
FEBRUARY 2024, ISSUE 6

SVT NEWS

The Scott Varley Team's Monthly Newsletter



Real Estate market in 2024

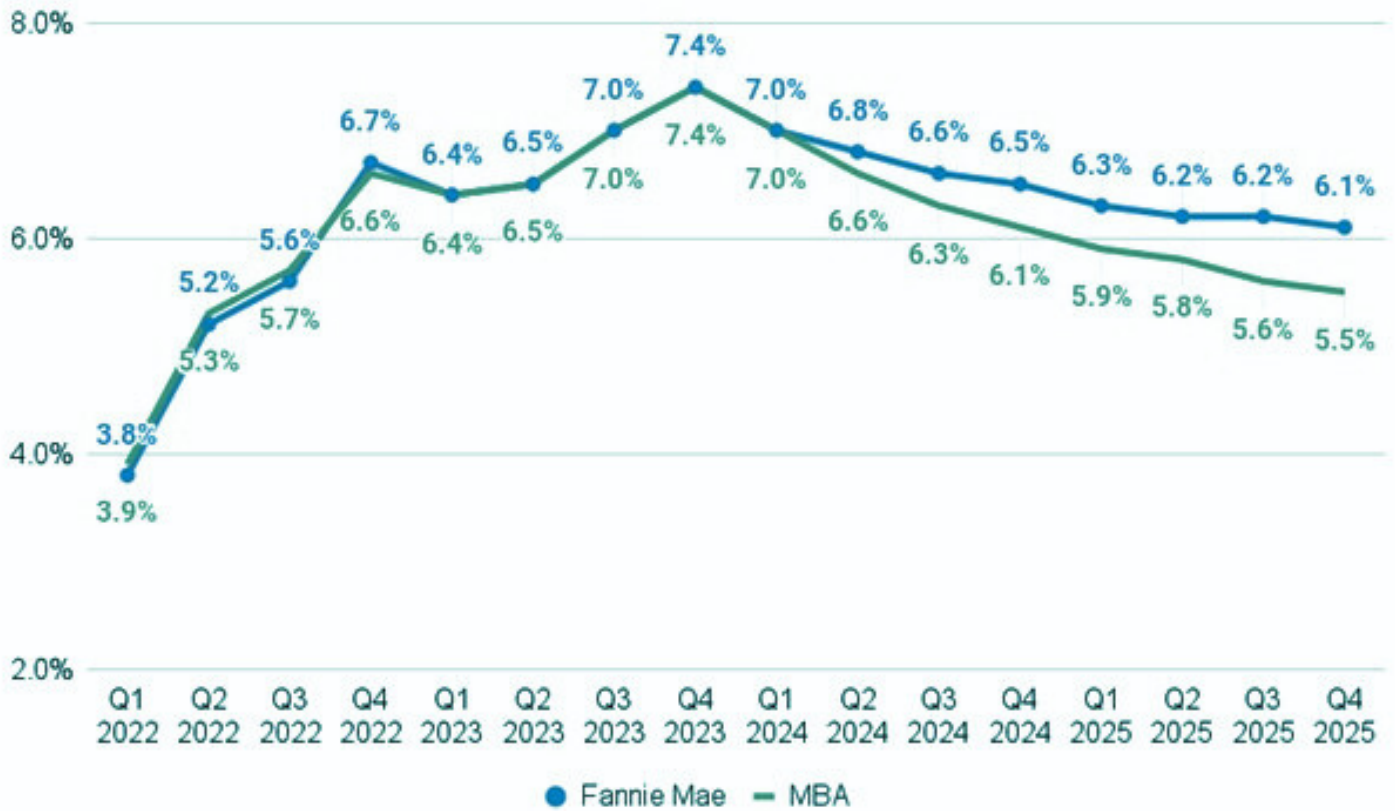
“The housing market—like so many other markets—is almost impossible to time,” says Orphe Divounguy, senior macroeconomist at Zillow Home Loans. ”

Gumbinger agrees that it’s hard to tell would-be homeowners to wait for better conditions.

“More often it seems the case that home prices generally keep rising, so the goalposts for amassing a down payment keep moving, and there’s no guarantee that tomorrow’s conditions will be all that much better in the aggregate than today’s.”

Divounguy says “getting on the housing ladder” is worthwhile to begin building equity and net worth.

**THE
MARKET
IN A
MINUTE**



Source: [Fannie Mae](#) and [Mortgage Bankers Association](#) forecasts, December 2023.

In a Dec. 12 forecast, MBA economists projected rates on 30-year fixed-rate loans will drop to an average of 6.6 percent during the second quarter of the year, in time for the spring homebuying season.

Information from Forbes.com

Turkey Corn Chowder

Ingredients

- 1 pound thick-sliced bacon strips, chopped
- 3 celery ribs, sliced
- 1 medium onion, chopped
- 1 medium carrot, chopped
- 1/2 cup chopped red onion
- 1 bay leaf
- 1/4 cup all-purpose flour
- 1 carton (32 ounces) chicken stock
- 1 can (10-1/2 ounces) condensed cream of chicken soup, undiluted
- 1 package (8 ounces) cream cheese, softened
- 3/4 cup 2% milk
- 3/4 cup heavy whipping cream
- 3-1/2 cups frozen corn (about 17.5 ounces)
- 2-1/2 cups cubed cooked turkey
- 2 cups refrigerated shredded hash brown potatoes (about 10 ounces)
- 3/4 cup turkey gravy
- 1 tablespoon dried parsley flakes
- Thinly sliced green onions, optional



Photo courtesy of Taste Of Home

[For the full recipe click here](#)

Capital Region NYE Activities

Lake George Winter Carnival

Saturday, February 4

518 Jeepin' Duck Hunt – Info coming soon!

- 518 Jeepin' Duck Hunt Scavenger Hunt
- Story Time
- Opening Ceremonies
- Chili Cook-Off
- Outhouse Races
- Make Your Own Snow Tie-Dyed Lake George Winter Carnival T-Shirts
- Lake George Winter Carnival Annual Parade
- S'mores in the Park (till no 'mores!)
- Hot Chocolate Bar (till gone)
- Paint and Sip
- Sundae Fun Day & Karaoke/Open Mic (till gone)
- "Do you wanna build a cupcake?" (till gone!)
- Do You Wanna Build a Snowman Contest.
- "I am Woman! Hear me Roar!" Lake George Winter Carnival's Woman's Skillet Toss
- Warm Up Keg Toss



The carnival runs weekends through February

For more information visit: lakegeorgewintercarnival.com

The Capital Region Home Show Feb 3rd-4th



This is just a sample of the vendor trades that will be showcased:

- Kitchens
- Bathrooms
- Windows
- Roofing
- Siding
- General Contractors
- Landscaping
- Hot Tubs
- Gutters
- Solar
- Decks
- Sunrooms
- Awnings
- Basement Systems
- Outdoor Kitchens
- Countertops
- Doors
- Fences
- Flooring
- Heating & Air Conditioning
- Pools
- Window Treatments
- Outdoor Lighting
- Garage Doors
- Irrigation
- Painting
- Tile & Marble
- Water Purification Systems
- Tree Service
- Architects
- Chimney Services
- Custom Home Builders
- Fireplaces
- Insulation
- Lawn Care
- Pest Control
- Pavers

For more information visit: Capitalregionhomeshow.com



The Wine and Chocolate Festival will be held at the Desmond Hotel in Albany on Saturday, February 10, 2024. Wineries will be offering unlimited samples. Attendees will have the opportunity to purchase bottles of their choosing. There will also be distilleries and cideries offering free samples and bottles to sell. A souvenir wine glass is FREE with your paid admission. There will be cheese, chocolate samples, and more!

Follow them on Facebook at @NYWINEANDCHOCOLATEFESTIVALS for updates!

[Click here for more information](#)

Family Owl Prowl



FAMILY OWL PROWLs
WITH SARATOGA SPRINGS PUBLIC LIBRARY

WILTON WILDLIFE PRESERVE & PARK **SARATOGA SPRINGS PUBLIC LIBRARY**

THURSDAY, FEBRUARY 22
FRIDAY, FEBRUARY 23
5:00-6:00 PM

Join us for a nighttime hike to look and listen for owls! Learn about their amazing adaptations that make them fantastic nighttime predators. Group sizes are limited. This program is intended for ages 5 and up.

**TO REGISTER, CALL THE LIBRARY AT (518) 584-7860
EXT. 303**

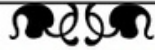
The Wilton Wildlife Preserve is hosting a nighttime hike to look and listen for owls! After the program, attendees will be sent home with an owl pellet to dissect.

Please register with the Saratoga Springs Public Library at (518) 584-7860 ext 303.

Snowshoe rentals are made available for public programs.

[Click here for more information](#)

Eats Of The Week!



VALENTINE'S DAY

The Nest ♥

WEDNESDAY FEBRUARY 14TH PRIX FIXE MENU - \$95++ PER GUEST

Select one per course

STARTERS

Smoked Pork belly, cauliflower puree, pistachio dukkah, pomegranate seeds, coriander honey GF

Duck confit biscuit hand pie, gruyere cheese, parsnip puree, Brussels, apple cider glaze

Crispy oyster, caviar, taramasalata, lemon tarragon hoe cake

Tomato bisque, fried cheese, parmesan frico, pimento, confit tomato, basil cream, fennel pollen VEG GF

Crab cake, corn nage, bacon, poblano, lime sour cream

Arugula, pickled grapes, pepitas, orange slices, fennel, candied pecans, citrus vinaigrette Vegan GF

Grit tots, sausage gravy, hot sauce, gruyere

ENTRÉES

Salmon, herb crumb, spinach artichoke puree, oven dried candied tomato, lemon caper sauce

Scallops, lobster, squid ink grits, grilled leeks, lobster cream

Filet, truffle parmesan polenta cake, charred broccolini, black garlic caramelized onion demi GF

Short rib, horseradish whipped potato, crispy things, beech mushrooms, chianti braising jus

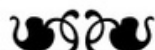
Fried Chicken, mashed potato, green beans, chicken gravy

Roasted cauliflower, chermoula, dill labneh, pomegranate, herbs VEG GF

DESSERT

Cheesecake, raspberry, meringue

Chocolate fudge brownie, espresso cookies and cream ice cream, chocolate ganache



20 Tips for Planning a Successful House Remodel

1. Know your end goal
2. Have a budget
3. Consult the calendar
4. Do your research
5. Know your limits
6. Ask for references
7. Pack up
8. Consider your routine
9. Establish mission control
10. Protect the kids
11. Don't forget the pets
12. Plan for outages
13. Make a master list
14. Create drawings
15. Obtain permits
16. Plan a reno-free zone
17. Schedule cleanup
18. Plan ahead
19. Book the help
20. Check the weather

Find the full article at: familyhandyman.com





THE SCOTT VARLEY TEAM

WE'RE HIRING!

WHO DO YOU KNOW THAT
WOULD THRIVE AS AN
AGENT ON OUR TEAM?!

Please email:
sales.scottvarleyteam@gmail.com
or [Click here to connect with us!](#)

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