings. And accessories can really tie a room together and complement any décor.

"When we talk to consumers, we find a vast majority will change the soaps, scented candles, towels and linens in their bath at the holidays," added Rowell. "Why not complete the look by updating the accessories, as well?" Choices Abound In the past, chrome or polished brass were the only finish choices in the bath accessory marketplace. Fortunately, the industry has changed dramatically in the last decade, and manufacturers now offer dozens of finish and style options in bath accessories. "The bath accessory marketplace has really come to life in the last few years," added Rowell. "Consumers today have more choices than ever before. From unique styles in oil-rubbed bronze to contempo-



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